SOLVENCY AND FINANCIAL CONDITION REPORT

BNP PARIBAS CARDIF

Appendices

Quantitative Reporting Templates - QRT

December 31, 2016



L'assureur d'un monde qui change

		Cohannadhach
		Solvency II value C0010
Assets		C0010
ntangible assets	R0030	
Deferred tax assets	R0040	110,996,9
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	478,839,9
nvestments (other than assets held for index-linked and unit-linked contracts)	R0070	152,525,811,3
Property (other than for own use)	R0080	833,981,9
Holdings in related undertakings, including participations	R0090	2,192,006,6
Equities Equities - listed	R0100 R0110	2,790,778,0 2,779,680,3
Equities - Insted	R0120	11.097.6
Bonds	R0130	115,199,954,7
Government Bonds	R0140	57,369,286,8
Corporate Bonds	R0150	51,290,967,4
Structured notes	R0160	6,143,397,3
Collateralised securities	R0170	396,303,0
Collective Investments Undertakings	R0180	30,864,687,4
Derivatives	R0190	1,216,9
Deposits other than cash equivalents Other investments	R0200 R0210	643,185,5
Assets held for index-linked and unit-linked contracts	R0210	41,952,497,9
Loans and mortgages	R0230	1,100,155,6
Loans on policies	R0240	913,764,7
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	186,390,9
Reinsurance recoverables from:	R0270	2,826,944,7
Non-life and health similar to non-life	R0280	223,534,7
Non-life excluding health	R0290	81,893,3
Health similar to non-life	R0300	141,641,3
Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life	R0310 R0320	2,166,770,1 111,575,8
Life excluding health and index-linked and unit-linked	R0320	2,055,194,3
Life index-linked and unit-linked	R0340	436,639,8
Deposits to cedants	R0350	61,374,9
Insurance and intermediaries receivables	R0360	734,791,4
Reinsurance receivables	R0370	171,386,4
Receivables (trade, not insurance)	R0380	1,239,047,1
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents Any other assets, not elsewhere shown	R0410 R0420	565,036,6
Any other assets, not eisewhere snown Total assets	R0420 R0500	379,838,14 202,146,721,3
Liabilities	10000	202,140,721,0
Technical provisions – non-life	R0510	1,917,946,5
Technical provisions – non-life (excluding health)	R0520	1,124,581,5
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	999,096,7
Risk margin	R0550	125,484,8
Technical provisions - health (similar to non-life)	R0560	793,364,9
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	610,101,7
Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0590 R0600	183,263,2 130,494,553,1
Technical provisions - hie (excluding intex-inited and differinked)	R0610	511,893,0
Technical provisions calculated as a whole	R0620	,
Best Estimate	R0630	371,430,8
Risk margin	R0640	140,462,1
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	129,982,660,0
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	129,094,470,0
Risk margin	R0680	888,190,0
Technical provisions – index-linked and unit-linked	R0690	41,483,107,8
Technical provisions calculated as a whole Best Estimate	R0700 R0710	41,280,174,9
Risk margin	R0720	202,932,8
Contingent liabilities	R0740	. , ,.
Provisions other than technical provisions	R0750	160,129,2
Pension benefit obligations	R0760	52,361,4
Deposits from reinsurers	R0770	2,081,923,0
Deferred tax liabilities	R0780	1,323,339,8
Derivatives	R0790	27,835,0
Debts owed to credit institutions	R0800	3,053,175,5
Financial liabilities other than debts owed to credit institutions	R0810	7,866,722,7
nsurance & intermediaries payables	R0820 R0830	1,154,173,4 95,070,7
Reinsurance payables Payables (trade, not insurance)	R0830 R0840	1,548,797,3
Payables (trade, not insurance) Subordinated liabilities	R0840 R0850	4,075,292,8
Subordinated liabilities not in Basic Own Funds	R0860	7,010,232,0
Subordinated liabilities in Basic Own Funds	R0870	4,075,292,8
Any other liabilities, not elsewhere shown	R0880	196,984,8
Total liabilities	R0900	195,531,413,8
		6,615,307,5

