



Paris, 13 May 2009

PRESS RELEASE
– First-Quarter 2009 Business Review –

Premium income for first-quarter 2009 up 18.8% to €9.6 billion
Significant growth in main operating regions
Net new money in France strongly positive at €3.4 billion

(Paris – 13 May 2009) – CNP Assurances, the leading personal insurer in France, with operations in the rest of Europe and in South America, has announced its premium income figures for the first quarter of 2009.

Highlights

- **Premium income for first-quarter 2009 up 18.8% to €9,659 million, confirming the positive trend observed in the fourth quarter of 2008.**
- **Strong 19.3% growth in France in a market up 3.0%, led by La Banque Postale and the Savings Banks.**
- **Robust international growth with a recovery in Italy (CNP Vita new money up 17.3%).**
- **Net new money in France strongly positive at €3,433 million.**
- **Further growth in technical reserves, up by around 4% at 31 March 2009.**

Gilles Benoist, Chief Executive Officer, said:

“As indicated during the Annual General Meeting, CNP Assurances put in a very solid performance in the first quarter, in terms of both gross and net new money. This is a reflection of our clients’ confidence and the effectiveness of our partner networks in an economic environment that remains challenging.”

1 – First-Quarter 2009 Business Review

1.1 – Consolidated revenue

Premium income under French GAAP rose by 18.8% to €9,659.4 million in first-quarter 2009. The solid performance was led by a sharp upturn in France and Italy, after several difficult months, as well as by growth in Spain and Brazil. Currency effects, mainly in Brazil, and changes in scope (consolidation of operations in Greece and Cyprus) had a limited impact, as growth versus pro forma first-quarter 2008 at constant exchange rates was 19.3%.

Revenue under IFRS amounted to €9,581.2 million, representing a significant 25.4% increase compared with first-quarter 2008.

Technical reserves at 31 March 2009 were **around 4% higher** than a year earlier.

1.2 – Revenue by business segment

Growth under French GAAP was mainly driven by the savings business, which rose by 28.1% in France and 19.3% in Italy.

Unit-linked sales dropped sharply, dragged down by the difficult situation on the financial markets and a shift by CNP clients towards low risk products.

The reported 27.0% decline in **personal risk** premiums reflects a change in accounting methods rather than an underlying trend. Whereas previously annual premiums were immediately recognized in the accounts in full, part of the income from local authorities in France is now recognized on a quarterly basis. Total premiums for the segment amounted to €409 million in first-quarter 2009, compared with €1,587 million for the whole of 2008.

The **pensions** segment contracted by 1.3% despite further strong growth in Brazil.

Premium income (in €m)	IFRS		French GAAP	
	Q1 2009	% change	Q1 2009	% change
Savings	7,748.5	+ 36.4	7,826.3	+ 26.7
Pensions	575.2	- 1.3	575.5	- 1.3
Personal risk	408.7	- 27.0	408.7	- 27.0
Loan insurance	644.4	+ 1.4	644.4	+ 1.4
Health insurance	109.2	+ 26.0	109.2	+ 26.0
Property & Casualty	95.2	+ 5.3	95.2	+ 5.3
TOTAL	9,581.2	+ 25.4	9,659.4	+ 18.8

1.3 – By country and partner network

Business grew in all of CNP’s main host countries, with premium income for the first quarter up 19.3% in France, 16.3% in Italy¹ and 25% Brazil, in local currency (5.5% in euros).

Premium income (in €m)	IFRS		French GAAP	
	Q1 2009	% change	Q1 2009	% change
France	7,907.6	+ 19.3	7,912.7	+ 19.3
Italy ⁽¹⁾	1,093.3	+ 102.0	1,106.9	+ 16.3
Brazil ⁽²⁾	382.6	+ 8.7	442.1	+ 5.5
Spain ⁽³⁾	81.3	+ 40.0	81.3	+ 40.0
Portugal ⁽⁴⁾	64.7	+ 24.3	64.7	+ 2.5
Cyprus	43.0	-	43.0	-
Other ⁽⁵⁾	8.7	-	8.7	-
TOTAL	9,581.2	+ 25.4	9,659.4	+18.8

(1) Italian branches and Cofidis business in Italy since 2004 and CNP Vita

(2) Based on 31 March 2008 exchange rates

(3) Spanish branches, Cofidis Spain, and CNP Vida

(4) Global, Global Vida and Cofidis Portugal since 2004

(5) Argentina, Cofidis Belgium, Czech Republic, Greece and Hungary

France

According to estimates published by the industry federation (FFSA), the French savings and pensions market represented €37.5 billion in new money under French GAAP, an increase of 3% compared with first-quarter 2008. This included a 9% increase in the bancassurance segment. Mathematical reserves edged up 1%, reflecting 2% growth in reserves for non-unit-linked contracts and a 4% decline in linked liabilities. Net new money came to €14.4 billion, representing an 8% increase over the year-earlier period.

