2020, A YEAR OF RESILIENCE

UNDERLYING GROUP NET INCOME

€1.435 Bn

Ability to rebound in Q3 and Q4 after the effects of the crisis during Q1 and Q2

CET1 AT THE END OF 2020

13.4 %

Reinforced financial solidity

2020, A YEAR OF EXCEPTIONAL MOBILISATION

SUPPORTING OUR CLIENTS, SUPPLIERS AND PARTNERS

80 % of retail banking branches open in France

SUPPORTING THE ECONOMY AND HELPING RECOVERY

+98,000 requests for French state-guaranteed loans

€18 Bn French state-guaranteed loans provided

Exceptional financing guarantee for entrepreneurs in Africa

2020, AN EXCEPTIONAL YEAR OF SOLIDARITY

WORLD SOLIDARITY PROGRAMME

€28 M

CONTINUITY OF INTERNSHIPS, APPRENTICESHIPS AND V.I.E.S

+600 young graduates employed on permanent contracts

2,800 internships and apprenticeship contracts

SUPPORT PLAN FOR CLASSICAL MUSIC IN FRANCE

€2 M

2020, KEY MILESTONES TO PREPARE THE FUTURE

REINVENTING OUR TRADITIONAL BUSINESS ACTIVITIES

Proposed merger of Crédit du Nord and Société Générale
Adaptation of the range of structured products

ACCELERATED DIGITAL DEVELOPMENT FOR CLIENTS

60 % Clients using digital channels

41 % Digital Sales ROSSANK

2 worldwide in Renewable Energy Financing

INVESTING IN NEW BUSINESS MODELS

Forge
Shine
Priméa
Treezor
Beezocar

3 STRATEGIC PRIORITIES FOR 2025

CLIENT CENTRICITY

CORPORATE SOCIAL RESPONSIBILITY

OPERATIONAL EFFICIENCY THROUGH DIGITAL TECHNOLOGIES