BNP Paribas Cardif Non-Life & Accepted non-proportional reinsurance

S.05.01.02.01

						Line of Business for: non-life i	nsurance and reinsurance obligation	ons (direct business and accepted p	roportional reinsurance)						Line of business for: accept	ted non-proportional reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	147,142,458	377,085,948	6,931,719	-919,454	165,322,39	(62,733,446	14,361,750	3,688,000	0	2,679,11	1 1,311,519,069					2,090,544,443
Gross - Proportional reinsurance accepted	R0120	(0 128,244,673	0	0	65,322,35	(141,805	0	0	0		43,907,911					237,616,743
Gross - Non-proportional reinsurance accepted	R0130													(0	0 0	0	, 0
Reinsurers' share	R0140	1,437,849	9 8,600,783	0	224,599	4,666,22	(4,468,775	1,183,096	0	0	36,02	4 120,074,414	(0	0 0	0	140,691,764
Net	R0200	145,704,609	9 496,729,838	6,931,719	-1,144,053	225,978,52	(58,406,476	13,178,654	3,688,000	0	2,643,08	7 1,235,352,566	(0	0 0	0	2,187,469,422
Premiums earned																		
Gross - Direct Business	R0210	141,766,580	0 346,158,838	6,931,719	11,680,335	136,286,08		90,959,993	16,054,167	3,717,000	0	2,301,82	1,280,138,628					2,035,995,162
Gross - Proportional reinsurance accepted	R0220	0	116,099,217	0	0	65,342,20	(353,604	0	0	0		54,103,442					235,898,470
Gross - Non-proportional reinsurance accepted	R0230													(0	0 0	0	, 0
Reinsurers' share	R0240	1,508,849	9 9,122,567	0	-2,324,369	4,359,65	(13,075,631	3,337,574	0	0	-4,53	1 117,059,290	(0	0 0	0	146,134,668
Net	R0300	140,257,731	1 453,135,487	6,931,719	14,004,705	197,268,63	(78,237,965	12,716,593	3,717,000	0	2,306,35	1,217,182,780	(0	0 0	0	2,125,758,965
Claims incurred																		
Gross - Direct Business	R0310	31,695,726	6 93,339,311	79,415,914	23,372,369	46,284,89	(10,501,071	5,401,869	1,853,000	0	545,34	4 341,758,765					634,168,264
Gross - Proportional reinsurance accepted	R0320	(0 38,588,126	0	0	27,677,09	(150,934	0	0	0	-	12,585,230					79,001,386
Gross - Non-proportional reinsurance accepted	R0330													(0	0	0	, 0
Reinsurers' share	R0340	424,509	-351,912	0	7,980,295	1,028,41	(557,962	3,288,781	0	0	-11,78	1 73,163,002	(0	0	0	86,079,273
Net	R0400	31,271,217	7 132,279,349	79,415,914	15,392,073	72,933,57	(10,094,043	2,113,088	1,853,000	0	557,12	5 281,180,993	(0	0 0	0	627,090,377
Changes in other technical provisions																		
Gross - Direct Business	R0410	-1,000	981,823	122,909,000	73,697	845,56	(31,950	12,771	0	0	100,30	-123,731,103					-740,638
Gross - Proportional reinsurance accepted	R0420	0	11,897,631	0	0		(0	0	0	0		44,000					11,941,631
Gross - Non- proportional reinsurance accepted	R0430													(0	0	0	, 0
Reinsurers'share	R0440	7,019	9 405,730	0	255,014	-4,679	(1,454,735	135,621	0	0		-357,841	(0	0 0	0	1,895,599
Net	R0500	-8,019	9 10,510,078	122,909,000	-181,317	850,24		-1,422,786	-122,850	0	0	100,30	-123,329,261	(0	0 0	0	9,305,394
Expenses incurred	R0550	30,375,298	8 287,327,486	2,012,773	2,276,408	121,914,44	(26,160,009	-3,640,809	1,496,000	0	225,72	6 861,565,711	(0	0 0	0	1,329,713,050
Other expenses	R1200																	0
Total expenses	R1300			•						•		•						1,329,713,050

BNP Paribas Cardif Life

S.05.01.02.02

				Line of Business for: life in	surance obligations			Life reinsurance	obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Annuities stemming from non- life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	363,828,060	10,377,425,000	4,937,670,002	2,790,251,029		0	89,363,242	89,929,536	18,648,466,86
Reinsurers' share	R1420	79,141,347	79,633,000	27,218,691	314,649,206		0	24,592,415	4,564,096	529,798,75
Net	R1500	284,686,712	10,297,792,000	4,910,451,312	2,475,601,823		0	64,770,826	85,365,440	18,118,668,11
Premiums earned										
Gross	R1510	394,866,389	10,377,425,000	4,937,670,002	2,740,337,917	·	0	87,198,530	80,825,496	18,618,323,33
Reinsurers' share	R1520	83,655,788	79,633,000	27,218,691	317,122,782	2	0	17,462,415	4,564,096	529,656,77
Net	R1600	311,210,601	10,297,792,000	4,910,451,312	2,423,215,136	,	0	69,736,115	76,261,401	18,088,666,56
Claims incurred										
Gross	R1610	96,025,178	9,365,186,000	2,755,223,278	1,008,871,797	·	0	19,873,662	73,509,929	13,318,689,84
Reinsurers' share	R1620	24,022,886	143,516,000	33,490,384	104,365,872	!	0	4,780,000	5,000,699	315,175,84
Net	R1700	72,002,292	9,221,670,000	2,721,732,894	904,505,925	i	0	15,093,662	68,509,229	13,003,514,00
Changes in other technical provisions										
Gross	R1710	6,092,315	4,064,974,000	2,137,002,279	192,332,715	i	0	1,000	-12,231,312	6,388,170,99
Reinsurers' share	R1720	1,559,622	-28,350,000	-39,804,128	26,860,705	i	0	585,000	-5,262,795	-44,411,59
Net	R1800	4,532,693	4,093,324,000	2,176,806,407	165,472,010		0	-584,000	-6,968,517	6,432,582,59
Expenses incurred	R1900	223,983,659	1,081,116,000	544,184,946	1,073,979,073		0	32,411,166	26,382,814	2,982,057,65
Other expenses	R2500									261,362,43
Total expenses	R2600				·				•	3,243,420,09