CNP Assurances outperformed the market in the savings and pensions segment, with first-quarter new money in France up 19.3% under both French GAAP and IFRS. This solid performance was due to a strong 49% increase in premium income from La Banque Postale and a 6.4% rise in premiums from the Savings Banks. Income generated by CNP Trésor was up 5.5%. As in previous periods, very little revenue (€34 million) was derived from Fourgous transfers, which no longer have a material impact on the Group’s top line.

Net new money in France was strongly positive at €3.4 billion, an increase of 67% over first-quarter 2008. Market share in terms of net new money was virtually stable at nearly 24% as of 31 March 2009, compared with 25% as of 31 December 2008. Payouts were up a slight 6.6%, due mainly to an increase in deaths. However, the ratio between exits and technical reserves remained stable.

Reflecting the challenging conditions in the financial markets and a shift by clients towards low-risk products, unit-linked sales (€158 million) represented just 2% of total savings and pensions revenue generated by the three main distribution networks in France. According to the FFSA, unit-linked sales declined by 34% across the French market.

¹ Under IFRS, revenue in Italy grew by 102% in first-quarter 2009. The difference between the 16.3% growth under French GAAP and the 102% growth under IFRS is due to a strong distortion that appeared in the 2008 accounts as a result of a shift in CNP Vita’s product mix, part of which comes under IAS39. The *Unigarantito* product, on the other hand, is accounted for in accordance with IFRS4.

– **La Banque Postale**

After growing strongly in the fourth quarter of 2008, **La Banque Postale's insurance business continued to expand in the first quarter of 2009, rising 49% to €3,791 million.**

All of the contracts marketed by the network contributed to this solid performance, with unit sales up 12%. A leading example was *Cachemire*, La Banque Postale's new high-end contract, which continued to build on its initial success.

– **Savings Banks**

The Savings Banks generated premium income of €2,916 million in first-quarter 2009, up 6.4%, with demand increasing strongly towards the end of the period. Several marketing initiatives supported the upturn including the launch of a new *Livret Assurance Vie* product, a radio/press campaign promoting life insurance and a promotional rate available until 30 April 2009.

Personal risk business grew by 12.6%.

– **CNP Trésor**

CNP Trésor generated premium income of €177 million in first-quarter 2009, an increase of 5.5%.

Growth was driven by a guaranteed yield promotional campaign that ran until the end of April. The new savings range accounted for more than one-third of total new money.

– **Financial Institutions**

Premium income from Financial Institutions climbed 1.5% to €368 million in the first quarter. The co-insurance programme with Banques Populaires now involves 13 partner banks, five more than at 1 January 2009.

– **Mutual Insurers**

Premium income from Mutual Insurers amounted to €194 million, representing an 8.8% decline due to the loss of a re-insurance treaty. **Excluding this impact, underlying premium income was up 12%.** CNP Assurances is strengthening its marketing ties with civil service and multi-sector mutual insurers.

International operations

New money from operations outside France rose 16.7% to €1,747 million, representing 18% of the consolidated total. Under IFRS, revenue expanded 66.0% to €1,674 million², primarily reflecting strong gains in Italy.

Europe

– **Italy – CNP Vita**

After a particularly difficult year for the Italian life insurance market, signs of a recovery have been evident since January 2009.

Over the first three months of the year, the market as a whole grew by 11% and the bancassurance segment by 20%. Bancassurers refocused on traditional non-unit-linked products, as clients shied away from unit-linked products and, above all, index-linked contracts, which have virtually disappeared from the market.

CNP Vita benefited from the trend, generating €1.1 billion in revenue, a 17.3% increase over first-quarter 2008.

