



## 2021: RECORD RESULT EXCELLENT PERFORMANCE & FINANCIAL SOLIDITY



### STRONG REVENUE GROWTH

€**25.8**BN  
+16.7%



### RECORD REPORTED GROUP NET INCOME

€**5.6**BN



### 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

€**7.7**BN  
+4.8%

REVENUE GROWTH<sup>(1)</sup>

€**1.49**BN  
NET RESULT



### INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES

€**8.1**BN  
+9.9%\*

REVENUE GROWTH

€**2.08**BN  
NET RESULT



### GLOBAL BANKING & INVESTOR SOLUTIONS

€**9.5**BN  
+25.2%

REVENUE GROWTH

€**2.08**BN  
NET RESULT

(1) Excluding PEL/CEL provision.

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

## 2022: CONTINUING TO BUILD TOGETHER A BETTER AND SUSTAINABLE FUTURE



### REINVENTING OUR ACTIVITIES

NEW BANK THROUGH THE MERGER OF THE SOCIETE GENERALE AND CRÉDIT DU NORD NETWORKS

STRONG MOMENTUM IN FINANCING & ADVISORY AND REINFORCED MARKETS FRANCHISE

DEVELOPMENT AND TRANSFORMATION OF INTERNATIONAL RETAIL BANKING



### ACCELERATING OUR CSR APPROACH

CARBON NEUTRALITY OF PORTFOLIOS BY 2050

ENERGY TRANSITION FOR OUR CLIENTS

POSITIVE IMPACT ON THE REGIONS



### 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
- TREEZOR



### 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