

Issy-les-Moulineaux, 27 February 2025

2024 ANNUAL RESULTS

Higher earnings, with net profit of €1,582m, and increased flow of new money to €37.4bn, strong growth momentum and recognised ESG commitments

CNP Assurances Group financial indicators

- **Premium income¹ of €37.4bn** up 6% at constant exchange rates vs 2023)
- **Attributable net profit of €1,582m** (up 2% vs 2023)
- **SCR coverage ratio of 237%** (down 16 pts vs 31 December 2023)
- **Equity of €21.0bn** (down €1.3bn vs 31 December 2023)
- **Net contractual service margin (CSMN) of €9.9bn** (down €1.5bn vs 31 December 2023)

Non-financial indicators²

- **Highest MSCI ESG rating (AAA)**, with a score of 9.7 out of 10
- **€29.4bn green investment portfolio**, with €2.2bn added in 2024
- **Impact investments of €1.7bn** (vs €1.6bn in 2023)
- **Carbon footprint of the investment portfolio** reduced by 58% over the past five years, to **45 kgeqCO₂/€k invested**
- **Gender equality index score (CNP Assurances SA) of 100/100** for the second year running
- **A total of 14 products specially designed for vulnerable populations now available**

Development of new growth drivers

- **Strong momentum in La Banque Postale network, accounting for 31%³ of group premium income**
- **Reinforced ambition in social protection with the creation of CNP Assurances Protection Sociale⁴ with La Mutuelle Générale**
- **Continued development of open model distribution in France and internationally, with 8 new partnerships for CNP Vita Assicura and 3 for CNP Seguradora.**

Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances



"CNP Assurances delivered excellent financial and non-financial performances in 2024, reflecting the success of our multi-partner model. In this regard, premiums generated by La Banque Postale account for a significant proportion of the Group's total premium income.

Overall, premium income was up across all our geographies and we actively pursued our strategy to win market share. The creation of CNP Assurances Protection Sociale and the signing of new open-model partnerships have made our Group even stronger.

Our non-financial performance has been recognised, with MSCI awarding us its highest triple-A rating. We continue to lead the way with the abolition of breast cancer-related premium surcharges and exclusions for survivors of the disease.

Once again this year, we are reaffirming our commitments to our stakeholders through our two core activities: responsible insurance and responsible investment."

¹ Premium income is a non-GAAP indicator.

² Scope: CNP Assurances SA and its subsidiaries

³ 31.7% including CNP Patrimoine products marketed by Louvre Banque Privée

⁴ Interest acquired at holding company level

Financial performance of the CNP Assurances Group

Premium income totalled **€37.4bn** (€37.9bn excluding the currency effect, up 6% vs 2023), reflecting growth across all geographical areas in local currency, led primarily by the Savings and Pensions business.

In France, premium income amounted to **€23.6bn**, with the €1bn (4.5%) increase vs 2023 driven by strong momentum in the La Banque Postale network, which accounted for 50% of total premium income in France, and by the premium savings segment.

Savings and Pensions: new money came to **€18.5bn**, an increase of €1.1bn thanks to the positive impact of promotional campaigns. New money generated by La Banque Postale rose to €10.3bn, an increase of €0.9bn. The flow of new money into premium savings products grew by a strong €0.9bn (up 30.3% vs 2023) to €3.7bn, with a unit-linked weighting of 39.8% (vs 50.8% in 2023).

Net new money improved last year by €2.1bn and came close to being positive with a net outflow of €0.5bn.

New money invested in unit-linked funds in France remained high, at 37.2% (down 1 pt on 2023), which was in line with the market.

Personal risk/Protection: new money flows were resilient, at **€4.5bn** (down 2% on 2023), against a backdrop of lower home loan originations.

Property and Casualty: premium income was up 6% at **€0.7bn** vs 2023.

In Europe excluding France, premium income amounted to **€7.7bn**, an increase of €1.2bn (up 18%) led mainly by strong momentum in the Savings and Pensions segment in Italy.

Savings and Pensions: new money increased by €1.2bn to **€6.6bn**, primarily reflecting last year's recovery in the Italian market which was badly affected by competition from BTP government bonds in 2023.

Net new money represented a net outflow of €1.3bn, representing a €1.8bn improvement vs 2023 that was attributable to the increased inflow of new money and lower surrender rates at CVA.

The unit-linked weighting was up 2 points vs 2023 at 40%, driven by a 14-point increase at CVA.