BNP Paribas Cardif Non-life obligations for home country

S.05.02.01.01

	I	Home country	Country (by amount of gross premiums written)				
			BR	П	DE	со	CL
		C0080	C0090	C0090	C0090	C0090	C0090
Premiums written							
Gross - Direct Business	R0110	594,024,000	403,921,035	126,285,000	102,970,000	84,918,446	288,767,692
Gross - Proportional reinsurance accepted	R0120	67,719,000	30,033,413	2,264,000	13,491,000	24,830,909	75,349,866
Gross - Non-proportional reinsurance accepted	R0130	0	0	0	0	0	0
Reinsurers' share	R0140	80,102,500	218,169	6,944,000	28,733,000	16,575	930,511
Net	R0200	581,640,500	433,736,279	121,605,000	87,728,000	109,732,780	363,187,047
Premiums earned							
Gross - Direct Business	R0210	590,443,000	393,267,524	140,222,000	85,233,000	83,010,300	257,153,318
Gross - Proportional reinsurance accepted	R0220	68,327,000	30,033,413	6,668,000	8,706,000	11,632,524	86,200,229
Gross - Non-proportional reinsurance accepted	R0230	0	0	0	0	0	0
Reinsurers' share	R0240	81,575,500	218,169	24,680,000	19,805,000	16,575	6,478,213
Net	R0300	577,194,500	423,082,768	122,210,000	74,134,000	94,626,249	336,875,335
Claims incurred							
Gross - Direct Business	R0310	284,783,000	59,972,842	22,646,000	8,047,000	19,785,263	108,264,830
Gross - Proportional reinsurance accepted	R0320	28,468,000	30,631,844	1,477,000	3,343,000	1,463,571	13,478,706
Gross - Non-proportional reinsurance accepted	R0330	0	0	0	0	0	0
Reinsurers' share	R0340	62,397,000	62,793	3,098,000	3,120,000	0	291,586
Net	R0400	250,854,000	90,541,893	21,025,000	8,270,000	21,248,835	121,451,950
Changes in other technical provisions							
Gross - Direct Business	R0410	-3,514,000	1,019,582	0	0	0	929,905
Gross - Proportional reinsurance accepted	R0420	-379,000	0	0	0	0	12,257,631
Gross - Non-proportional reinsurance accepted	R0430	0	0	0	0	0	0
Reinsurers' share	R0440	-1,105,000	0	0	0	0	187,019
Net	R0500	-2,788,000	1,019,582	0	0	0	13,000,517
Expenses incurred	R0550	255,955,500	307,974,234	70,793,000	59,184,000	78,649,502	207,733,998
Other expenses	R1200						
Total expenses	R1300						

Total for top 5 countries and
home country (by amount of
gross premiums written)
C0140
1,600,886,173
213,688,189
0
116,944,756
1,697,629,606
1,549,329,143
211,567,166
0
132,773,457
1,628,122,852
503,498,935
78,862,122
0
68,969,379
513,391,679
-1,564,513
11,878,631
0
-917,981
11,232,098
980,290,234
0
980,290,234

BNP Paribas Cardif Life obligations for home country

S.05.02.01.04

			Country (by amount of gross				
		Home country	premiums written)				
			TW	JP	П	DE	CN
		C0220	C0230	C0230	C0230	C0230	C0230
Premiums written							
Gross	R1410	10,754,966,000	1,379,244,006	473,949,021	4,256,564,000	385,400,000	188,020,392
Reinsurers' share	R1420	240,974,000	13,872,270	33,823,875	27,691,000	140,622,000	0
Net	R1500	10,513,992,000	1,365,371,736	440,125,146	4,228,873,000	244,778,000	188,020,392
Premiums earned							
Gross	R1510	10,754,966,000	1,379,243,771	471,626,945	4,275,472,000	349,659,000	188,020,392
Reinsurers' share	R1520	240,974,000	13,872,270	33,917,684	41,514,000	125,014,000	0
Net	R1600	10,513,992,000	1,365,371,501	437,709,261	4,233,958,000	224,645,000	188,020,392
Claims incurred							
Gross	R1610	9,247,886,000	630,688,773	255,226,387	2,575,734,000	59,103,000	49,006,876
Reinsurers' share	R1620	231,160,000	5,334,100	20,504,098	21,783,000	23,612,000	0
Net	R1700	9,016,726,000	625,354,673	234,722,289	2,553,951,000	35,491,000	49,006,876
Changes in other technical provisions							
Gross	R1710	3,890,374,000	464,521,941	-383,114	1,914,540,000	20,027,000	119,098,764
Reinsurers' share	R1720	-68,842,000	60,600	153,459	5,481,000	3,344,000	0
Net	R1800	3,959,216,000	464,461,341	-536,572	1,909,059,000	16,683,000	119,098,764
Expenses incurred	R1900	1,239,613,000	215,989,146	148,553,018	435,193,000	165,959,000	65,854,887
Other expenses	R2500						
Total expenses	R2600						

Total for top 5 countries and home country (by amount of gross premiums written)
C0280
17,438,143,420
456,983,146
16,981,160,274
17,418,988,108
455,291,954
16,963,696,154
12,817,645,036
302,393,198
12,515,251,838
6,408,178,592
-59,802,941
6,467,981,533
2,271,162,051
0
2,271,162,051

BNP Paribas Cardif Impact of long term guarantees measures and transitionals

S.22.01.22

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	173,895,607,539	-	-	537,153,911	- 537,153,911
Basic own funds	R0020	10,446,060,645	-	-	- 372,846,483	-
Eligible own funds to meet Solvency Capital Requirement	R0050	10,446,060,645	-		- 372,846,483	-
Solvency Capital Requirement	R0090	7,162,697,404	-		296,742,606	- 296,742,606

