

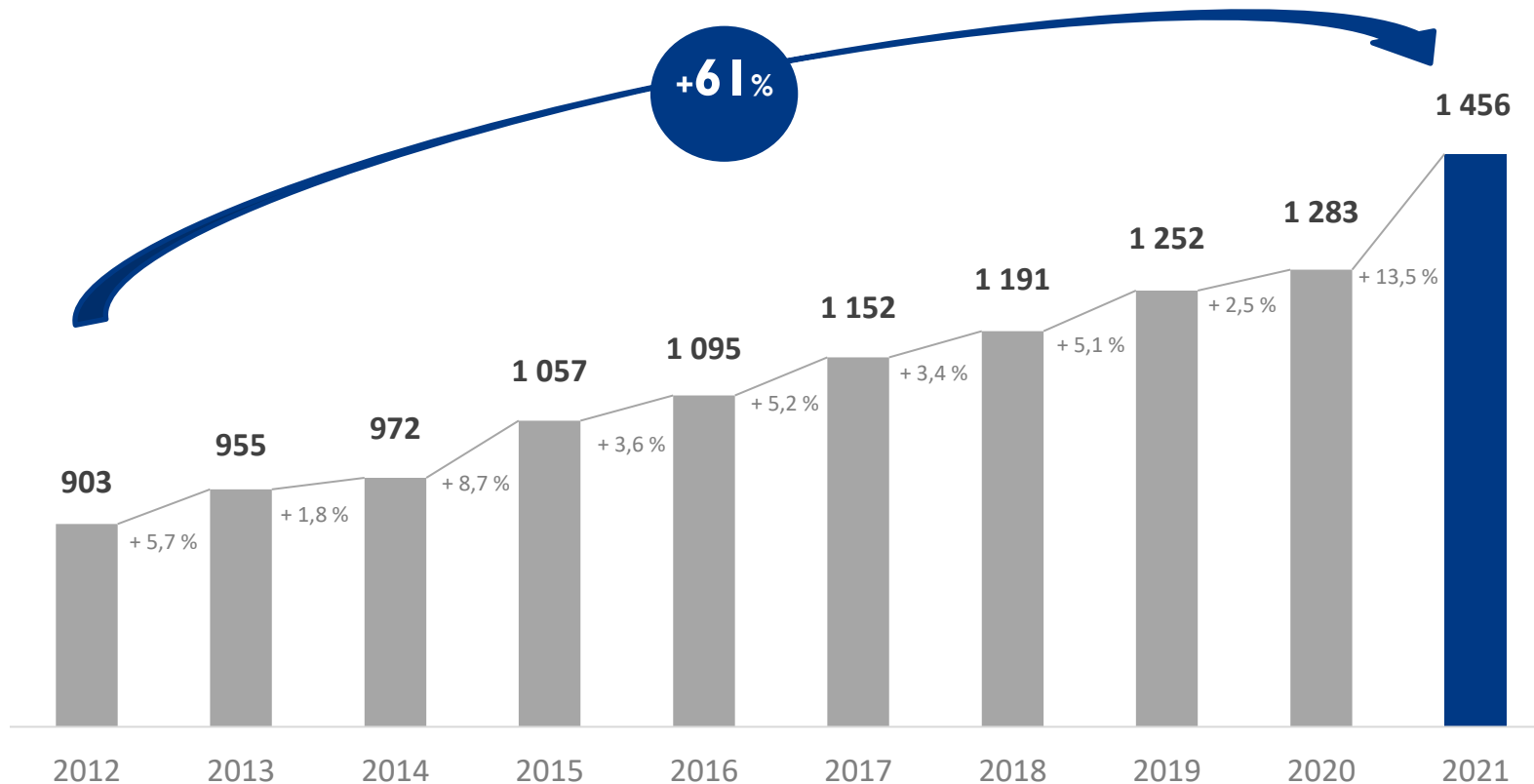


Trends in the BRED Group's results and management ratios since 2012