Personal risk/Protection/Property and Casualty premium income was stable vs 2023 at **€1.1bn**.

In Latin America, premium income came in at **€6.6bn excluding the currency effect**, an increase of €104m (up 2% excluding the currency effect) on 2023.

Savings and Pensions: new money amounted to €5.2bn, up 2% excluding the currency effect thanks to the good performances recorded in the latter part of the year.

Net new money stood at €0.7bn (down €0.1bn on 2023).

Investments in unit-linked funds accounted for 98.6% of Savings new money.

Personal risk/Protection/Property and Casualty premiums were stable at constant exchange rates vs 2023, at **€1.4bn**.

The insurance service result contracted by €252m vs 2023 to €2,866m after a 2023 result boosted by exceptional positive effects in France and Latin America.

In France, the insurance service result came to €1,809m in 2024, a decline of €283m that reflected the non-recurrence of the previous year's positive experience differences in the Personal risk/Protection segment.

In Europe excluding France, the insurance service result rose sharply to €367m, an increase of €62m vs 2023 that was mainly attributable to the lower surrender rate at CVA and the good performance of unit-linked products.

In Latin America, the insurance service result came to €690m. The €30m decrease vs 2023 reflected the unfavourable changes in claims experience (€62m negative impact) and exchange rates (€84m negative impact), partly offset by releases to the income statement from the CSM (€92m positive impact).

Revenue from own-funds portfolios totalled **€813m**. The increase of €513m vs 2023 reflected last year's higher short-term interest rates, which boosted the performance of the money market portfolio, and the less unfavourable property market effect in 2024.

Attributable net profit for the year came in at **€1,582m**, up €32m, with higher revenue from own-funds portfolios offset by the decline in the insurance service result and increased income tax expense.

Group CSM totalled €15.1bn at 31 December 2024, down €1.8bn vs 31 December 2023. The positive contribution from new business and the consolidation of CNP Assurances Protection Sociale were offset by unfavourable market effects and releases to profit from the policyholders' surplus provision to improve policyholder returns in France.

Consolidation of CNP Assurances Protection Sociale added €297m to CSM and new business added a further €1,463m, as follows:

- France: contribution of €839m driven by a good sales performance in the Savings and Pensions segment.
- In Europe excluding France: €191m contribution from CVA's Savings business (up €58m) and continued strong momentum in CUV's individual personal risk business (up €41m).
- In Latin America: €433m contribution at CVP, including €254m from pensions new business and €162m from protection insurance new business.

This positive contribution from new business was offset by:

- In France, unfavourable market effects (€2.7bn negative impact) linked to the historic rise in French sovereign spreads and measures to improve policyholder returns including the release of €1.2bn to profit from the policyholders' surplus provision.
- In Latin America, an unfavourable R\$/€ currency effect (€0.5bn negative impact)

CSM net of non-controlling interests and tax stood at €9.9bn, down €1.5bn.

Equity amounted to **€21.0bn**, down €1.3bn on 31 December 2023 due to the distribution of ordinary and special dividends in respect of 2023 (€2.0bn negative impact), an unfavourable R\$/euro currency effect (€0.5bn negative impact) and retirement of perpetual subordinated notes classified as equity (€0.6bn negative impact), partly offset by the inclusion of 2024 net profit (€1,582bn positive impact).

Economic value (equity + CSM net of non-controlling interests and tax) totalled **€30.9bn**, down €2.7bn vs 31 December 2023 due to the decreases in CSM and equity.

The consolidated SCR coverage ratio stood at **237%** at 31 December 2024, down 16 pts vs 31 December 2023. The decline reflected unfavourable market trends over the period, particularly for sovereign spreads (16-pt negative impact), the inclusion in equity of profit for the year net of the expected 2024 dividend (6-pt positive impact), releases from the policyholders' surplus provision (6-pt negative impact), adjustments to the financial strategy (3-pt negative impact), lowering of the cap applied to subordinated notes not available for inclusion in SCR coverage calculations at CNP Assurances Group level (5-pt positive impact) and consolidation of CNP Assurances Protection Sociale (1-pt negative impact). The remaining 1-pt negative impact corresponded to other effects and rounding differences.

Surplus own funds increased the SCR coverage ratio by 55 pts at 31 December 2024.

The proposed dividend payout amounts to **€791m**, representing a payout ratio of 50%. It will be paid to La Banque Postale after the Annual General Meeting on 15 April 2025.

