2021: RECORD RESULT
EXCELLENT PERFORMANCE & FINANCIAL SOLIDITY

STRONG REVENUE GROWTH
€25.8BN
+16.7%

RECORD REPORTED GROUP NET INCOME
€5.6BN

SOLID CAPITAL LEVEL
CET1* 13.7% at the end of 2021

*Including IFRS9 phasing, 13.6% fully-loaded.

2021: EXCELLENT PERFORMANCE IN ALL OUR BUSINESSES AT THE SERVICE OF OUR CLIENTS

FRENCH RETAIL BANKING
€7.7BN
+4.8%
REVENUE GROWTH
€1.49BN
NET RESULT
(1) Excluding PEL/CEL provision.

INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES
€8.1BN
+9.9%
REVENUE GROWTH
€2.08BN
NET RESULT
*Adjusted for changes in Group structure and at constant exchange rates.

GLOBAL BANKING & INVESTOR SOLUTIONS
€9.5BN
+25.2%
REVENUE GROWTH
€2.08BN
NET RESULT

2022: CONTINUING TO BUILD TOGETHER A BETTER AND SUSTAINABLE FUTURE

REINVENTING OUR ACTIVITIES
NEW BANK THROUGH THE MERGER OF THE SOCIETÉ GÉNÉRALE AND CRÉDIT DU NORD NETWORKS
STRONG MOMENTUM IN FINANCING & ADVISORY AND REINFORCED MARKETS FRANCHISE
DEVELOPMENT AND TRANSFORMATION OF INTERNATIONAL RETAIL BANKING

BRINGING OUR DIFFERENTIATING MODELS TO MATURITY
BOURSORAMA: LEADER IN ONLINE BANKING IN FRANCE, MORE THAN 4 MILLION CUSTOMERS A YEAR AHEAD OF SCHEDULE
ALD: WORLD LEADER IN SUSTAINABLE MOBILITY WITH THE PROJECT OF ACQUISITION OF LEASEPLAN

EXPLOITING THE STRONG POTENTIAL OF OUR NEW MODELS
• FORGE
• REEZOCAR
• SHINE
• TREEXOR

ACCELERATING OUR CSR APPROACH
CARBON NEUTRALITY OF PORTFOLIOS BY 2050
ENERGY TRANSITION FOR OUR CLIENTS
POSITIVE IMPACT ON THE REGIONS

ACCELERATING OUR DIGITAL TRANSFORMATION
DIGITIZATION USE OF AI-DATA

ACTING AS A RESPONSIBLE EMPLOYER
DIVERSITY (30% WOMEN IN MANAGEMENT BODIES BY 2023)
TEAMS ENGAGEMENT AND DEVELOPMENT
YOUTH EMPLOYMENT