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%

INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES
€2.3 BN
+21.4%

GLOBAL BANKING & INVESTOR SOLUTIONS
€2.56 BN
+16.1%

REVENUE GROWTH\(^{[3]}\)
.NET INCOME
€539 M
€694 M
€742 M

* Adjusted for changes in Group structure & at constant exchange rates.
\(^{[3]}\) Including IFRS9 phasing, 12.8% fully-loaded

\(^{[1]}\) Excluding PEL/CEL provision

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 2022
BRD HORIZONS 2025
SGMB JOSSO 2025

EXECUTING OUR STRATEGIC INITIATIVES

WHOLESALE

BE A TIER ONE EUROPEAN WHOLESALE BANK
GBIS STRATEGIC ROADMAP 2023

MOBILITY

CREATE A LEADING GLOBAL PLAYER IN MOBILITY
MOVE 2025
LEASEPLAN INTEGRATION

2025 KEY GROUP FINANCIAL TARGETS

REVENUE GROWTH\(^{[1]}\)
2021-2025 CAGR
≥3%

ROTE
10%

CET1\(^{[2]}\)
12%

\(^{[1]}\) Based on Global Markets revenues at EUR 4.7bn in 2025
\(^{[2]}\) Under Basel-IV

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
BUILD TOGETHER
OUR SUSTAINABILITY AMBITION

4 PRIORITIES TO DRIVE OUR AMBITION

- ACCOMPANY OUR CLIENTS IN THEIR ENVIRONMENTAL TRANSITION
- BE A CATALYST FOR POSITIVE LOCAL IMPACT FOR COMMUNITIES ACROSS GEOGRAPHIES
- BE A RESPONSIBLE EMPLOYER
- MAINTAIN A CULTURE OF RESPONSIBILITY WITH THE HIGHEST STANDARDS OF GOVERNANCE

WELL RECOGNISED LEADERSHIP

- BANK OF THE YEAR FOR SUSTAINABILITY
- ESG TOP 1%
- EUROMONEY AWARDS FOR EXCELLENCE 2022: GLOBAL BEST BANK TRANSITION STRATEGY
- MSCI AAA

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 TARGETS

EUR 300BN SUSTAINABLE FINANCE 2022-25

-50% CUT OWN CO2 EMISSIONS 2019-2030

ESG TRAINING OFFERED TO 100% STAFF

2025 AMBITIONS

>75% APPS IN PUBLIC AND/OR PRIVATE CLOUD (70% IN 2021)

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

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

>45% DIGITAL SALES (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)