BNP Paribas Cardif OF-B1 for Group

S.23.01.22

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector		550.15	00020		333.3	
Ordinary share capital (gross of own shares)	R0010	149,959,000	149,959,000		0	
Non-available called but not paid in ordinary share capital at group level	R0020	0				
Share premium account related to ordinary share capital	R0030	2,988,325,000	2,988,325,000		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and	R0040	0				
mutual-type undertakings		Ů				
Subordinated mutual member accounts	R0050	0				
Non-available subordinated mutual member accounts at group level	R0060	0	0			
Surplus funds Non-available surplus funds at group level	R0070 R0080	0	0			
Preference shares	R0090	0	Ü	0	0	0
Non-available preference shares at group level	R0100	0		Ů	0	
Share premium account related to preference shares	R0110	0		0	0	0
Non-available share premium account related to preference shares at group level	R0120	0				
Reconciliation reserve	R0130	3,177,068,994	3,177,068,994			
Subordinated liabilities	R0140	4,075,292,864		1,006,436,301	2,882,606,784	186,249,778
Non-available subordinated liabilities at group level	R0150	0				
An amount equal to the value of net deferred tax assets	R0160	108,898,880				108,898,880
The amount equal to the value of net deferred tax assets not available at the group level	R0170	0				0
Other items approved by supervisory authority as basic own funds not specified above	R0180 R0190	0	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	R0190 R0200	29,705,486	29,705,486			
Minority interests (if not reported as part of a specific own fund item) Non-available minority interests at group level	R0200	29,705,486 n	29,700,486			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to	110210	U				
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220	83,096,715				
classified as Solvency II own funds						
Deductions	R0230					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC	R0230	0				U
Deductions for participations where there is non-availability of information (Article 229)	R0250	0				
Deduction for participations included by using D&A when a combination of methods is used	R0260	0				
Total of non-available own fund items	R0270	0	0	0	0	0
Total deductions	R0280	0	0	0	0	0
Total basic own funds after deductions	R0290	10,446,153,508	6,261,961,765	1,006,436,301	2,882,606,784	295,148,658
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
Unpaid and uncalled preference shares callable on demand	R0320	0				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the	R0370	0				
Directive 2009/138/EC Non available ancillary own funds at group level	R0380	0				
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	0
Own funds of other financial sectors						
Credit Institutions, investment firms, financial insitutions, alternative investment fund	R0410	n				
manager, financial institutions		ı "				
Institutions for occupational retirement provision	R0420	0				
Non regulated entities carrying out financial activities	R0430	0				
Total own funds of other financial sectors Own funds when using the D&A, exclusively or in combination of method 1	R0440	U				U
Own funds aggregated when using the D&A and combination of method	R0450	0				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	0				
Total available own funds to meet the consolidated group SCR (excluding own funds from						
other financial sector and from the undertakings included via D&A)	R0520	10,446,153,508	6,261,961,765	1,006,436,301	2,882,606,784	295,148,658
Total available own funds to meet the minimum consolidated group SCR	R0530	10,151,004,850	6,261,961,765	1,006,436,301	2,882,606,784	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from	R0560	10,446,153,508	6,261,961,765	1,006,436,301	2,882,606,784	295,148,658
other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR	R0570	7,925,826,271	6,261,961,765	1,006,436,301	657,428,205	
Minimum consolidated Group SCR	R0570	7,925,826,271 3,287,141,026	0,201,901,765	1,000,430,301	037,420,205	
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	241%				
Total eligible own funds to meet the group SCR (including own funds from						
other financial sector and from the undertakings included via D&A)	R0660	10,446,153,508	6,261,961,765	1,006,436,301	2,882,606,784	295,148,658
Group SCR	R0680	7,162,697,404				
Ratio of Eligible own funds to group SCR including other financial sectors	R0690	146%				
and the undertakings included via D&A	I					

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	6,615,307,547
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	111,350,187
Other basic own fund items	R0730	3,276,888,366
Adjustment for restricted own fund items in respect of matching adjustment portfolios and	R0740	50.000.000
ring fenced funds	K0740	50,000,000
Other non available own funds	R0750	
Reconciliation reserve	R0760	3,177,068,994
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	2,907,591,193
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	12,750,532
Total Expected profits included in future premiums (EPIFP)	R0790	2,920,341,725

S.25.01.22

Basic Solvency Capital Requirement

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	16,146,559,231		
Counterparty default risk	R0020	183,867,425		
Life underwriting risk	R0030	1,736,492,448		
Health underwriting risk	R0040	582,628,614		
Non-life underwriting risk	R0050	909,799,472		
Diversification	R0060	-2,431,401,490		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	17,127,945,699		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	654,940,362
Loss-absorbing capacity of technical provisions	R0140	-10,160,217,198
Loss-absorbing capacity of deferred taxes	R0150	-1,229,345,579
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	0
Solvency capital requirement, excluding capital add-on	R0200	6,393,323,284
Capital add-ons already set	R0210	0
Solvency capital requirement for undertakings under consolidated method	R0220	7,162,697,404
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	7,162,697,404
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Minimum consolidated group solvency capital requirement	R0470	3,287,141,026
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	769,374,120
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	0
Solvency capital requirement	R0570	7,162,697,404

Type of collections of the collection of the col

	2 (Non-mutual)		Criteria di	linfluence		Inclusion in the
	1 (60,048)				2 Gionficanti	4 (Not included in the scope (art. 214 c))
	Category (mutual/non mutual)*				1 Compart	2 (Not included in the scope (art. 214 b))
ve investment funds managers as defined in Article 1 (SS) of Delegated Regulation (EU) 2015/35)					*Level of influence	2 (Not included in the scope (art. 214 a))
nanagement companies as defined in Article 1 (S4) of Delegated Regulation (EU) 2015/35)						