Growth in consolidated net banking income

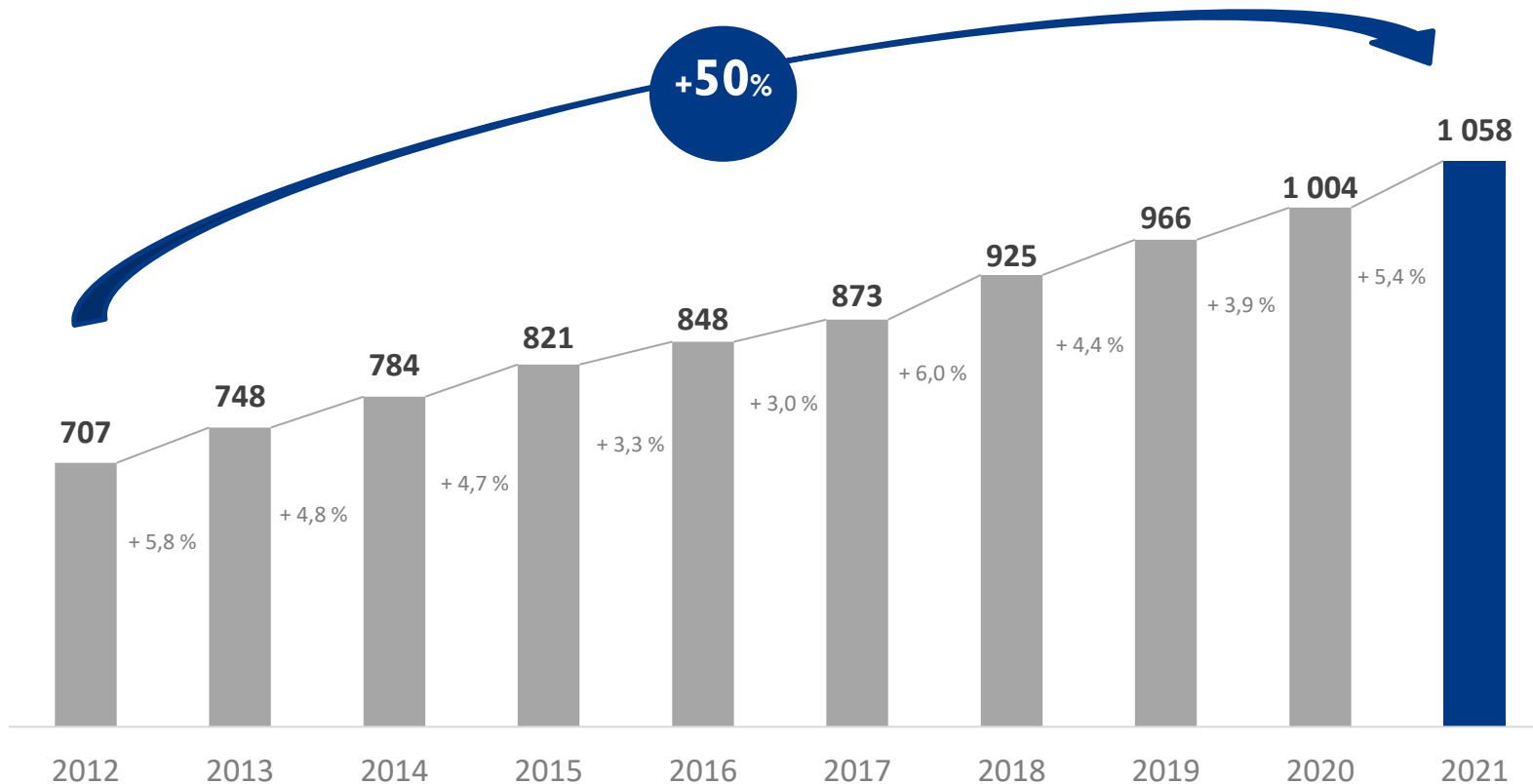
Bred Group – In M€