At 31 March 2009, CNP Vita had a 7.8% share of the total life insurance market and 10.5% of the bancassurance segment.

The *Unigarantito* product drove a 19.4% increase in the savings segment.

Net new money remained virtually unchanged from first-quarter 2008 at €568 million versus €560 million, thanks to the sustained level of premium income and the favourable effect of contract maturities in the first quarter.

² The differences between percentage change under IFRS and under French GAAP is mainly due the application of IAS39 in Italy.

CNP Vita Premium Income for First-Quarter 2009

€m	IFRS			French GAAP		
MARKET SEGMENT	Q1 2009	Q1 2008	% change	Q1 2009	Q1 2008	% change
Savings	1,068.8	496.6	+ 115.2	1,082.4	906.8	+ 19.4
Pensions	5.5	6.5	- 15.0	5.5	6.5	- 15.0
Personal risk	0.7	1.6	- 54.9	0.7	1.6	- 54.9
Loan insurance	11.2	22.7	- 50.6	11.2	22.7	- 50.6
TOTAL	1,086.3	527.4	+ 106.0	1,099.8	937.5	+ 17.3

- Spain – CNP Vida

The subsidiary's premium income rose 46.5% to €72 million. The solid performance was driven by growth in the savings segment, both in non-unit-linked and unit-linked products, which accounted for 52% and 48% of revenue respectively. Net new money improved but remained slightly negative for the period.

- Portugal – Global and Global Vida

The Global group reported premium income up 2.4% to €53.7 million. Global Vida climbed 13% to €18.5 million, while the non-life segment contracted by 2.5% to €35.2 million, dragged down by a 4.8% decline in automobile insurance.

Latin America

- Brazil – Caixa Seguros

The Brazilian insurance market expanded 14% (excluding health insurance) in 2008. For the first quarter of 2009, Caixa Seguros reported BRL 1,406 million in new money, up 25.1% in local currency and 5.5% in euros.

Caixa Seguros Premium Income for First-Quarter 2009

BRLm	IFRS			French GAAP		
MARKET SEGMENT	Q1 2009	Q1 2008	% change	Q1 2009	Q1 2008	% change
Savings	24.1	16.6	+ 44.6	213.2	197.0	+ 8.2
Pensions	772.4	557.7	+ 38.5	772.4	557.7	+ 38.5
Personal risk	170.6	143.8	+ 18.7	170.6	143.8	+ 18.7
Loan insurance	103.3	78.2	+ 32.1	103.3	78.2	+ 32.1
Property & Casualty	146.7	147.5	- 0.5	146.7	147.5	- 0.5
TOTAL	1 217.1	943.8	+ 29.0	1 406.2	1 124.2	+ 25.1

Premiums increased across most business segments (growth rates are shown in local currency):

- The pensions business surged by 38.5%.
- Savings premium income rose 8.2% under French GAAP.
- Loan insurance business expanded by 32.1% thanks to strong growth in the volume of home loans extended by the Caixa Economica Federal banking network. This was part of a step-up in the implementation of government programs to stimulate the economy, which was accompanied by a reduction in interest rates.

2. General business environment

2.1 Financial environment in the first quarter

The CAC 40 index lost 12.76% in the first quarter of 2009, falling to 2807.34 points. In January and February, equity markets were weighed down by uncertainties in the banking sector and doubts about the effectiveness of the fiscal and budgetary measures taken by governments to combat the recession. **They recovered in March**, thanks to an improved performance by the big American banks and the announcement of the Geithner plan in the United States, which involves the purchase of banks' toxic assets by a public-private partnership.

The European Central Bank reduced its benchmark rate from 2.50% to 2% in mid-January and then to 1.50% in early March. After rising sharply in January, the 10-year OAT rate settled at 3.553% at the end of March, 14 bps higher than at 31 December 2008. **Over the same period, the 3-month Euribor dropped 138 bps to 1.51%.**

The Livret A passbook savings account rate was cut to 1.75% in early May 2009 from 4% at 31 December 2008, a move that should boost sales of life insurance products in France.

Since the beginning of the year, the euro has lost 4.38% against the US dollar.