			2 No.	on-mutual)			Criteria of i	Auerce 2 Cook			Inclusion in the accept of		Method used and under method 1, treatment of the
Country*	Identification code of the undertaking	Legal Name of the undertaking		legory (mutual/non mutual)*		spinishare 5 used for the est		Ohercriteia		Proportional share used for group solvency calculation	Yes/fo*	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0010	C0020	C0040	C0000 C0000	C0070	Cooke	CO180	C0199 C0000	C0210	C0220	C0030	C0340	C0250	Copeo
SE	LE1/21380015274GR4MKLT4E	Cardif Nordic AD	5 Private Limited Company	2		100.00	100.00		1	100.00%	1		1
PT	50(5990)	Cardif Support Unipessoal Lds BoB Cardif Life Insurance Company	99 Limited liability Company 4 Limited Liability Company	2		100.00			1			01/01/201	5
DT DT	SC/61999 SC/99999	CARDIF SERWICES, ARIE	4 Ermeie Lucely Company 59 Groupement Européen d'Intélét Economique	- 2		100.00	50.00		2	50.00%		01/01/201	
FR	SC46316	SAS HVP	59 Société par Actions Simplifiée Unipersonnelle	2		100.00			1		12	01/01/201	6 8
FR	SCH6056 SCH5167	NAP3 CAGUCEE PATRIMONE	8 Société en Commandite par Action 8 Société par Action Simplifiée	2		36.00			2			01/01/201	6 8
FR	SCH5167	CADUCEE PATRIMONE	8 Société en Commandie par Action 8 Société en Commandie par Action	2		20.00		En cours de liquidation judiciaire depuis le 21/11/2013	2		1	01/01/201	6
FR ED	SCH4876 SCH3970	"Ex"Sas Hibernia France - 2011 03	9 Société par Action Simplifié	2		40.00 50.54						01/01(201	
pr	SC#1515 SC903#	BNP PARIBAS ASSURANCE PORTUGAL ACI	99 Goupement d'Initiale Economique	2		100.00			1			01/01/201	0
TH	50000	SIAM CHARGEN CAPITAL SERVICES CO.	50 Groupement d'intérêt Economique 50 Private limited Compan	2		50.00		Entité en cours de liquidation Entité en cours de liquidation	2		3	01/01/201	8
TH	SC06283	SIAM CAPITAL MULTISERVICES	99 Private limited Company	2		100.00		Entité en cours de liquidation	1			01/01/201	6 8
ES	SC06212	HELIOS ADMINISTRACION ESPANA ST GEORGE'S ASSURANCE (BUREAU) CO LTD	99 Groupement d'Intérêt Economique 99 Private company l'imite d'un attenue	2		100.00		Entité en cours de liquidation	1		1	01/01/201	6
GB	SC00078	ST GEORGE'S ASSURANCE (BURBAU) COLLID	94 Private company inhale of y shares	2		100.00		Entré en cours de liquidation	1			91/01/201	
GB	SC05676	PINNACLE INSURANCE PENSION TRUST LTD	9 Private company lambed by shares	2		100.00		Entité en cours de liquidation	1			01/01/201	6 6
GS	SC05674	PRINACLE SECRETARIES LIMITED	50 Private company insted by shares	2		100.00		Entité en cours de liquidation	1		2	01/01/201	e s
GB	SC05673	PINNACLE DIRECT LIMITED	90 Phivate company limited by shares	2		100.00		Entité en cours de liquidation	1			01/01/201	6 8
GB	SC05673	INVEST PRODUCT SOLUTIONS LIMITED (IPS	8 Private company limited by where	2		100.00		Entité en cours de liquidation Liquidation achée en 2016 chez BNP Paribus			3	01/01/201	
GB Pi	SC0569	Drothlin Ada Davanche		2		100.00		Liquidation actes en 2016 chez bier Prancias. Déconsolidée au 1er janvier 2016	1			01/01/201	
FR	LE1989500XZLBD2WVLAKR2S	Pocafylion Arks Powrzechne Cardif Services	50 Limited by shares company (pp/dis also)(sis 10 Sociali par Actions Simplifie 10 Company Actions Simplifie	2		100.00	100.00		1	100.00%			3
FR	LE1966500W57JU6DPCAW29A	Capel 1 Services Group Capel 1 Fervices Group Capel France Intel BNP Parkes Carel CPFF FORMATION	50 Société en commandite par action	2		98.70	100.00		1	98.68%	1		1
FR	LE1969500VRSFWX751P2M26	BNP Parbas Cardi	5 Societé Anonyme à Conseil d'Administration	2									
FR	LEISESSOLBSFGX2199573 LEISESSOTFSHILESLWXX	OFFF FORMATION	9 Society and Account Superior Society and Account Superior Society and Account Superior Society Superior So	2		90.90			1		-	01/01/201	8
FR FR	LEISESSOTFOHILESLIWOS*	CHAPT SCHOOLINE CARDIS SERVICES I care Holding SA Carelf Assurances Vis SA	50 Society par Actions Simplified	2		100.00	100.00	Déconsolidée au 1er janvier 2016	2	400.000		01/01/201	9
in in	LEISSSSSSGS44G7SX1R1Z4	Carel Assurance Va Ca	5 Sociale Accordes a Septime 5 Sociale Accordes a Septime 5 Sociale Accordes a Septime 5 Sociale Accordes and Accorded Anderinshabited 4 Sociale Accordes a Consel of Administration 5 Sociale Accordes a Cons	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	100.00	100.00		1	100.00%		1	1