Growth in consolidated net banking income

Commercial Bank France* - Bred Group – In M€

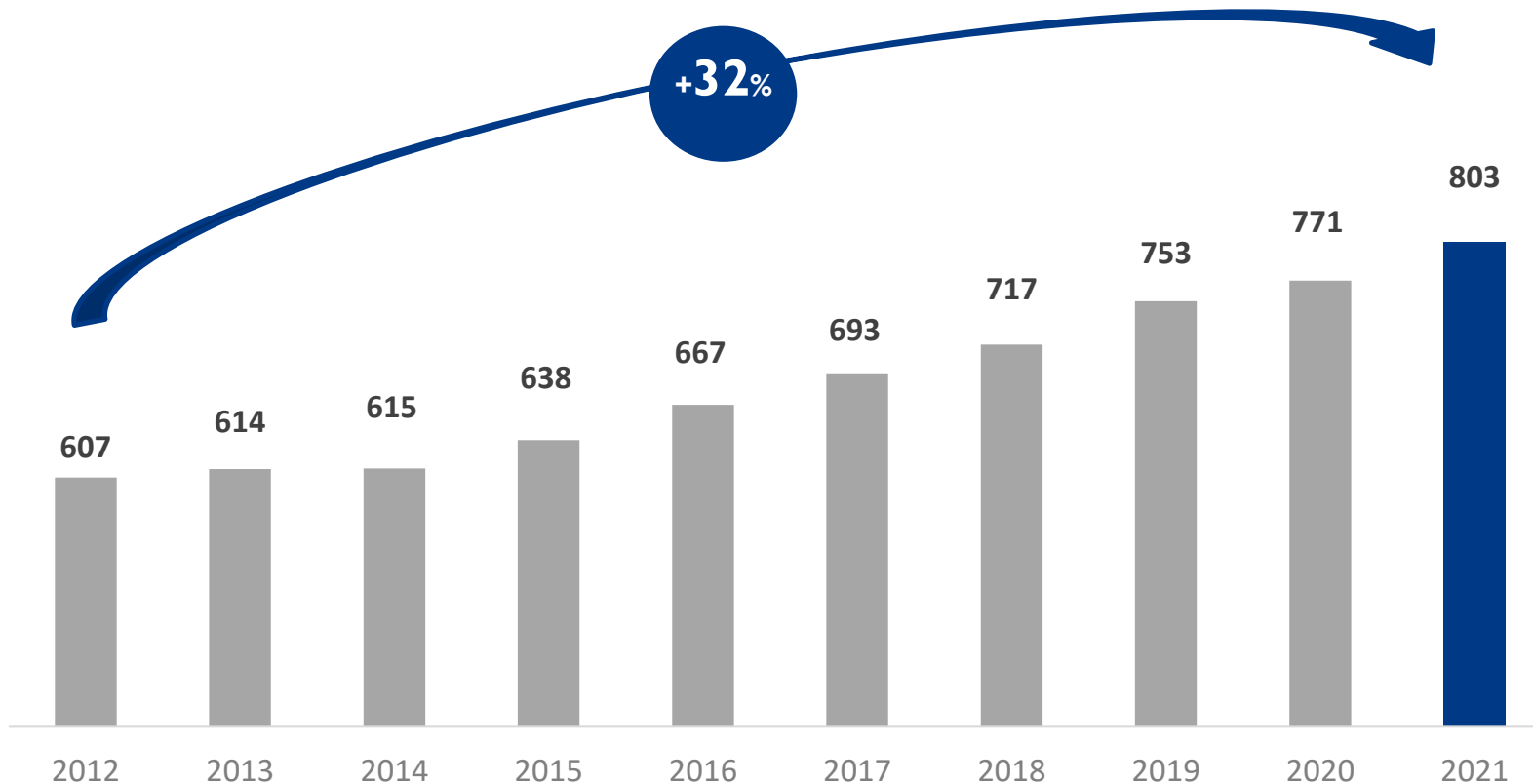