Non-financial performance of CNP Assurances SA and its subsidiaries

As a responsible insurer and responsible investor, CNP Assurances has made a series of commitments to its six stakeholder groups (employees, customers, partners, shareholder and investors, society and the planet) for 2025. Performance in relation to these commitments is monitored using independently-audited quantitative indicators. These commitments are part of our sustainability strategy, which is based on our two core activities as a responsible insurer and a responsible investor.

- **Customers:** make protection solutions available to everyone, regardless of their situation, and be there for our policyholders each time they need us.
 - The **Customer Effort Score**⁵ ranged from **1.5 to 2.2/5** in 2024, depending on the Group entity concerned (vs 1 to 2.3/5 in 2023⁶) (End-2025 target: less than 2/5 for all entities).
 - As of 31 December 2024, the Group had **14 products meeting the insurance needs of vulnerable populations**, compared with 9 at the end of 2023 (End-2025 target: more than 15 products).
- **Employees:** support employee development within an organisation that boasts a wealth of talent and diversity.
 - The **employee engagement and well-being indicator** stood at **94/100** at 31 December 2024 (compared to 91/100 at the previous year-end and a 2025 target of over 80).
 - In the second half of 2024, **40% of the members of the Executive Committee were women** (vs 58% at 31 December 2023) and **43% of senior management positions were held by women** (vs 40% at 31 December 2023) (2025 target: 50% for the Executive Committee and 45% for senior managers).
 - Between 2022 and end-2024, CNP Assurances SA and its subsidiaries **gave work-study contracts or internships to 243 young people** from priority neighbourhoods or who had dropped out of school (vs 106 between 2022 and end-2023), in order to promote equal opportunities (End-2025 target: over 200 young people).
- **Partners:** develop effective and innovative solutions with our partners to drive progress in protection insurance.
 - **The Net Promoter Score** awarded to CNP Assurances SA and its subsidiaries by their distribution partners was **+63⁷ at 31 December 2024 (compared to +8 at the previous year-end and a 2025 target of over +20)**.
- **Shareholder and investors:** responsibly generate sustainable financial performances.
 - In second-half 2024, CNP Assurances ranked among **the top 11% of insurance companies** (unchanged vs 2023) in terms of ESG ratings awarded by a representative panel of three non-financial rating agencies (MSCI, Sustainalytics, S&P Global CSA). The end-2025 target is to be ranked among the top 5% to 10% of insurance companies in terms of ESG ratings.
 - **The impact investment portfolio was stable at €1.7bn** at 31 December 2024 (€1.6bn at 31 December 2023), exceeding the end-2025 target of €1bn.
- **Society:** help to build a more inclusive and sustainable society with a place for everyone.
 - **The proportion of inclusive purchases** increased to **31%** of all purchases in second-half 2024 (vs 28% in 2023), exceeding the 2025 target of 30%.

⁵ The Customer Effort Score measures for each customer the effort required to complete a process with CNP Assurances SA and its subsidiaries or its partners, ranging from 1 (very easy) to 5 (very difficult). The term customer means the end customer or the beneficiary of the insurance product. The Customer Effort Score ranges from 1/5 to 5/5.

⁶ Following a significant broadening of the basis of calculation in the Argentine subsidiary CNP Assurances Compañía de Seguros in 2023, the ESC of this entity will increase from 1 in 2023 to 1.5 in 2024

⁷Possible NPS scores range from -100 to +100.

- **Annual spending on sponsorship projects and initiatives with a societal impact** rose to **€6m** in **2024**, compared with €3.5m in 2023 and a 2025 target of over €3.5m, and the percentage of employees mobilised to participate in actions with a societal impact during their working hours increased to **17% in 2024** compared with 16% in 2023 and a 2025 target of over 20% of employees.
- **The Planet:** combat climate change and protect the natural world as a committed player in the environmental transition.
 - **The green investment portfolio stood at €29.4bn** at 31 December 2024, with €2.2bn added to the portfolio over the year, consisting mainly of green bonds. The total compares to an end-2025 target of over €30bn.
 - **The carbon footprint of the investment portfolio** was stable in second-half 2024, at **47 kgeqCO₂/€k invested** (vs. a target of 50 kgeqCO₂/€k invested in 2029). This was in line with the Group's commitment to align with the Paris Agreement's 1.5°C trajectory.
 - **The carbon footprint of internal operations** was reduced to **2,431 tCO₂e** compared with 3,873 tCO₂e in 2023 and a 2030 target of less than 3,387 tCO₂e. Lastly, during 2024, the biodiversity of 92% of CNP Assurances' forest estate was measured (compared with 69% in 2023 and a 2025 target of 100%).

