



## 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

\*Placed-in ratio, fully loaded ratio of 13.2%

## 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

\*French state loan guarantee scheme (PCE - Prête Garantis par l'Etat).

## 2020, AN EXCEPTIONAL YEAR OF SOLIDARITY



### WORLD SOLIDARITY PROGRAMME

€ **28 M**



### CONTINUITY OF INTERNSHIPS, APPRENTICESHIPS AND V.I.E.S<sup>(1)</sup>

**+600** young graduates employed on permanent contracts<sup>(2)</sup>

**2,800** internships and apprenticeship<sup>(2)</sup> contracts



### SUPPORT PLAN FOR CLASSICAL MUSIC IN FRANCE

€ **2 M**

(1) International volunteer programmes - (2) In France, in 2020.

## 2020, KEY MILESTONES TO PREPARE THE FUTURE



### REINVENTING OUR TRADITIONAL BUSINESS ACTIVITIES

- Proposed merger of Crédit du Nord and Societe Generale
- Adaptation of the range of structured products



### BRINGING DIFFERENTIATING BUSINESS MODELS TO MATURITY

- Ambitious development plan for Boursorama
- Development plan for ALD, a leader in sustainable mobility solutions



### INVESTING IN NEW BUSINESS MODELS

- Forge
- Shine
- Prisméa
- Treezor
- Reezocar

## 3 STRATEGIC PRIORITIES FOR 2025



### CLIENT CENTRICITY



### ACCELERATED DIGITAL DEVELOPMENT FOR CLIENTS

**60%** Clients using digital channels<sup>(1)</sup>

**41%** Digital Sales ROSBANK<sup>(2)</sup>



### REINFORCING OUR CLIMATE COMMITMENTSS

- Aligning our financing portfolios, sector by sector
- 10% less global exposure to the oil and gas extraction sector by 2025

**#2** worldwide in Renewable Energy Financing<sup>(3)</sup>



### FUTURE OF WORK

- Widespread use of teleworking<sup>(4)</sup>
- Priority given to diversity



### CORPORATE SOCIAL RESPONSIBILITY



### OPERATIONAL EFFICIENCY THROUGH DIGITAL TECHNOLOGIES

(1) Average across the Group's European and Russian entities, % digital clients = 30-day active customers in online or mobile channel / active customers (as of June 2020).

(2) Key digital product sales / total key product sales (at 31 December 2020).

(3) Source : I Global end-December 2020.

(4) 40,000 teleworkers in France, starting 1<sup>st</sup> June if the situation allows.