* Excluding exceptional items, including ALM, excluding EL provision



Increase in operating expenses Bred

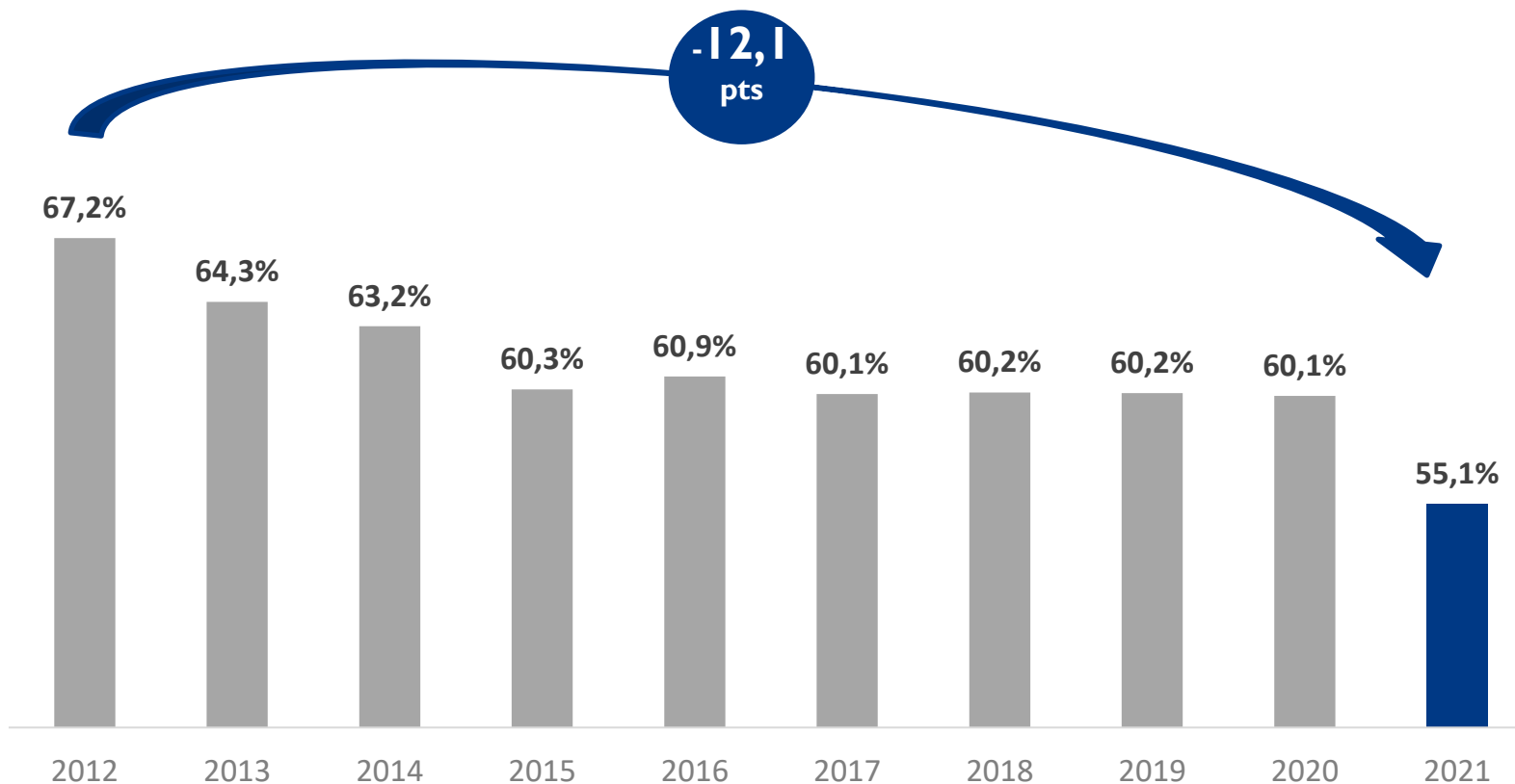
Group – In M€





Evolution of the consolidated cost/income ratio

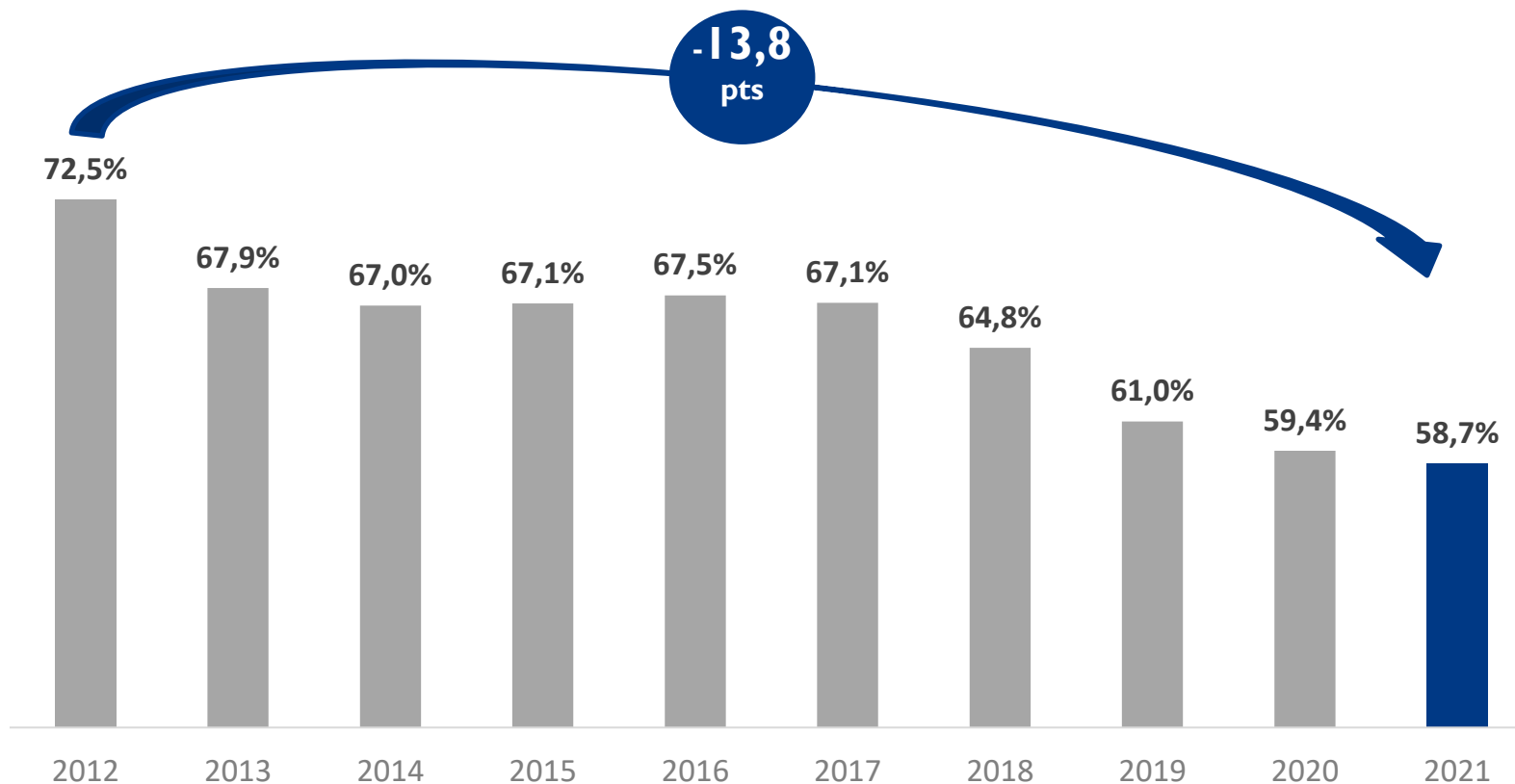