Non-financial ratings of **CNP Assurances SA** and its subsidiaries

CNP Assurances is ranked among the 11% of companies with the highest insurance sector ratings⁸:

MSCI	Ranked 5th ex-aequo out of 81 life and health insurers with the highest possible score (Rating: AAA / worldwide / 2024 / from CCC to AAA)
Sustainalytics	Ranked 19th out of 300 insurers with a score of 15.8 (Rating: 15.8 / worldwide / 2023 ⁹ / from 80 to 0)
S&P Global CSA	42nd out of 236 insurers (Rating: 56/100 / worldwide / 2024 / from 0 to 100)

⁸ Average of the ratings by three agencies MSCI, S&P Global CSA and Sustainalytics.

⁹ Rating to be received in first-quarter 2025

Financial performance of CNP Assurances SA and its subsidiaries

CNP Assurances SA and its subsidiaries' **premium income** amounted to **€36.2bn** in 2024 (see detailed tables at the end of this press release).

The insurance service result contracted by 9% vs 2023 to **€3.1bn**. This decline is explained by the non-recurrence of exceptional factors that boosted the 2023 insurance service result.

Revenue from own-funds portfolios amounted to **€850m**, an increase of €479m.

Operating expenses were stable at **€1.1bn** (up 1% on 2023).

The normalised cost-income ratio stood at 32%, up 5 pts on 2023, reflecting ratios of 35% in France, 42% in Europe excluding France and 20% in Latin America.

EBIT amounted to €3bn, with the €68m increase vs 2023 attributable to higher revenue from own-funds portfolios.

Attributable net profit under IFRS 17 came in at €1,606m (down 6% vs 2023), with France contributing €1,254m, Europe excluding France €94m and Latin America €258m.

CSM amounted to €16.5bn at 31 December 2024, down €3.0bn vs 31 December 2023.

Equity under IFRS 17 was €17.5bn, down €1.6bn, due to payment of ordinary and special dividends in respect of 2023 for €2.0bn, interim dividends of €0.4bn and the €0.3bn negative R\$/euro currency effect in Brazil, partly offset by the €1.6bn contribution of net profit for the year.

The consolidated SCR coverage ratio stood at **231%** at 31 December 2024 (down 19 pts vs 31 December 2023). The decline reflected unfavourable market trends over the period (15-pt negative impact), the inclusion in equity of profit for the year net of the expected 2024 dividend (6-pt positive impact), releases from the policyholders' surplus provision (6-pt negative impact) and adjustments to the financial strategy (3-pt negative impact). The remaining 1-pt negative impact corresponded to other effects and rounding differences.

A final dividend of €769m will be proposed, corresponding to €1.12 per share. An interim dividend of €404m was paid in October 2024. This final dividend will be paid to CNP Assurances Holding after the Annual General Meeting on 15 April 2025.

Financial ratings of CNP Assurances SA and its subsidiaries

	Financial strength rating	Tier 2 and Tier 3 subordinated notes ratings	Restricted Tier 1 subordinated notes rating
S&P Global Ratings	A Stable outlook June 2024	BBB+	BBB
Fitch Ratings	A+ Negative outlook October 2024	BBB+/A-	BBB-
Moody's	A1 Stable outlook December 2024	A3	Baa2

**This press release presents preliminary, unaudited information,
which is subject to completion and adjustment.**

Within the Group, the scope of consolidation for CNP Assurances SA and its subsidiaries will change in 2025 as a result of:

- the announcement in July 2024 of the sale of CNP Cyprus Insurance Holding, expected to be completed in the first half of 2025
- the announcement in September 2024 of the sale of CNP UniCredit Vita to UniCredit following the exercise of its call option, expected to be completed in the first half of 2025

The information in this press release is based on two measurement models for CNP Assurances SA and its subsidiaries:

- for inclusion in the CNP Assurances Holding consolidated financial statements, leading to attributable net profit of €1,582m (€1,468m for CNP Assurances SA and its subsidiaries and €114m for CNP Assurances de Biens et de Personnes);
- for the preparation of consolidated financial statements at the level of CNP Assurances SA and its subsidiaries, leading to attributable net profit of €1,606m.

