

Unit-linked Sales by Region and by Partner/Clientele/Subsidiary

	Premium income (IFRS)		
(in € millions)	2015	2014	% change
La Banque Postale	1,305.2	1,196.1	+9.1
Caisses d'Epargne	1,660.8	1,314.9	+26.3
Amétis	75.7	57.5	+31.6
Other networks (France)	93.0	6.4	n.m.
TOTAL INDIVIDUAL POLICIES – FRANCE	3,134.7	2,574.9	+21.7
Group policies – France	23.0	25.4	-9.5
TOTAL FRANCE	3,157.7	2,600.3	+21.4
Caixa Seguradora	1,652.7	1,353.7	+22.1
CNP Partners	50.9	51.3	-0.9
CNP UniCredit Vita	1,712.1	1,203.6	+42.2
CNP Cyprus Insurance Holdings	46.9	46.6	+0.5
CNP Europe	0.0	4.1	-100.0
CNP BVP (Portugal-Spain-Italy)	18.1	53.6	-66.3
TOTAL INDIVIDUAL POLICIES – INTERNATIONAL	3,480.6	2,713.1	+28.3
Group policies – International	99.3	48.9	+103.0
TOTAL INTERNATIONAL	3,579.9	2,761.9	+29.6
TOTAL – UNIT-LINKED	6,737.5	5,362.2	+25.7

Premium Income by Insurance Category

	Premium income (IFRS)		
<i>(in € millions)</i>	2015	2014	% change
Individual insurance policies	24,808.7	24,549.8	+1.1
Group policies	6,776.1	6,252.0	+8.4
TOTAL	31,584.8	30,801.8	+2.5

2015 Premium Income by Country and by Segment

	Savings		Pensions		Personal Risk		Term Creditor Insurance		Health Insurance		Property & Casualty		Total	
(IFRS, in € millions)	2015	% ch.	2015	% ch.	2015	% ch.	2015	% ch.	2015	% ch.	2015	% ch.	2015	% ch.
France	18,620.4	+1.8	1,584.2	+7.2	1,495.9	-2.3	2,655.0	-1.4	421.2	-16.5	0.0	0.0	24,776.7	+1.1
Italy ⁽¹⁾	2,587.9	-6.7	14.6	+2.0	11.6	+1.2	115.3	-5.9	0.0	0.0	0.0	0.0	2,729.4	-6.6
Portugal ⁽²⁾	24.8	-59.2	0.0	0.0	0.0	-100.0	11.9	-58.9	0.0	0.0	0.0	0.0	36.7	-59.6
Rest of Europe ⁽³⁾	1.3	-6.8	0.9	-61.7	0.0	-23.1	1.1	-30.6	0.2	-2.5	0.2	-89.1	3.8	-51.4
Brazil	38.7	-22.6	1,753.8	+24.8	518.5	-1.5	478.5	-1.8	85.2	+28.0	286.3	-2.2	3,161.1	+11.8
Argentina	6.0	+26.7	0.0	0.0	17.1	+43.1	41.1	+46.4	0.0	0.0	0.8	n.m.	65.0	+44.4
Spain ⁽⁴⁾	165.1	-25.4	4.2	-30.7	1.5	-82.9	11.3	-61.7	0.0	0.0	0.0	0.0	182.0	-31.4
Cyprus	48.9	-0.2	0.0	0.0	11.7	-6.3	0.4	-31.5	25.2	+11.7	50.9	-3.2	137.0	-0.1
Ireland	0.0	0.0	0.9	0.0	0.0	0.0	492.1 ⁽⁵⁾	NA	0.0	0.0	0.0	0.0	493.1	n.m.
Sub-total International	2,872.7	-9.1	1,774.5	+24.1	560.4	-2.0	1,151.7	+64.9	110.7	+23.8	338.2	-2.8	6,808.1	+8.1
TOTAL	21,493.0	+0.2	3,358.7	+15.5	2,056.3	-2.3	3,806.7	+12.3	531.8	-10.4	338.2	-2.8	31,584.8	+2.5

⁽¹⁾ CNP Italia branch, CNP UniCredit Vita, CNP BVP Italia

⁽²⁾ CNP BVP Portugal

⁽³⁾ Mainly Greece

⁽⁴⁾ CNP España branch, CNP Partners, CNP BVP Spain

⁽⁵⁾ CNP Santander Insurance

Caixa Seguradora Premium Income by Segment

	Premium income (IFRS)	
<i>(in BRL millions)</i>	2015	% change
Savings	143.3	-8.1
Pensions	6,495.8	+48.1
Personal Risk	1,920.2	+16.9
Term Creditor Insurance	1,772.4	+16.5
Property & Casualty	1,060.4	+16.0
Health Insurance	315.7	+51.9
TOTAL	11,707.9	+32.6

CNP UniCredit Vita Premium Income by Segment

	Premium income (IFRS)	
<i>(in € millions)</i>	2015	% change
Savings	2,466.6	-5.0
Pensions	14.6	+2.0
Personal Risk	11.6	+1.2
Term Creditor Insurance	63.1	-11.4
TOTAL	2,555.9	-5.1