FR.	LE190900FRSF8VOIK2YG2			2	· married and married or an annual or and a secondary of the Poly	99.99	100.00		1	99.99%			1
FR	LE1989500FBZHJAMPYPYW38	GIE BNP Parbas Cardi	50 Groupement d'intirét Economique	2		98.49	190.00		1	98.49% 49.99%	1		1
FR	LEV969500F5PGQZDKZ00G10	Assorte	1 Société Anonyme à Conseil d'Administration	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR)	49.99	49.99		2	49.99%		1	3
FR DE	LE1989500CJCTM930QJ0089 LE1989500BJG8LTS4PYPIZ	AXA BANQUE (EX BANQUE DIRECTE) Natio Assurance	8 Société anonyme 2 Société Anonyme à Conseil d'Administratio	2	Autorité de Contrôle Prudentiel et de Résolution (ACPR) Autorité de Contrôle Prudentiel et de Résolution (ACPR)	0.00	50.00		2	50.00%	1	01/01/201	9 9
IR.	LE196950063NPDULF86YR26	OFFICE FRANÇAIS DE PREVOYANCE FUNERAIRE	a Faith and	2	ACPR	99.50	30.00		2	50.00%	1	9101(201	
FR	LE1966500500CB57GGHBB37	SYGMA BANK POLSKA SA	a Société à Responsabilité Limité	2		100.00			1			01/01/201	8
FR	LEISEBSSOHTTGL18PNHBHSS	"Ex"Sari Reumal investissements-66660	99 Société à Responsabilité Limité	2		100.00			1		3	01/01/201	6
FR	LE199990032XEBG93WLU51 LE199950000418PvK8HU7	I ICARE ASSURANCE SA Candif Assurances Risques Divers SA	2 Sociilà Anonyme ia Conseil d'Administratio 2 Sociilà Anonyme ia Conseil d'Administratio	2	Autorité de Controlle Prudentiel et de Résolution (ACPP) Autorité de Controlle Prudentiel et de Résolution (ACPP)	100.00	100.00		1	100.00%			1
IR III	LE198950000418PVRBHL78 LE19895000855JSSDVQBQH8	Cardif Assurances Risques Divers SA *Ex*SARL Carms Grand Hotzon-88888	2 Société Anonyme à Conseil d'Administration 50 Société à Responsabilité Limité (EURL)	2		100.00	100.00			100.00%		91,01,201	
ric ric	LENGISCOURS.CS.CS.CSTUDITS LENGISCOURS.CS.CS.CSTUDITS	CARGEAS Assicuration 5.p.A	MP Society a Principle Control of	2	IVARP - CONSOB - COVIP	50.00	50.00		1	50.00%		0101201	
п	LE1815600224C3CA3498289	BNP Paribas Cardif Vita Assicurazioni SPR	1 Società per Azion	2	EVAP	100.00	100.00		1	100.00%	1		
TR	LE1789000C78QM1H9GX1F7	CARDIF SIGORTA ANONIM SIRKET	2 Société Anonyme	2	Republic of Turkey Prime Ministry, Undersecretarist of Treasury, General Directorate of Insurance	100.00			1		3	01/01/201	8
HR	LE174780000T0QHW21TV60 LE15490001,7237U882790.4	Cardif Cardif Oxiguranje	2 d.d. (joint 58ock Company)	2	HANFA, Crostian Agency for Supervision of Financial Services	100.00	100.00			100.00%	1		3
IN	LEI/5493001,Z37UBBZF6L49	SSI Life Insurance Company Ltd	1 Public Company Limited	2	Insurance Regulatory and Development Authority	26.00	26.00		2	26.00%	1		3
HD B	LEUS299000CHQUDLELP160 LEUS9400NEGGEDNRFDK72	CARDIF ELETBIZTOSITO MAGYAR RESVENY CARDIF SERVICES SP Z.O.O.	Company limited by shares with Board of Dir. and Supervisory Board spolite a organizone, odposedatalnoticis (private limited company with share capital.	2	Hungarian Financial Supervisory Authority (PSZAP)	100.00						0101201	8
DE	LEI213800ZDTCRMJ35WJC54	FINANCIAL INSUR SERVICES STUTTGART GMBH	99 Gesellschaft mit beschränkter Haftung (~SARL)	2		100.00			1			01/01/201	6 6
GB	LEIQ13880Z7NWLLVWQXVK4	PINNACLE PARTNERSHPS LIMITED	99 Private company lenited by shares	2		100.00		Entité en cours de liquidation	1		3	01/01/201	8
GB	LEI1213800XU121WTWXLGX8	Financial Telemarketing Services	10 Private company limited by shares	2	Ministère des Finances, Direction des assurances	100.00			1		1	01/01/201	6
DZ	LE1213800XPSQELFZU187 LE1213800XDQQPFPLF2MM1	Cardif EL Ojazak Cardif Seguros	2 xootis par action 4 Schools more to 50 PARL to Organi	2	Ministère des Finances, Cirection des assurances	100.00	100.00		1	100.00%	1		3
AR	LEI/213800XDQQPFPU72MM13 LEI/213800XBGSR0L3K985	Cardf Seguros Cardf Pinnacle Insurance Management Services	4 Sociedad annima	2	Superintendencia de Valcess y Seguna	99.99	100.00			90,99%			
88	LEI213800WZTAYWEPLNH77	CARDIF CAPITALIZAÇÃO	2 Sodilli anovem	2	Superintendencia de Seguros e de Previdencia (SUSEP) - Ministério da Fazencia	100.00	100.00			100.000		01/01/201	
TW	LE1213800U1M6F4SETXEU78	CARDIF CAPITALIZACA BNPPA CONSULTANT COMPANY LTD TSL	Acquire Missal Transport Missal Transport Missal Transport Missal Transport Transpo	2		100.00			-			01/01/201	8
BR	LEI/2138035DRN28RE38W538	Luizaseg	2 Sociedade anonima	2	SUSEP - Ministerio da Fazenda	49.99	49.99		2	49.99%	1		2
