



2ND QUARTER & 1ST HALF 2021: EXCELLENT PERFORMANCE REFLECTING THE STRENGTH OF OUR BUSINESS MODEL



STRONG REVENUE GROWTH

Q2 21 +18.2%

H1 21 +19.5%



ROBUST GROUP UNDERLYING NET INCOME ⁽¹⁾

Q2 21 €1.35BN

H1 21 €2.65BN



CONFIRMED FINANCIAL SOLIDITY CET1 ⁽²⁾

13.4%

(1)- Underlying data: adjusted for exceptional items and IFRIC 21 linearisation

(2)- Core Tier One Ratio including IFRS9 phasing.

2ND QUARTER 2021: SOLID PERFORMANCE ACROSS ALL BUSINESSES



FRENCH RETAIL BANKING

€1.89BN
+8%

REVENUE GROWTH ⁽¹⁾

€438M

NET RESULT



INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES

€1.99BN
+17% ⁽²⁾

REVENUE GROWTH

€522M

NET RESULT



GLOBAL BANKING & INVESTOR SOLUTIONS

€2.34BN
+27.7% ⁽²⁾

REVENUE GROWTH

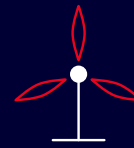
€522M

NET RESULT

(1) Excluding PEL/CEL provision.

(2) Adjusted for changes in Group structure and at constant exchange rates.

BUILDING TOGETHER A BETTER AND SUSTAINABLE FUTURE



€120BN

CONTRIBUTION FOR THE ENERGY TRANSITION 2019-2023



3,500

JOB OPPORTUNITIES FOR YOUNG PEOPLE IN FRANCE (INTERNSHIPS, WORK-STUDY, VIE, FIXED-TERM & PERMANENT CONTRACTS)



100%

RESPONSIBLE SAVINGS OFFER LAUNCHED

2ND QUARTER 2021: MOBILISED FOR OUR CLIENTS AND RECOVERY



FRENCH RETAIL BANKING

+8%

MID-LONG TERM CORPORATE LOANS PRODUCTION ⁽¹⁾

€16BN

FRENCH STATE GUARANTEED LOANS (PGE)

+168,000

NEW CLIENTS FOR BOURSORAMA



INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES

+3.8% ⁽²⁾

OUTSTANDING LOANS ACROSS GEOGRAPHIES

+7% ⁽²⁾

LIFE INSURANCE OUTSTANDING

+17% ⁽²⁾

ALD CONTRACTUAL GROSS MARGIN



GLOBAL BANKING & INVESTOR SOLUTIONS

#2

ALL FRENCH EURO-DENOMINATED BONDS

#2

BOOKRUNNER EMEA SYNDICATED LOANS

#4

GREEN, SOCIAL & SUSTAINABILITY BONDS IN EMEA IN EUR

(1) Excluding PGE.

(2) Adjusted for changes in Group structure and at constant exchange rates.

Sources: Dealogic from 01/01/21 to 30/06/2021.