

Date of writing: July 2023

## A QUALITY PARTNERSHIP

### CARDIF LUX VIE PRESENTATION

Cardif Lux Vie is a Luxembourg life insurance company positioned among the major players in the segment. Committed to its clients, partners and employees, the company provides high-quality solutions and services that contribute to sustainable and responsible growth.

In Luxembourg and the Greater Luxembourg Region, Cardif Lux Vie provides bancassurance and brokerage networks with high-value-added life insurance savings, retirement and protection insurance solutions for private individuals and professionals.

For high net worth clients active internationally, the company develops bespoke and sustainable open-architecture offers through an extensive network of first-class partners.

Harnessing a comprehensive range of wealth engineering tools, Cardif Lux Vie's planning solutions support clients and partners over the long term.

Cardif Lux Vie announces solid results for the year 2022 despite a complex environment. Thanks to a diversified business model in terms of geography, solutions and distribution networks, the Company continues to ramp

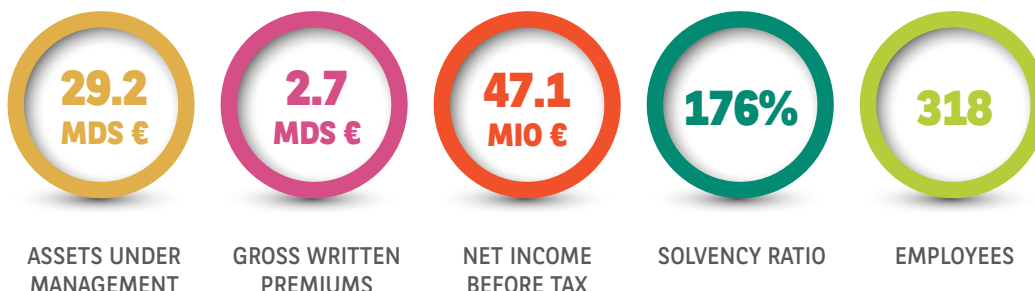
up development of its activities and to invest on behalf of its clients and partners. The business remains resilient thanks to the development of unit-linked products and the acceleration of digitalisation.

After a record year in 2021, Cardif Lux Vie posted premium income of EUR 2.7 billion in 2022 (- 20.7%), of which 67% was in unit-linked products. The Company achieved a Net Result<sup>1</sup> of EUR 47.1 million (-5.8%). Assets under management totalled EUR 29.2 billion, down 8.3% notably as a result of adverse developments in financial markets.

In response to changing market requirements, Cardif Lux Vie has stepped up its transformation and is implementing major plans aimed at offering an experience to clients and partners as well as speeding up the digitalisation process and enhancing operational efficiency.

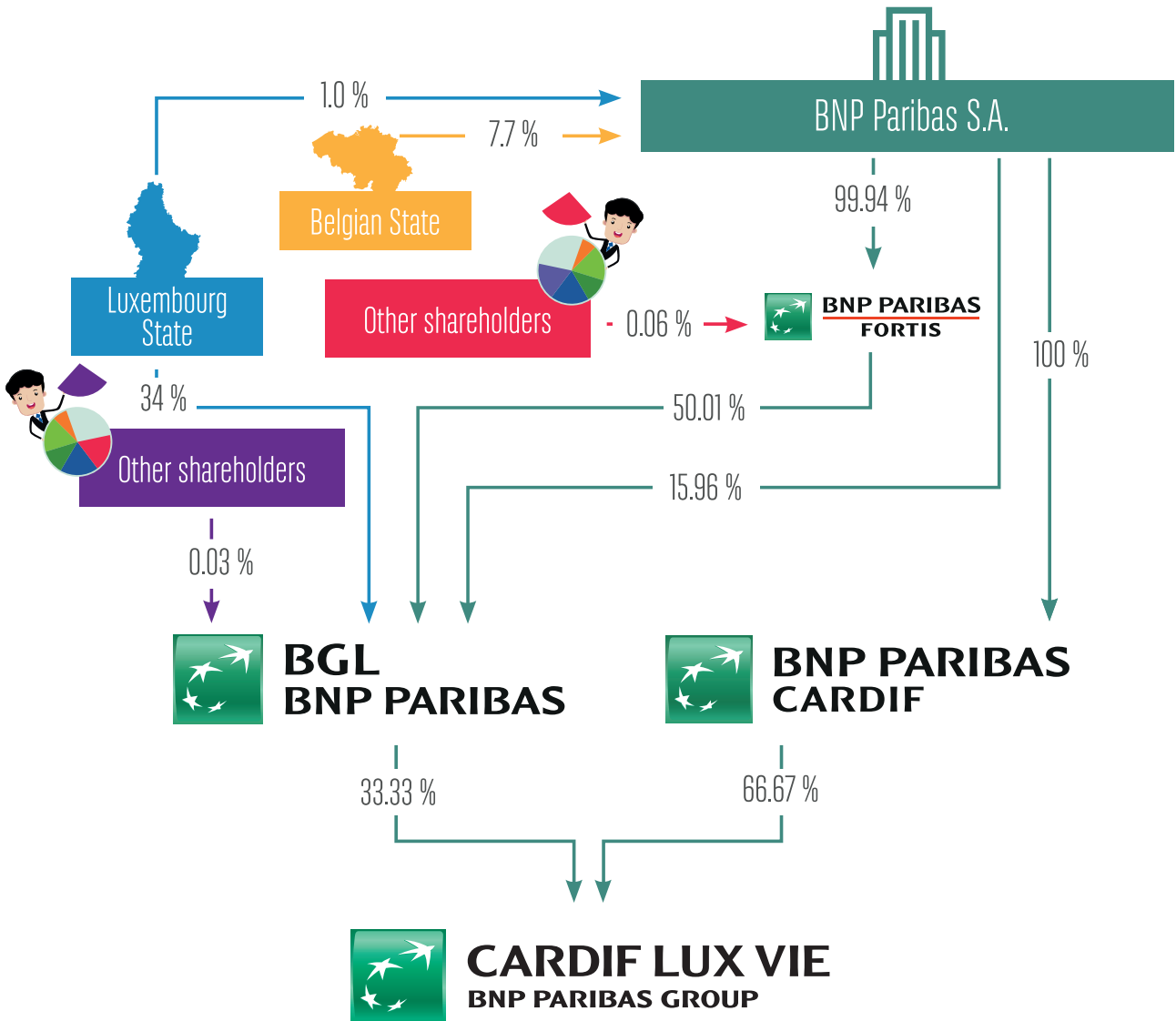
Cardif Lux Vie has developed a responsible institutional investor policy in parallel, specifically by offering SRI-labelled units of account within its asset catalogues and by incorporating environmental, social and governance criteria into its strategies and investment processes within the General Fund.

