



3RD QUARTER 2021 : EXCELLENT PERFORMANCE & FINANCIAL SOLIDITY



**STRONG REVENUE
GROWTH**

Q3 21 €6.7BN
14.9%



**ROBUST GROUP
NET INCOME**

Q3 21 €1.6BN



**SOLID CETI*
LEVEL**

Q3 21 13.4%
€470M
SHARE BUYBACK

*Including IFRS9 phasing, 13.2% fully-loaded

3RD QUARTER 2021: EXCELLENT PERFORMANCE ACROSS ALL BUSINESSES



**FRENCH
RETAIL
BANKING**

€1.96BN
+5.7%⁽¹⁾

REVENUE GROWTH

€451M

NET RESULT



**INTERNATIONAL
RETAIL BANKING
& FINANCIAL SERVICES**

€2.1BN
+12.8%*

REVENUE GROWTH

€584M

NET RESULT



**GLOBAL BANKING
& INVESTOR
SOLUTIONS**

€2.36BN
+15.4%*

REVENUE GROWTH

€563M

NET RESULT

(1) Excluding PEL/CEL provision.

*Adjusted for changes in Group structure and at constant exchange rates.

3RD QUARTER 2021: ACCOMPANYING OUR CLIENTS IN THEIR PROJECTS



**FRENCH
RETAIL
BANKING**

+48%⁽¹⁾

MID-LONG TERM CORPORATE
LOANS PRODUCTION

€1.9BN

LIFE INSURANCE
GROSS INFLOWS

3.1M

CLIENTS
BOURSORAMA



**INTERNATIONAL
RETAIL BANKING
& FINANCIAL SERVICES**

+4.3%*

OUTSTANDING LOANS
ACROSS GEOGRAPHIES

+8%*

LIFE INSURANCE
OUTSTANDING

1.7M

ALD CONTRACTS
(END SEPT 21)



**GLOBAL BANKING
& INVESTOR
SOLUTIONS**

+53%

REVENUE GROWTH
EQUITY MARKET ACTIVITIES

+31%

REVENUE GROWTH
FINANCING & ADVISORY

+21%

REVENUE GROWTH
ASSET MANAGEMENT
& PRIVATE BANKING

(1) Excluding State Guaranteed Loans

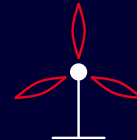
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BUILDING TOGETHER A BETTER AND SUSTAINABLE FUTURE



NET ZERO

CARBON NEUTRAL BY 2050



€120BN

FOR THE ENERGY
TRANSITION 2019-2023



30%

ALD NEW CONTRACTS
TO BE ELECTRIC



N1

BEST BANK
FOR SUSTAINABLE FINANCE

GLOBAL
FINANCE