TR	LE1/21/38/00 RZNS1FPSKRNIEF	Cardif Hayat Sigorla Anonim Sirketi Vi	4 Socies anonyme	2	Republic of Turkey Prime Ministry, Undersecretarial of Treasury, General Directorate of Insurance	100.00		Société qui a été déconsolidée en 2015	1		3	01/01/201	8
MX CB	LE1/213800FLO026T79IG48	S Cardif Mexico Seguros de vida SA	1 Sociedad Anonima de Capital Variable	2	The Ministry of Finance and Public Credit and the National Insurance and Bond Commission	99.99	100.00			90,99%			
GB	LE1213800P9.IKU2OOND1989 LE1213800QNSILIFSNN334	Cardf Pinnacle Insurance Holding PLC CARDIF PINNACLE LTD	5 Parlaci Corpore photo company photo company produced by one produce company photo company photo company photo company photo company photo company photo ph	2	Financial Services Authority	51.00	100.00	Entité dormante		100,00%		01/01/201	
CL.	LEV213800QKSB4ELT735E58	BNP Parbas Cardif Seguras Generales SA Cardif do Brasil Vida e Presidencia S. Politovas Cardif Sovakia	2 Sociedad anonima	2	Superintendencia de Valores y Seguno SUSEP - Ministerio de Fazendo	100.00	100.00		-	100.00%			1
BR	LE12138000E16GS2TEFPV18	Cardif do Brasil Vida e Previdencia S.A	4 Sociedade anonima	2	SUSEP - Ministerio da Fazenda	100.00	100.00		1	100.00%	1		1
SK	LEI213800NPPSYG46DUL46 LEI213800NSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	Pointovna Carolf Slovakia NCVP Participaceas S4	4 Joint Stock Company 5 Sociedade amorina	2	Ministère de l'Economie et des Finances	100.00	100.00		1	100.00%			3
BR MX	LEGIZI MODATICYZISI INVZTAZA	CARDIE ASISTENCIA SA DE CIV	5 Sociedade anceims 10 SA de CV Variable Capital Corporation	2		100.00	100.00			100.00%		9 0401/201	
	LEI/213800KVHXKJPHS8D4	CARDIF COLOMBIA SERVICIOS SA	se de Lo Vastane cuprat Corporation 99 envise comprato by shares	2		100.00			1			9 05/01/201	
56	1 E1STANOROZVOCI ROMAN	CARDIE I NEOPSAKENG AN	30 private corporation by shared 1 Forward regularisation 5 Benefits wat exceeding to the State of Sta	2	Finansinspektiones	190.00	100.00		-	100.00%			3
NL	LEI(213800K4TC9CLBA2MT96	S BNP Paribas Cardif BV	5 Sestofen vermootschup	2		100.00	100.00		1	100.00%	1	5	1
G.	LEN213800J2C8PYSREN8N0S	BNP Parbas Cardif Servicios y Asistencias Limitada	59 Sociedad de Responsabilidad Limitars	2		100.00	100.00			100.00%			1
LU GB	LENZ13800H9ZTALITISPPZS	2 Cardif Luc Vie	5 Société Acoryma Limited Community States	2	Commissariat aux Assurances	33.33	23.32 100.00		2	33.33%		1	3
GB	LE1/2138004/BWXRRLQK7W38 LE1/2138004/DSLP581A2LV49	CB (LK)-Fond 'C' ST GEORGE'S INSURANCE SERVICES LIMITED	5 Limited Company by Shares 99 Private company limited by shares	2		100.00	700.00	Entité en cours de liquidation	-	100.00%		01/01/201	
56	LEI/213800HDSLP581A2LV49 LEI/213800HD17UKYNBWOQP	ST GEORGE'S INSURANCE SERVICES LIMITED Cardif Forsakring	2 Forsikingskilsbols	2	Financial Supervisory Service (FSS)	100.00	100.00			100.00%			3
KR	LEI213800GE3LLRZZSXFV2	BNPP Cardif Life Insurance Co	99 Photo comprovingly primary 29 Photo comprovingly primary 29 American State Comprovingly primary 4 American State Comprovingly (Charle Treats) 30 Extended to Comprovingly Charle Treats 30 Extended to Comprovingly Charle Treats 30 Extended to Comprovingly Charle Treats 30 Extended to Comproving Charles 30 Extended to Charles 30 Extended 30 Extended to Charles 30 Extended 30 Extended to Charles 30 Extended to Charles 30 Extended 30 Extended 30 Extended 30	2	Financial Supervisory Service (FSS	85.00	100.00		1	85.00%		0101/201	1
GB	LE1213800GE3LLRZZSXFV28 LE1213800FTZ3LK8L3WKD06	S "Ex"Witeranty Direct Ltd - 2011 03 "Ex"Caroff Limiteda-200206	99 Limited by Shares 99 Private company Limited	2		73.00			1			01.01/201	
KR KR	LEIZ 1360FTZSLKKLSWXD06 LEIZ 1360FTY APPRIMAS	S VEX*Cordf Limitada-200208 BNP Pasthas Cardf General Insurance Co Ltd	2 Companies	2 2	Financial Supervisory Service / Financial Services Commission	79.50	79.01			79,61%		81.01/201	9
PE	LE1213800F688M0ACY95X88	Card Formacia California de Segunos - Pero. "Es*Pinnacia Pal Healthcare Lid-200006	T Societal Anonima 2 Societal Anonima 2 Societal Anonima	2	Superintendencia de Danca, Seguros y AFP	100.00			-	1001.0		0101/201	4
GB	LE1213808M588K58CN5V58	5 "Ex*Pinnacle Pet Healthcare Ltd-200206	3 Sociented Accorne 5 Photos company limited by plante 4 Photos company limited by plante 4 Photos (Limited Company	2		100.00						0101/201	