Financial market indicators

	31 March 2008	30 June 2008	31 Dec. 2008	31 March 2009
CAC 40	4,707	4,435	3,218	2,807
Eurostoxx 50	3,628	3,353	2,451	2,071
3-month Euribor	4.727%	4.947%	2.892%	1.510%
10-year OAT	4.101%	4.807%	3.412%	3.553%
€1 in \$	1.581	1.576	1.392	1.331
€1 in BRL	2.757	2.528	3.259	3.103

2.2 Regulatory and tax environment

- **Financing for the Revenu de Solidarité Active (RSA)**

Act no. 2008-1249 of 1 December 2008, which entered the statute books on 3 December 2008, established an additional 1.1% tax on unearned income to finance the RSA, which allows unemployed people taking on lower-paid jobs to continue to receive some benefits. As a result, revenue from life insurance contracts is subject to a 12.1% tax rate since 1 January 2009. This rate only applies to interest and not to the capital itself.

3. Significant events of the first quarter

- **February: Publication of the 2008 results**

On 25 February 2009, CNP Assurances announced 2008 recurring profit before fair value adjustments up 13%, which was slightly better than the target set by the Group. Net profit was down 40% to €731 million. The dividend recommended by the Board remained stable at €2.85 per share. Market consistent embedded value (MCEV) was €70.3 per share and solvency capital at 31 December 2008 represented 1.15 times the regulatory minimum.

- **February: Banques Populaires/Caisse d'Epargne Merger: Ties with CNP Assurances to Continue Unchanged**

On 24 February 2009, Caisse Nationale des Caisses d'Epargne (CNCE) informed the Company that the CNCE had decided to transfer its CNP Assurances shares to the new central body of the merged Caisses d'Epargne and Banques Populaires groups.

Noting that the two banking groups viewed the stake in CNP Assurances as a long-term strategic asset and that they had no intention of selling it, CNCE's representative stated that the transfer of the shares to the new central body would in no way alter the contractual relationship between the Savings Banks and CNP Assurances, or the balance of shareholders' interests in CNP Assurances' capital.

- **April: CNP Assurances and Malakoff Médéric in talks to set up new pensions business**

CNP Assurances and Malakoff Médéric are in talks to set up a new pensions business with Caisse des Dépôts. The Boards of Directors of CNP Assurances and Malakoff Médéric have agreed to pursue negotiations to set up the partnership. The project has been presented to employee representatives from both companies for review before a final decision is made, probably in September.

- **April: CNP Assurances' Annual General Meeting**

At the Annual General Meeting, held in Paris on 21 April 2009 under the chairmanship of Edmond Alphandéry, Chairman of the Board of Directors, shareholders approved the financial statements of the Company and the Group for the year ended 31 December 2008. Shareholders approved all of the proposed resolutions, including the payment of a dividend of €2.85 per share – unchanged from the previous year – to be paid as from 29 April 2009.

France's No. 1 personal insurer, CNP Assurances will consolidate its leadership position in 2009 by maintaining its disciplined approach to financial management, and will focus its efforts on building its mathematical reserves and controlling costs.

This financial press release is available for consultation, in French and English on the CNP Assurances web site, www.cnp.fr.

Disclaimer

Some of the statements contained in this press release may be forward-looking statements referring to projections, future events, trends or objectives which, by their very nature, involve inherent risks and uncertainties. Actual results could differ materially from those currently anticipated in such statements by reason of factors such as changes in general economic conditions and conditions in the financial markets, legal or regulatory decisions or changes, changes in the frequency and amount of insured claims, particularly as a result of changes in mortality and morbidity rates, changes in surrender rates, interest rates, foreign exchange rates, the competitive environment, the policies of foreign central banks or governments, legal proceedings, the effects of acquisitions and the integration of newly-acquired businesses, and general factors affecting competition.

Further information regarding factors which may cause results to differ materially from those projected in forward looking statements is included in CNP Assurances' filings with the Autorité des Marchés Financiers. CNP Assurances does not undertake to update any forward-looking statements presented herein to take into account any new information, future event or other factors.