Bred Group





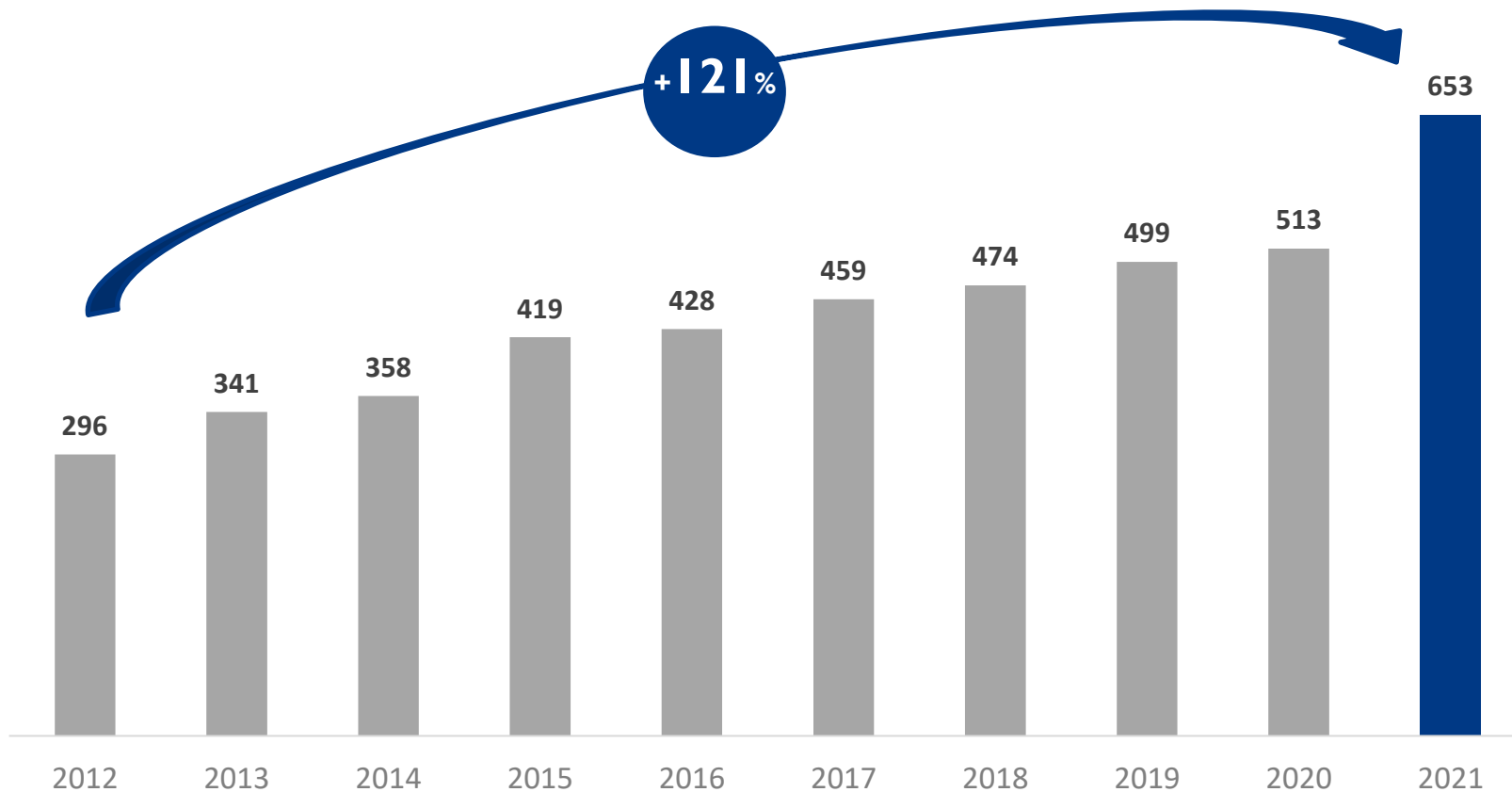
Evolution of the cost/income ratio

