



Q1-2022: A VERY GOOD FIRST QUARTER



REVENUE
GROWTH

€7.28BN
+16.6%



UNDERLYING
NET INCOME⁽¹⁾

€1.57BN



SOLID CAPITAL
LEVEL

CET1* 12.9%

(1) Adjusted for exceptional items and linearisation of IFRIC 21

* Phased-in ratio (fully-loaded ratio of 12.8%)

Q1-2022: GOOD MOMENTUM OF THE BUSINESS LINES SERVING OUR CLIENTS



FRENCH RETAIL
BANKING

€2.17BN
+6.4%

REVENUE GROWTH⁽¹⁾

€422M

UNDERLYING NET INCOME⁽²⁾

(1) Excluding PEL/CEL provision



INTERNATIONAL RETAIL BANKING
& FINANCIAL SERVICES

€2.22BN
+19.3%

REVENUE GROWTH

€453M

UNDERLYING NET INCOME⁽²⁾

(2) Adjusted for the linearisation of IFRIC 21



GLOBAL BANKING
& INVESTOR SOLUTIONS

€2.75BN
+16.9%

REVENUE GROWTH

€734M

UNDERLYING NET INCOME⁽²⁾

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

2022: BUILDING TOGETHER A BETTER AND SUSTAINABLE FUTURE



RETAIL BANKING
& INSURANCE

VISION 2025
BE THE RELATIONSHIP
BANK OF REFERENCE
LEGAL MERGER EXPECTED
ON 01.01.2023

BOURSORAMA
BE THE UNDISPUTED
LEADER IN ONLINE
BANKING IN FRANCE
ACHIEVE 4-4.5M CLIENTS
BY YEAR-END

INTERNATIONAL
RETAIL BANKING
BE A LEADING FRANCHISE
IN ATTRACTIVE MARKETS



WHOLESALE

GBIS STRATEGIC
ROADMAP 2023
BE A TIER ONE EUROPEAN
WHOLESALE BANK
CARRY ON WITH THE
SUCCESSFUL EXECUTION
OF THE ROADMAP



MOBILITY

ALD MOVE 2025
& LEASEPLAN ACQUISITION
CREATE A LEADING GLOBAL
PLAYER IN MOBILITY
FINALISE LEASEPLAN
ACQUISITION BY YEAR-END

EVOLUTION OF
THE BUSINESS
MODEL

ACT AS A RESPONSIBLE BANK, A LEADER IN SUSTAINABLE FINANCE



BANK OF
THE YEAR FOR
SUSTAINABILITY

ACCELERATION
OF OUR ESG AMBITIONS

4 PRIORITIES DEFINED
WITH OUR STAKEHOLDERS

ENVIRONMENTAL TRANSITION

POSITIVE LOCAL IMPACT

RESPONSIBLE EMPLOYER

CULTURE OF RESPONSIBILITY

NEW TARGET
2022-2025

€300BN

DEDICATED TO SUSTAINABLE FINANCE