EUROPEAN CEO CONFERENCE

Frédéric Oudéa, CEO

11.06.2019
OUR MODEL INTEGRATED REGIONS FOR OUR CLIENTS

AMERICAS
~6%

WESTERN EUROPE
~68%

ASIA - OCEANIA
~6%

CEE
~11%

RUSSIA
~3%

AFRICA
~6%

Leadership positions in Western Europe
A reference RETAIL BANK in France

Reference bank in HIGH POTENTIAL RETAIL MARKETS
Leveraging on GROUP PRESENCE for our corporate clients

Presence in SELECTED WHOLESALE MARKETS for our core clients
CONNECTING WITH EUROPE

% of 2018 Group revenues
DELIVERING A PROFITABLE MODEL IN FRENCH RETAIL BANKING

DIGITAL & EXPERTISE IN OUR NETWORKS

AUTOMATION
Increasing mobile application features, leveraging on electronic signatures, Client Journey digitalization

INNOVATION
Leverage on Data and Artificial Intelligence

ADAPTED NETWORK
SPECIALIZED SET UP AND ADAPTED BRANCH NETWORK: # -22% SG, -9% CDN (2015 – 2020) in branches, new branches formats
TRANSFORMATION OF CALL-CENTERS AND BACK-OFFICES

EXPERTISE FOR OUR CLIENTS

2018 RONE 11.6%

GROWTH & LEADERSHIP IN BOURSORAMA

LEADER IN ONLINE BANKING IN FRANCE
#1 in number of clients
1.8M at end of April 19, 2021 target >3M
#1 in new clients acquisition

EFFICIENT OPERATING MODEL

TOTAL CLIENTS IN MILLIONS

2013 2018 2019 2021
0.5 1.7 >2 >3

28% Annual growth rate since 2013

2018 RONE excluding investment in client acquisition > 14%
### Integrated Global Presence
- Europe is our domestic market
- US and Asia are dynamic markets where we are growing our presence
- Africa is a differentiating factor

### Expertise and Innovation
- Serving the sophisticated needs of our clients is part of our DNA
- Creating new investment and structured finance solutions

### Positive Impact
- Leadership in renewables
- Investment products and positive impact finance

### Committed to Improve Profitability
- Selective capital allocation
- Focused on areas of strength
- Adapting actively to a new regulatory environment

### A Wholesale B2B Marketplace
- SG Markets: one interface for clients and teams
- Successful partnerships
- New services and features at a lower cost
- Best in class client experience
DEVELOPING INNOVATIVE AND HIGH GROWTH MODELS BEYOND TRADITIONAL BANKING

INTERNATIONAL RETAIL

LEADING AND HIGH GROWING FRANCHISES IN A DYNAMIC ENVIRONMENT

- #3 in Czech Republic
- #3 in Romania
- #2 international bank in Russia (by loans)
- #1 in French-speaking Subsaharan Africa

Top 3 non-captive car finance in France, Germany, Italy and Russia

INTERNATIONAL RETAIL NET INCOME CONTRIBUTION (EUR bn)

- 2013: 0.4
- 2018: 1.2
- Annual growth rate since 2013: 25%

INSURANCE

INTEGRATED BANCASSURANCE MODEL

- EUR 2.3bn in total revenues from synergies within the Group in 2018
- Deploying our model in all our geographies

TOTAL INSURANCE REVENUES FROM SYNERGIES WITHIN THE GROUP (EUR bn)

- 2013: 1.0
- 2018: 2.3
- Annual growth rate since 2016: 13%

ALD

LEADER IN MOBILITY

- #1 Full service leasing in Europe
- #2 Worldwide

TOTAL VEHICLE FLEET IN MILLIONS

- 2013: 1.0
- 2018: 1.7
- Annual growth rate since 2013: 10%

Based on published data
STRONG RISK PROFILE AND CULTURE

WELL MANAGED CREDIT RISK

HIGH ORIGINATION AND PORTFOLIO QUALITY
WELL-ESTABLISHED TRACK RECORD OF LOW COST OF RISK
ca. 25 bps since 2016*

KEEPING NPL AT A LOW LEVEL: NPL ratio at 3.5% in March 19

CONTAINED MARKET RISK

MARKET RISK
~5% of total RWA since 2016*

HIGHLY DISCIPLINED APPROACH TO RISK APPETITE

VaR**<EUR 35m since 2013

A STRICT FOCUS ON OPERATIONAL RISK

CONTINUOUS INVESTMENT IN COMPLIANCE

TRANSVERSAL CULTURE & CONDUCT PROGRAMME

RESPONSIBLE REMUNERATION SCHEME FOR MANAGEMENT TEAMS

*Average data
**Quarterly Average of 1-Day, 99% Trading VaR Based on published data
OUTLOOK 2020

GROUP ROTE\(^{(1)}\)
- French retail banking: 9.0%-10.0%
- International Retail Banking and Financial Services: RONE 11.5%-12.5%
- Global Banking and Investor Solutions: RONE 17.0%-18.0%

CET 1
- 12%

DIVIDEND PER SHARE
- 50% PAYOUT RATIO FLOOR AT EUR 2.2 PER SHARE

\(^{(1)}\) Excluding exceptional items
A REGULAR GROWTH IN NET ASSET AND NET TANGIBLE ASSET VALUE PER SHARE

2009 – 2013: data published for the respective year
2014 – 2018: data published using the new methodology implemented end 2017

<table>
<thead>
<tr>
<th>Year</th>
<th>Net Asset Value per Share (EUR)</th>
<th>Net Tangible Asset Value per Share (EUR)</th>
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<td>38,3</td>
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</tbody>
</table>
COMMITTED TO POSITIVE TRANSFORMATIONS

FULLY DIGITALISING THE BANK FOR A BETTER CLIENT EXPERIENCE

BUILDING GROWTH MODELS, TAILORED TO THE FUTURE OF BANKING

TAking FULL ADVANTAGE OF DIFFERENTIATING POSITIONING IN HIGH GROWTH POTENTIAL REGIONS

LEADER IN RESPONSIBLE AND INNOVATIVE BANKING
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