Commercial Bank France*





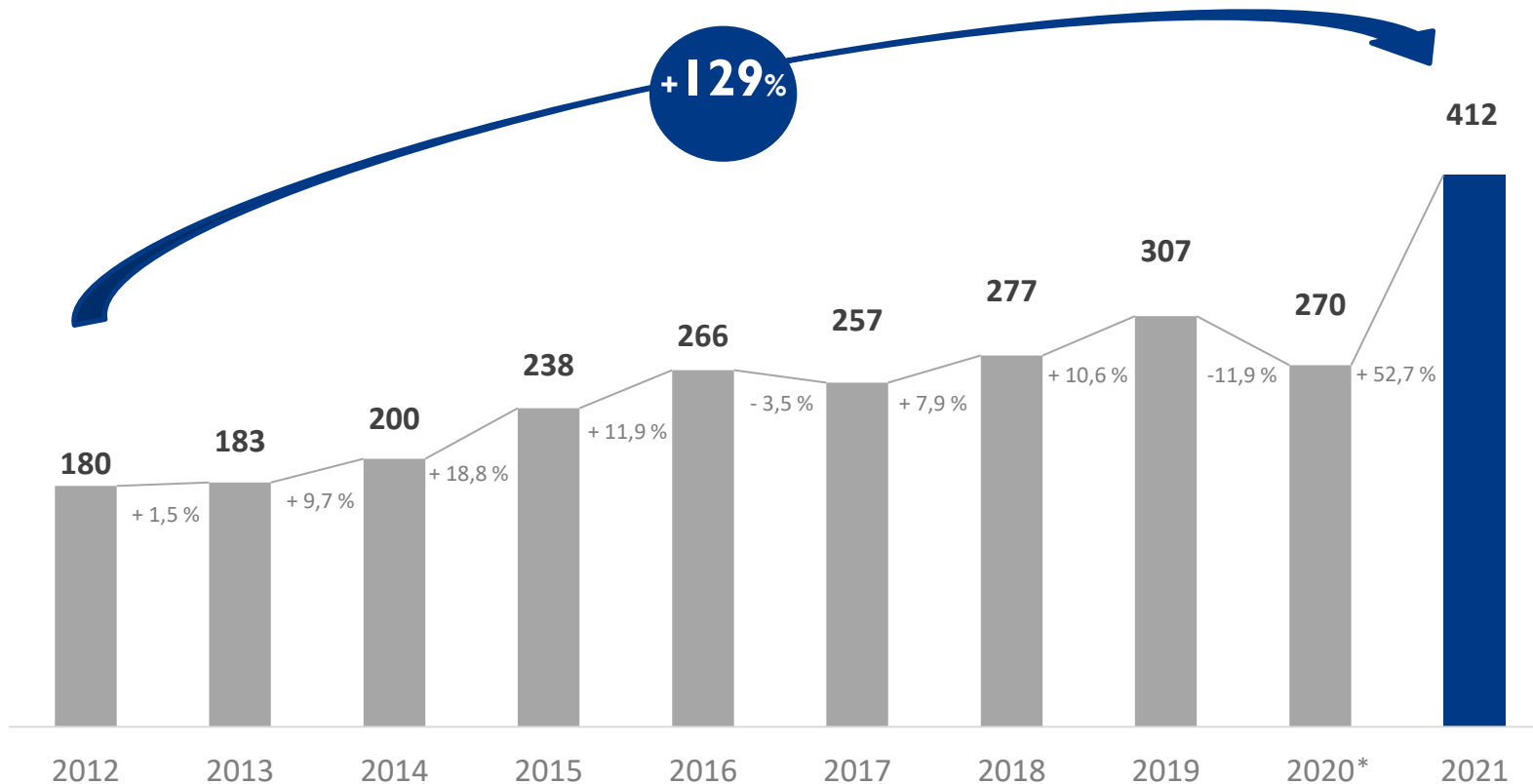
Growth in gross operating income Bred Group – In M€