FIRST-QUARTER 2009 PREMIUM INCOME

FIRST-QUARTER CONSOLIDATED PREMIUM INCOME BY PARTNERSHIP CENTRE

	IFRS			French GAAP		
	Q1 2009 €m	Q1 2008 €m	% change	Q1 2009 €m	Q1 2008 €m	% change
La Banque Postale	3,790.1	2,541.7	+ 49.1	3,791.0	2,544.0	+ 49.0
Savings Banks	2,915.6	2,738.6	+ 6.5	2,916.1	2,739.5	+ 6.4
CNP Trésor	176.8	167.3	+ 5.7	176.9	167.6	+ 5.5
Financial Institutions France ⁽¹⁾	367.9	362.4	+ 1.5	367.9	362.4	+ 1.5
Mutual Insurers	194.1	212.7	- 8.8	194.1	212.7	- 8.8
Companies and Local Authorities	425.9	579.9	- 26.6	426.2	580.2	- 26.5
Other (France)	37.2	27.4	+ 35.9	40.5	27.4	+ 48.1
TOTAL France	7,907.6	6,629.9	+ 19.3	7,912.7	6,633.7	+ 19.3
Global (Portugal)	53.7	41.3	+ 29.9	53.7	52.4	+ 2.4
CNP Seguros de Vida (Argentina) ⁽²⁾	1.7	1.3	+ 27.4	1.7	1.3	+ 27.4
CNP Vida (Spain)	72.1	49.2	+ 46.5	72.1	49.2	+ 46.5
Caixa Seguros (Brazil) ⁽²⁾	382.6	351.9	+ 8.7	442.1	419.1	+ 5.5
CNP Vita (Italy)	1,086.3	527.4	+ 106.0	1 099.8	937.5	+ 17.3
Marfin Insurance Holdings (Cyprus)	43.0	-	-	43.0	-	-
Financial Institutions outside France	29.3	24.5	+ 19.7	29.3	24.5	+ 19.7
Branches	5.0	12.7	- 60.4	5.0	12.7	- 60.4
TOTAL International	1,673.7	1,008.3	+ 66.0	1,746.7	1,496.8	+ 16.7
TOTAL	9,581.2	7,638.2	+ 25.4	9,659.4	8,130.5	+ 18.8

(1) Excluding Cofidis outside France

(2) Average exchange rates

Argentina: €1 = ARS 5.01015

Brazil: €1 = BRL 3.181

FIRST-QUARTER PREMIUM INCOME BY BUSINESS SEGMENT

Premium income (in €m)	IFRS				
	Q1 2009	Q1 2008	% change	Q1 2009 at constant exchange rates (1)	% change at constant exchange rates (pro forma Q1 2008)
Savings	7,748.5	5,682.6	+ 36.4	7,749.9	+ 36.1
Pensions	575.2	582.8	- 1.3	620.4	+ 6.4
Personal risk	408.7	559.9	- 27.0	418.7	- 26.6
Loan insurance	644.4	635.8	+ 1.4	650.4	+ 2.2
Health insurance	109.2	86.7	+ 26.0	109.2	+ 21.1
Property & Casualty	95.2	90.4	+ 5.3	103.8	- 1.4
TOTAL	9,581.2	7,638.2	+ 25.4	9,652.4	+ 25.8

French GAAP					
Premium income (in €m)	Q1 2009	Q1 2008	% change	Q1 2009 at constant exchange rates (1)	% change at constant exchange rates (pro forma Q1 2008)
Savings	7,826.3	6,174.7	+ 26.7	7,838.8	+ 26.7
Pensions	575.5	583.1	- 1.3	620.7	+ 6.4
Personal risk	408.7	559.9	- 27.0	418.7	- 26.6
Loan insurance	644.4	635.8	+ 1.4	650.4	+ 2.2
Health insurance	109.2	86.7	+ 26.0	109.2	+ 9.1
Property & Casualty	95.2	90.4	+ 5.3	103.8	+ 10.1
TOTAL	9,659.4	8,130.5	+ 18.8	9,741.6	+ 19.3

Premium income in Cyprus was included only in the first quarter of 2009.

