

Profile of BNP Paribas Assurance: “Ensuring your trust”

SLIDE: BNPPA – World Leader in Credit Insurance

http://www.pinnacle.co.uk/info/pdf/world_leader_in_credit_insurance.pdf

SLIDE: Products and distributors

http://www.pinnacle.co.uk/info/pdf/products_and_distributors.pdf

BNP Paribas Assurance 2007 key figures:

Gross written premiums: 18 billion euros;
Assets under management: 106 billion euros;
Net Banking Income: 1.4 billion euros;
Pretax Income: 789 million euros.

AM Best Financial Strength Rating:

A.M. Best Co. has assigned a financial strength rating (FSR) of A+ (Superior) and an Issuer Credit Rating (ICR) of “aa” to BNP Paribas Assurance S.A.(France) main subsidiaries in France and the Netherlands.

Concurrently, A.M. Best has assigned an FSR of A (Excellent) and an ICR of “a+” to its UK subsidiary and an ICR of “a+” to BNP Paribas Assurance, the insurance holding company of the ultimate parent company, BNP Paribas bank. A.M. Best also has upgraded the FSR to A- (Excellent) from B++ (Good) of Cardif Life Insurance Company (Kansas) and its ICR to “a-” from “bbb”.

Eric Lombard: President of the French Bancassurers Association

Eric Lombard, President and Chief Executive Officer of BNP Paribas Assurance, was elected President of the Groupement Français des Bancassureurs, the French association of bancassurance companies, in May 2008. He also heads the association’s life insurance body.