

KEY POINTS OF THE 3RD QUARTER 2020



GROUP REVENUES

↑ € **5.81** BN



GROUP NET INCOME

↑ € **862** M



FINANCIAL SOLIDITY CET1 ⁽¹⁾

↑ **13.2** %

“ The results illustrate the ability of all our businesses to rebound. The solidity ” of the balance sheet enables us to approach the coming months with confidence.

(1) Core Equity Tier 1 Ratio pro forma with the sale of SG Finans

POSITIVE CONTRIBUTIONS BY ALL CORE BUSINESSES



FRENCH RETAIL BANKING

REVENUES⁽²⁾
€ **1.86** BN

NET INCOME
€ **283** M



INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

REVENUES
€ **1.89** BN

NET INCOME
€ **337** M



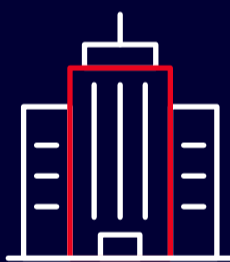
GLOBAL BANKING AND INVESTOR SOLUTIONS

REVENUES
€ **2.03** BN

NET INCOME
€ **381** M

(2) Excluding PEL/CEL

ENHANCED VALUE PROPOSITION FOR CLIENTS



INCREASING COMMITMENTS TO CORPORATE CLIENTS

€ **19.7** BN
total demand for French state guaranteed loans (PGE)

#2
in all French Euro-denominated Corporate Bonds⁽³⁾

#3
in all International Euro-denominated Corporate Bonds EMEA⁽³⁾



INCREASING RELEVANCE FOR RETAIL CLIENTS

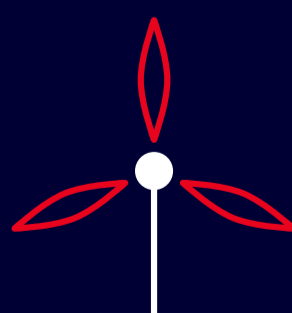
#1 FRENCH BANK offering open architecture for savings*

#1 online bank in France with ~2.5m clients - **BOURSORAMA**

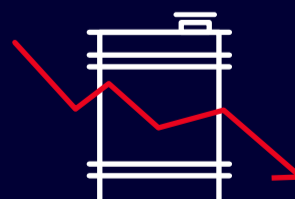
50% of RETAIL BANKING CLIENTS are digital

(3) Dealogic, 01/01/20 to 30/09/20 - *As of Q1-2021

NEW STAGE IN ENERGY TRANSITION LEADERSHIP



#1
BANK WORLDWIDE IN GLOBAL RENEWABLE ENERGY FINANCING⁽⁴⁾



NEW TARGET FOR OIL AND GAS
10% reduction in exposure to oil and gas extraction sector by 2025



PIONEERING ALIGNMENT OF CREDIT PORTFOLIOS WITH THE PARIS AGREEMENT
PACTA for Banks: joint publication of a methodology with the Katowice Banks⁽⁵⁾