(1) Based on exchange rates at 31 March 2008

Average exchange rates for Brazil:

At 31 March 2009

€1 = BRL 3.18100

At 31 March 2008

€1 = BRL 2.68225

FIRST-QUARTER UNIT-LINKED SALES

	IFRS			French GAAP		
	Q1 2009 €m	Q1 2008 €m	% change	Q1 2009 €m	Q1 2008 €m	% change
La Banque Postale	73.5	264.6	- 72.2	74.4	266.9	- 72.1
Savings Banks	65.8	473.0	- 86.1	66.3	473.9	- 86.0
CNP Trésor	4.3	20.3	- 78.9	4.4	20.6	- 78.8
Other	3.2	8.3	- 62.2	6.5	8.3	- 22.1
TOTAL individual unit-linked France	146.7	766.2	- 80.9	151.5	769.7	- 80.3
Group unit-linked France	6.5	6.5	- 0.3	6.8	6.8	- 0.3
TOTAL France	153.2	772.7	- 80.2	158.3	776.5	- 79.6
CNP UniCredit Vita (Italy)	66.8	495.5	- 86.5	80.3	905.7	- 91.1
Caixa Seguros (Brazil)	240.2	204.9	+ 17.2	240.2	204.9	+ 17.2
CNP Vida (Spain)	41.2	27.8	+ 48.0	41.2	27.8	+ 48.0
Global Vida	0.0	0.0	-	-	11.1	- 100.0
Marfin Insurance Holdings (Cyprus)	14.9	-	-	14.9	-	-
TOTAL International	363.1	728.3	- 50.1	376.6	1 149.5	- 67.2
TOTAL UNIT-LINKED	516.3	1,501.0	- 65.6	534.9	1 926.1	- 72.2

FIRST-QUARTER PREMIUM INCOME BY INSURANCE CATEGORY

	IFRS			French GAAP		
	Q1 2009 €m	Q1 2008 €m	% change	Q1 2009 €m	Q1 2008 €m	% change
Individual insurance	8,279.5	6,188.9	+ 33.8	8,357.3	6,680.9	+ 25.1
Group insurance	1,301.7	1,449.3	- 10.2	1,302.0	1,449.6	- 10.2
TOTAL	9,581.2	7,638.2	+ 25.4	9,659.4	8,130.5	+ 18.8

FIRST-QUARTER PREMIUM INCOME BY COUNTRY AND BY BUSINESS SEGMENT

IFRS														
	Savings		Pensions		Personal risk		Loan insurance		Health insurance		Property & Casualty		Total	
€m	Q1 09	% chg.	Q1 09	% chg.	Q1 09	% chg.	Q1 09	% chg.	Q1 09	% chg.	Q1 09	% chg.	Q1 09	% chg.
France	6,569.2	28.1	324.6	-11.2	344.5	-31.5	565.1	3.3	104.2	21.1	0.0	-	7,907.6	19.3
Italy ⁽¹⁾	1,068.8	115.2	5.5	-15.0	0.7	-61.2	18.3	-49.6	0.0	-	0.0	-	1,093.3	102.0
Portugal ⁽²⁾	17.7	298.4	0.0	-	0.8	-1.0	11.0	2.7	0.7	10.3	34.5	-2.7	64.7	24.3
Spain ⁽⁴⁾	69.1	49.5	2.3	-20.2	0.0	-	9.9	11.6	0.0	-	0.0	-	81.3	40.0
Cyprus	15.5	-	0.0	-	8.1	-	0.5	-	4.3	-	14.7	-	43.0	-
Other (Europe) ⁽³⁾	0.0	-	0.0	-	0.0	-	7.0	88.2	0.0	-	0.0	-	7.0	88.2
Brazil	7.6	22.0	242.8	16.8	53.6	0.1	32.5	11.4	0.0	-	46.1	-16.1	382.6	8.7
Argentina	0.6	6.3	0.0	-	1.0	36.9	0.1	331.4	0.0	-	0.0	-	1.7	27.4
Sub-total International	1,179.3	112.8	250.6	15.3	64.2	12.5	79.3	-10.7	5.0	682.5	95.2	5.3	1,673.7	66.0
TOTAL	7,748.5	36.4	575.2	-1.3	408.7	-27.0	644.4	1.3	109.2	26.0	95.2	5.3	9,581.2	25.4

(1) Loan insurance in Italy comprises the Italian branches and Cofidis business in Italy.

(2) Global, Global Vida and, under "Loan Insurance", Cofidis Portugal.

(3) Corresponds to Cofidis business in Europe, excluding Italy, Portugal and Spain

(4) Spanish branches, Cofidis Spain and CNP Vida

Investor Calendar

First-half 2009 premium income and results	Friday, 31 July 2009
Third-quarter 2009 Quarterly Information	Thursday, 6 November 2009

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