



2ND QUARTER 2022: STRONG UNDERLYING RESULTS



REVENUE GROWTH

€7.07 BN
+13.4%*



NET INCOME

€1.5 BN (UNDERLYING)⁽¹⁾
€-1.5 BN (REPORTED)



SOLID CAPITAL

CET1 12.9%⁽²⁾

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

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

⁽²⁾ Including IFRS9 phasing, 12.8% fully-loaded

Q2-22: EXCELLENT PERFORMANCE OF ALL OUR BUSINESSES AT THE SERVICE OF OUR CLIENTS



FRENCH RETAIL BANKING

€2.26 BN
+5.9%

REVENUE GROWTH⁽¹⁾

€539 M
NET INCOME



INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES

€2.3 BN
+21.4%*

REVENUE GROWTH

€694 M
NET INCOME



GLOBAL BANKING & INVESTOR SOLUTIONS

€2.56 BN
+16.1%*

REVENUE GROWTH

€742 M
NET INCOME

⁽¹⁾ Excluding PEL/CEL provision

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

2022-25 ROADMAP: ENSURE SUSTAINABLE AND PROFITABLE GROWTH



RETAIL BANKING & INSURANCE

BE THE FRENCH RELATIONSHIP BANK OF REFERENCE
VISION 2025

BE THE INDISPUTED LEADER IN ONLINE BANK IN FRANCE
2025 ROADMAP

BE A LEADING FRANCHISE IN ATTRACTIVE INTERNATIONAL RETAIL MARKETS
KB CHANGE 2025
BRD HORIZONS 2025
SGMB JOSSOUR 2025



WHOLESALE

BE A TIER ONE EUROPEAN WHOLESALE BANK
GBIS STRATEGIC ROADMAP 2023



MOBILITY

CREATE A LEADING GLOBAL PLAYER IN MOBILITY
MOVE 2025
LEASEPLAN INTEGRATION

EXECUTING OUR STRATEGIC INITIATIVES

OUR PURPOSE IN ACTION TO SHAPE THE BANK OF THE FUTURE

“ BUILDING TOGETHER, WITH OUR CLIENTS, A BETTER AND SUSTAINABLE FUTURE THROUGH RESPONSIBLE AND INNOVATIVE FINANCIAL SOLUTIONS ”



BE THE PREFERRED BANK OF OUR CLIENTS



BE A LEADER IN RESPONSIBLE BANKING AND SUSTAINABLE FINANCE



BE A TRUE DIGITAL & DATA-DRIVEN COMPANY

2025 KEY GROUP FINANCIAL TARGETS



REVENUE GROWTH⁽¹⁾
2021-2025 CAGR

≥3%



ROTE

10%



CET1

12%⁽²⁾

⁽¹⁾ Based on Global Markets revenues at EUR 4.7bn in 2025

⁽²⁾ Under Basel-IV



BUILD TOGETHER OUR SUSTAINABILITY AMBITION

4 PRIORITIES TO DRIVE OUR AMBITION



ACCOMPANY OUR CLIENTS
IN THEIR ENVIRONMENTAL
TRANSITION



BE A RESPONSIBLE
EMPLOYER



BE A CATALYST FOR
POSITIVE LOCAL IMPACT
FOR COMMUNITIES ACROSS
GEOGRAPHIES



MAINTAIN A CULTURE OF
RESPONSIBILITY WITH
THE HIGHEST STANDARDS
OF GOVERNANCE

WELL RECOGNISED LEADERSHIP



BANK OF THE YEAR
FOR SUSTAINABILITY

Moody's | ESG TOP 1%



EUROMONEY AWARDS
FOR EXCELLENCE 2022:
GLOBAL BEST BANK
TRANSITION STRATEGY

MSCI
ESG Research AAA

2025 TARGETS



EUR 300BN
SUSTAINABLE FINANCE
2022-25



-50%
CUT OWN CO₂ EMISSIONS
2019-2030




ESG TRAINING
OFFERED TO
100%
STAFF

BE A TRUE DIGITAL & DATA-DRIVEN COMPANY

ACCELERATE OUR TECH-ENABLED JOURNEY



SECURED INFRASTRUCTURE
BUILDING A POWERFUL
AND SECURED TECHNICAL
INFRASTRUCTURE



SHARING PLATFORM
BETTER MOBILISING OUR
TECH & DATA RESOURCES
TO GENERATE VALUE



AGILITY
GAINING IN AGILITY
AND EFFICIENCY
IN THE WAY WE
SERVE BUSINESSES



USER EXPERIENCE
DELIVERING AN ENHANCED
DIGITAL EXPERIENCE TO
OUR CLIENTS



2025 TARGET

~14-15%
IT INTENSITY RATIO⁽¹⁾

(VS. ~17.5% IN 2021⁽²⁾)

2025 AMBITIONS

>75%
APPS IN PUBLIC AND/OR
PRIVATE CLOUD (10% IN 2021)

>80%
IT TEAM ON AGILE
MODE (64% IN 2021)

>€500M
RUN-RATE VALUE CREATION
THROUGH DATA & AI

>45%
DIGITAL SALES⁽³⁾
(28% IN 2021)

(1) IT intensity ratio is defined as the following ratio: IT costs (net cash-out) / NBI (2) Excluding activities sold in Russia

(3) Includes core product sales only (current accounts, deposits, credit cards, personal loans, mortgages, non-life insurance and investment accounts)