IFRS 17 income statements

CNP Assurances Group / CNP Assurances SA and its subsidiaries

Year ended 31 December 2024 (€m)	CNP Assurances Group
Insurance service result	2,866
o/w France	1,809
o/w Europe excluding France	367
o/w Latin America	690
Other insurance revenue	(54)
Revenue from own-funds portfolios	813
Total revenue	3,625
Finance costs	(157)
Administrative costs	(560)
Acquisition-related items	(118)
IFRS 17 EBIT	2,790
Share of profit of equity-accounted companies	33
Income tax expense	(925)
Non-controlling interests	(290)
Profit (loss) from discontinued operations, after tax	(26)
Reported IFRS 17 attributable net profit	1,582

Year ended 31 December 2024 (€m)	CNP Assurances SA and its subsidiaries
Insurance service result	3,060
o/w France	1,812
o/w Europe excluding France	367
o/w Latin America	881
Other insurance revenue	(53)
Revenue from own-funds portfolios	850
Total revenue	3,858
Finance costs	(213)
Administrative costs	(488)
Acquisition-related items	(188)
IFRS 17 EBIT	2,970
Share of profit of equity-accounted companies	33
Income tax expense	(1,021)
Non-controlling interests	(350)
Profit (loss) from discontinued operations, after tax	(26)
Reported IFRS 17 attributable net profit	1,606

Financial appendices

Premium income by country

CNP Assurances Group

(€m)	FY 2024	FY 2023	% change	% change (like-for-like)
France¹⁰	22,462	21,495	+4.5	+4.5
Brazil	6,093	6,511	-6.4	+1.7
Italy ¹¹	6,719	5,553	+21.0	+21.0
Germany	468	479	-2.3	-2.3
Cyprus	256	236	+8.5	+8.5
Spain ¹¹	64	71	-9.5	-9.5
Poland	83	63	+32.4	+32.4
Austria	37	27	+35.0	+35.0
Rest of Europe	18	26	-31.1	-31.1
Norway	14	27	-46.9	-46.9
Denmark	11	12	-7.5	-7.5
Argentina	19	18	+5.9	+43.8
Total CNP Assurances SA and its subsidiaries excl. France	13,783	13,024	+5.8	+9.9
Total CNP Assurances SA and its subsidiaries	36,245	34,518	+5.0	+6.6
CNP Assurances de Biens et de Personnes	1,166	1,117	+11.7	+11.7
Total CNP Assurances Holding	37,410	35,636	+5.0	+6.5

¹⁰Including branches

¹¹ Excluding branches

Premium income by segment

CNP Assurances Group

(€m)	FY 2024	FY 2023	% change (reported)	% change (like-for-like)
Savings	23,760	21,720	+9.4	+9.4
Pensions	6,056	6,149	-1.5	+5.2
Term Creditor Insurance ¹²	3,703	3,931	-5.8	-2.6
Personal Risk ¹²	2,214	2,181	+1.5	+0.8
Health Insurance	580	584	-0.6	-0.5
Property & Casualty insurance ¹²	1,097	1,071	+2.5	+3.4
Total CNP Assurances SA and its subsidiaries	37,410	35,636	+5.0	+6.5

CNP Assurances and its subsidiaries

(€m)	FY 2024	FY 2023	% change	% change (like-for-like)
Savings	23,760	21,720	+9.4	+9.4
Pensions	6,056	6,149	-1.5	+5.2
Term Creditor Insurance ¹²	3,622	3,855	-6.0	-2.8
Personal Risk ¹²	1,931	1,900	+1.6	+0.8
Health Insurance	426	439	-3.0	-2.8
Property & Casualty insurance ¹²	450	456	-1.4	+0.7
Total CNP Assurances SA and its subsidiaries	36,245	34,518	+5.0	+6.6

CNP Assurances de Biens et de Personnes

(€m)	FY 2024	FY 2023	% change
Term Creditor Insurance	81	76	+5.9
Personal Risk Insurance	283	281	+0.7
Health Insurance	155	145	+6.4
Property & Casualty	648	615	+5.3
CNP Assurances de Biens et de Personnes	1,166	1,117	+4.3

¹² Pro Forma (revised product classification)

