

KEY POINTS OF THE YEAR 2019



GROUP REVENUES

€ **24.7** BN



GROUP NET INCOME ⁽¹⁾

€ **4.1** BN



FINANCIAL SOLIDITY CET1 ⁽²⁾

12.7 %

“ 2019 was a year of considerable progress during which ”
we achieved all the targets, both strategic and financial.

(1) Underlying (2) Core Equity Tier 1 Ratio

A BANK FINANCING THE ECONOMY



FRENCH RETAIL BANKING

+6.4%
Outstanding loans
vs. Q4 2018

+1%
Number
of clients⁽³⁾



INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

+6.3% **+4.9%**
Outstanding
loans⁽⁴⁾ Outstanding
deposits⁽⁴⁾



GLOBAL BANKING AND INVESTOR SOLUTIONS

EUROPE BANK OF THE YEAR
PROJECT FINANCE INTERNATIONAL

(3) Wealthy, Mass Affluent and Corporate clients (4) When adjusted for changes in Group structure and at constant exchange rates

COMMITTED TO POSITIVE TRANSFORMATIONS



DIGITAL TRANSFORMATION

57%
of clients are
digitally active⁽⁵⁾



ENERGY TRANSITION FINANCING

COMMITMENT OF
€120 BN
BETWEEN 2019 & 2023



SUSTAINABLE DEVELOPMENT OF AFRICA

7 SME CENTRES
OPEN AS PART
OF GROW
WITH AFRICA



(5) Societe Generale France network