Growth in consolidated net income

Bred Group – In M€

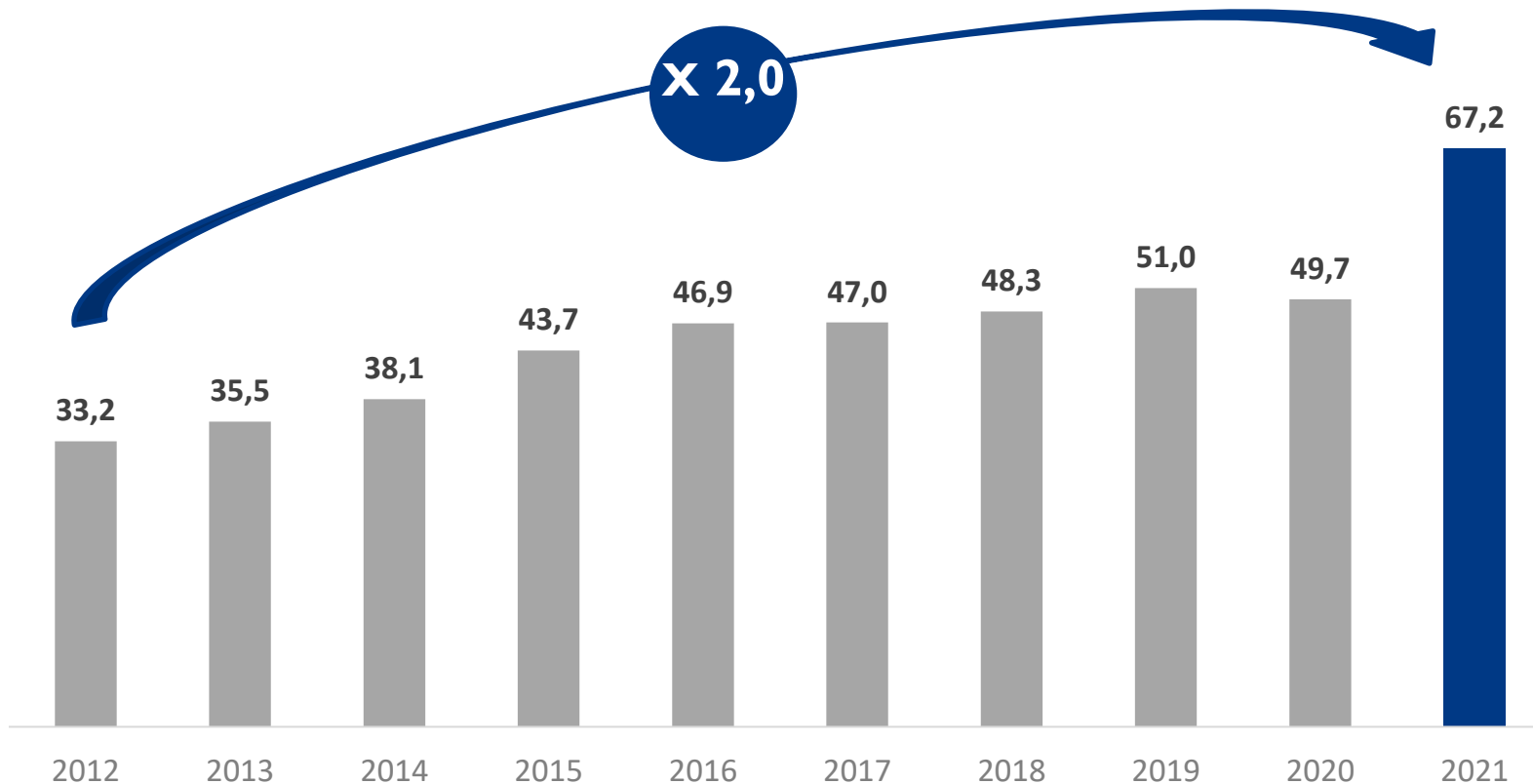


* The decrease in 2020 is due to the prudent provisioning of the cost of the potential risk generated by the pandemic



Progression of profit-sharing

Bred Group - Excluding social charges - In M€



+X Increase in book equity

Bred Group – In M€