GB	LEI/213800EJ877WBHTX3X38	Pinnacie Insurance PLC BNP Paribas Cardif TCB Life Insurance Company Life	4 Fublic Limited Company	2	Financial Services Agency FSA	100.00	100.00		1	100.00%			- 1
TW	LE1213800098MW39VE7CD79		4 Company Limited by Shares	2	Insurance Sureau, Financial Supervisory Commission, Executive Yuan of R.O.C.	49.00	49.00		2	49.00%			3
Ps.	LEIZ13800CFFYS/FRIZAAF LEIZ13800CFFTYYGLN9SWO	F BNP Parbas Cardif Schadoverzekeringen N/ Cardif Assurance Vie Polska	2 Nasanicze Vennodschus 5 Sokia Altovira (SA	2	DE Nederlandsche Bank (DNB Kominia Nadorru Finansowego (KNP)	100.00	100.00		5	100.00%		1	1
BR	LEV213800851X38VRRFR896	Cardif do Brasil Seguros e Garantias Si	4 Spoka Akryjna (SA) 2 Sociedade anonima	2	Komisja Nadzonu Pinansowego (KNF) SUSEP - Ministerio da Fazenda	99.99	100.00			99.99%			1
RU	LEI213800APNTRLGX1YPQ48 LEI21380091GNZ19TA38ND	LLC Insurance Company Card BNP Parbas Card fireklik AC	2 Social à responsabilité limble (OCC	2	Federal Service of Insurance Supervision	100.00	100.00			100.00%			
TR	LEI/21380091GNZ19TA39N ² 3 LEI/2138008U2GECLVKTLIK	BNP Parbas Cardi Emeklik AS GARDIF SERVICIOS MEXICO, SA DE CI	4 Anceins Sirkel 50 SA de CV Variable Capital Coponatio	2	Federal Service of Insurance Supervision Republic of Turkey Prime Ministry, Undersecretarist of Treasury, General Directorate of Insurance	100.00	100.00		1	100.00%			- 1
MAX	LEN213800FUGGVZLDMEWJS		50 SA die CV Variable Capital Corporation 2 Company limited by shares with Board of Dir. and Supervisory Board	2	Managing Francisco Francisco Authority (1977)	99.72		Discondition (as)	1			01/01/201	
nu Ci	LE121380074075GFE4EKKYS LE121380074075GFE4EKKYS	Large schools Magyaconated	4 Company smee by shares with Board of Dir. and Supervisory Board	2	Hungarian Financial outpervisory Authority (FSZAF)	100.00	100.00	Déconsolidée au 1 er janvier 2016		200 2000		61,61/201	1
AR	LEI/213800BY.IN1MM46XL788	Carel States Magnetor man SNP Parabas Carel Seguence de Vylos SA PCA Companio de Seguenc SA ENP Parabas Carel Levernovez-skeingen NA	5 Societa anomina 2 Societa anomina	2	Hungarian Financial Supervisory Authority (PSSAN) Superintendencia de Vultiera y Engura Argantan Superintendencia de Insurano CEI Nederlandische Blank (CNB)	30.00	100.00	JV créé le 01/05/2015 et en attente de licence	2	100.00%		0101/201	
NL	LE12138006E24B8HM9WHH68	BNP Parbas Cardif Levensverzekeringen NV	s Naamizze Vennoolischip	2	DE Nederlandsche Bank (DNB)	100.00	100.00		1	100.00%			1
PE	LEV213800STL7MXSOZQXB7I	CARDIF SERVICIOS SAC "Ex*Closed Joint Insurance Cv - 2011 00	1 Namenca ventocarries 55 SAC: società conses 50 Contitta document	2		100.00			1			01/01/201	4
UA	LE121380055WNAN8818RX2 LE12138004T557RRDLGZA1	"Ex"Closed Joint Insurance Cy - 2011 00 VIETCOMEANK-CARDIF LIFE INSURANCE LTD		2	State Commission on regulation of Financial Services Market Ministère des Financias – Insurance Departmen	100.00			1		3	01/01/201	8
98	LE12138004TSS7RRDLGZA1E LE12138004NATZGZGMR08F	VIETOMBANK-CARDIF LIFE INSURANCE LTD PINNACLE UNDERWRITING LTD	4 Limited Liability Company 50 Photos company liability shares 50 Societade Secretary Africantial Mariaba 50 Societade Secretary Africantial Mariaba	2	Ministere des Finances – Insurance Department	42.00		Déconsolidée au 1er janvier 2015				0101201	1
MOX	LE1213800XXETNH449Y208	Cardif Mesico Seguros Generales SA	Private company in tea by Interes Socieded Ancelma de Capital Variebe	2	Department of treasury and Public Credit, National Banking and Securities Commission	99.90	100.00	DECUMENTAL OF SECURE 2015		99,99%		0101020	3
00	LE1213800365M8FMK9HM248	Cardif Colombia Seguros Generales Se	2 Sociedad Anonima	2	Colombian Financial Superintendency	100.00	100.00			100.00%			1
GB	LEV2138002EHRFGIDFJXV4 LEV2138002EJWNWW7MFZ16	"Ex"Direct Life & Pensions Scen-2011 03	8 Limited by Shares	2	Financial Services Authorit Ministère de l'Economie et des Finances	100.00			- 1		-	01/01/201	
- CZ	LEI/2138002BJWWWW7MFZ108 LEI/21380029FOLGFBDFOMS	BNP Parbas Cardif Pojetovna AS Broker High S.U.	4 Société à responsabilité limité L'inited L'ability Company	2	Ministère de l'Economie et des Finances	100.00	100.00		1	100.00%		010100	1
	LENZ13E0029FOLGFEDFONS	Broker High S.r.)	sw Limited Liability Company	2		100.00	l l		1			01/01/201	9