Premium income by country and by segment

CNP Assurances Group

(€m)	Savings	Pensions	Term Creditor Insurance	Personal Risk Insurance	Health Insurance	Property & Casualty insurance	Total
France ¹³	17,157	1,308	2,316	1,244	379	59	22,462
Brazil	47	4,738	682	399	8	219	6,093
Italy ¹⁴	6,419	10	152	129	-	8	6,719
Germany	-	-	317	89	-	62	468
Cyprus	129	-	0.45	17	38	72	256
Spain ¹⁴	-	-	44	12	-	8	64
Rest of Europe	-	-	12	3.4	-	2	18
Poland	-	-	56	16	-	11	83
Austria	-	-	25	7.0	-	5	37
Norway	-	-	10	2.8	-	2	14
Denmark	-	-	8	2.1	-	1	11
Argentina	8	-	0	11	-	0	19
Total International	6,604	4,748	1,306	688	46	391	13,783
Total CNP Assurances SA and its subsidiaries	23,760	6,056	3,622	1,931	426	450	36,245
CNP Assurances de Biens et de Personnes (France)	-	-	81	283	155	648	1,166
Total CNP Assurances Holding	23,760	6,056	3,703	2,214	580	1,097	37,410

¹³ Including branches

¹⁴ Excluding branches

Premium income by geographical region and by partner/subsidiary

(€m)	FY 2024	FY 2023	% change
La Banque Postale	10,491	9,591	+9.4
BPCE	4,749	5,637	-15.8
CNP Luxembourg & CNP Patrimoine ¹⁵	3,697	2,838	+30.3
Social protection partners (France)	2,445	2,354	+3.9
Financial institutions (France)	613	662	-7.4
Amétis	294	227	+29.4
Other France ^{15 and 16}	173	186	-6.7
Total CNP Assurances SA and its French subsidiaries¹⁶	22,462	21,495	+4.5
Caixa Seguradora (Brazil)	6,093	6,511	-6.4
CNP Vita Assicura (Italy)	3,200	2,676	+19.6
CNP UniCredit Vita (Italy)	3,458	2,837	+21.9
CNP Santander Insurance (Ireland)	757	745	+1.5
CNP Cyprus Insurance Holdings (Cyprus)	256	236	+8.5
CNP Assurances Compañía de Seguros (Argentina)	19	18	+5.9
Total CNP Assurances SA and its subsidiaries excl. France¹⁷	13,783	13,024	+5.8
Total CNP Assurances SA and its subsidiaries	36,245	34,518	+5.0
CNP Assurances de Biens et de Personnes (France)	1,166	1,117	+4.3
CNP Assurances Holding	37,410	35,636	+5.0

The glossary is available on the [cnp.fr](https://www.cnp.fr/en/the-cnp-assurances-group/investors/results/results-and-financial-data/2024-results) website, in the Investors section: <https://www.cnp.fr/en/the-cnp-assurances-group/investors/results/results-and-financial-data/2024-results>

The IFRS 17 financial statements of CNP Assurances for 2024 were reviewed by the Board of Directors at its meeting on 26 February 2025 subject to the finalisation of audit procedures by CNP Assurances' Statutory Auditors.

This press release includes a certain number of alternative performance measures (APMs). These APMs and their calculation method are presented in the Investors section of the CNP Assurances website at

<https://www.cnp.fr/en/the-cnp-assurances-group/investors/results/results-and-financial-data/2024-results>

¹⁵ Pro Forma (revised product classification)

¹⁶ Including branches

¹⁷ Excluding branches

Investor Calendar:

- First-half 2025 results indicators: 31 July 2025

This press release, along with all of CNP Assurances' regulated information published in accordance with Article L.451-1-2 of the French Monetary and Financial Code and Articles 222-1 et seq. of the Autorité des Marchés Financiers' General Regulations, is available on the Group's investor information website at www.cnp.fr/en/investor-analyst.

About CNP Assurances

The CNP Assurances group is an insurer of both people and property with more than 8,300 employees. It reported net profit of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is France's second largest provider of home-buyer term creditor insurance and life insurance. It is the 5th largest insurer in Europe and the 4th largest in Brazil. With offers distributed in 19 countries by a range of partners, it provides personal risk and protection insurance cover to over 36 million people and 13 million under its savings and pensions contracts. As a responsible insurer and investor (with €400bn invested across all sectors of the economy), CNP Assurances is helping to build an inclusive and sustainable society, protecting and facilitating people's lives, whatever course they may take.

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