#### KEY FIGURES AT 31/12/2022



Since the 21<sup>th</sup> of December 2018, the company is owned by two shareholders.

**ENLARGED VISION OF THE SHAREHOLDER**



## CARDIF LUX VIE SHAREHOLDING STRUCTURE



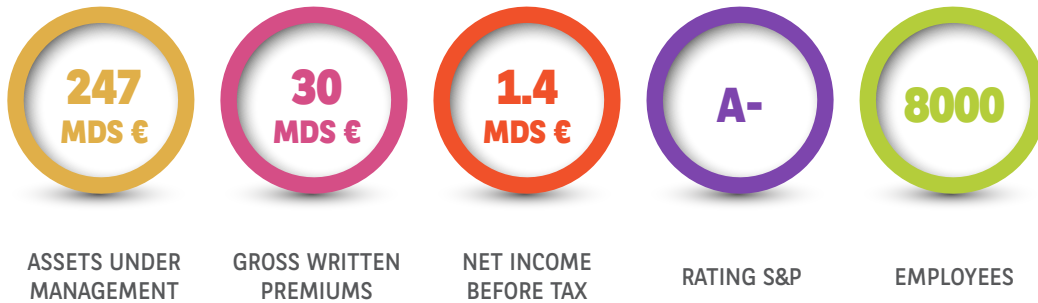
The world leader in creditor insurance, BNP Paribas Cardif plays an essential role in the lives of its policyholder clients, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events.

As a committed insurer, BNP Paribas Cardif works to have a positive impact on society and to make insurance accessible to the largest possible number of people. In a world that has been deeply transformed by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships.

It co-creates solutions with almost 500 partner distributors in a variety of sectors (including banks and financial institutions, automotive sector companies, retailers, telecommunications companies, energy companies, financial advisors, brokers and others) who market the products to their customers.

BNP Paribas Cardif is a global specialist in personal insurance, serving 100 million clients in 30 countries with strong positions in three regions – Europe, Asia and Latin America – and plays a major role in providing financing for the economy.

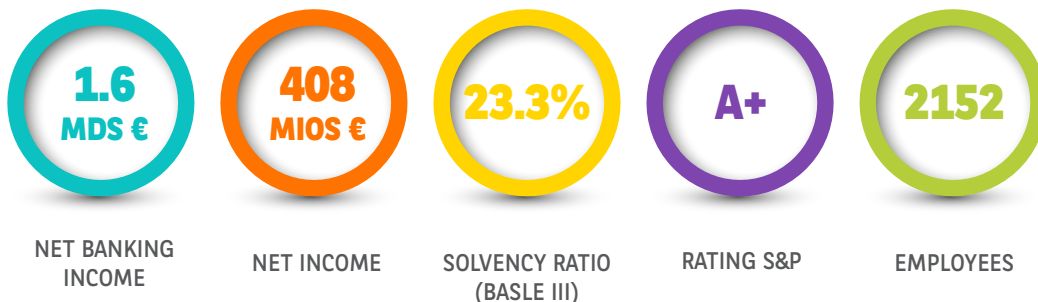
### KEY FIGURES AT 31/12/2022



BGL BNP Paribas ([www.bgl.lu](http://www.bgl.lu)) is one of the largest banks in Luxembourg and part of the BNP Paribas Group.

It offers an especially wide range of financial products and bancassurance solutions to individuals, professionals, businesses and private banking clients.

### KEY FIGURES AT 31/12/2022





BNP Paribas is the European Union's leading bank and key player in international banking. It operates in 68 countries and has more than 193,000 employees, including nearly 148,000 in Europe.

The Group has key positions in its three main fields of activity: Retail Banking for the Group's retail-banking networks and several specialised businesses including BNP Paribas Personal Finance and Arval ; Investment & Protection Services for savings, investment and protection solutions ; and Corporate & Institutional Banking, focused on corporate and institutional clients.

Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance.

In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated retail-banking model across several Mediterranean countries, Turkey, Eastern Europe as well as via a large network in the western part of the United States.

As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

#### KEY FIGURES AT 31/12/2022

