

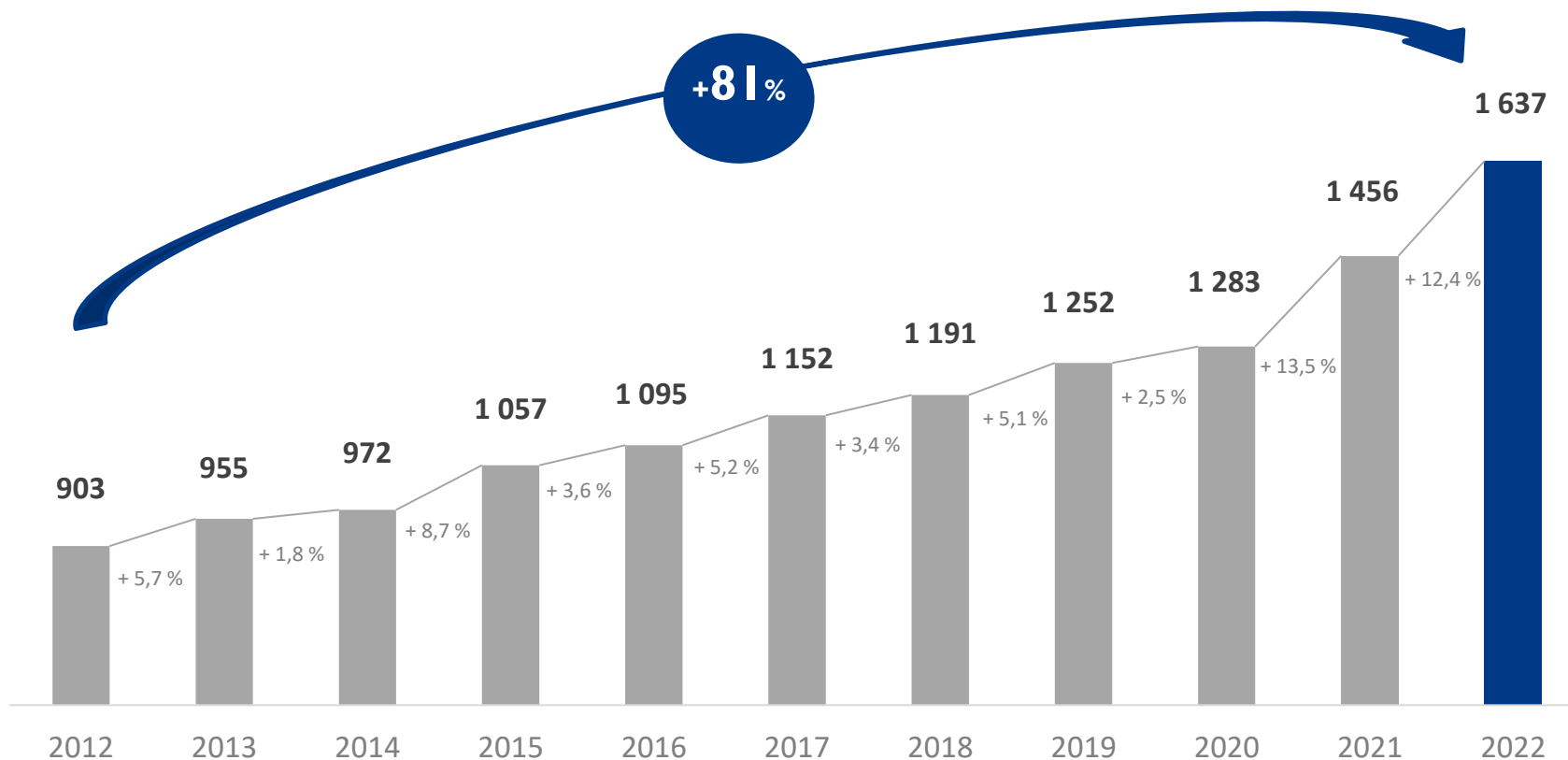


Trends in the BRED Group's results and management ratios since 2012



Growth in consolidated net banking income

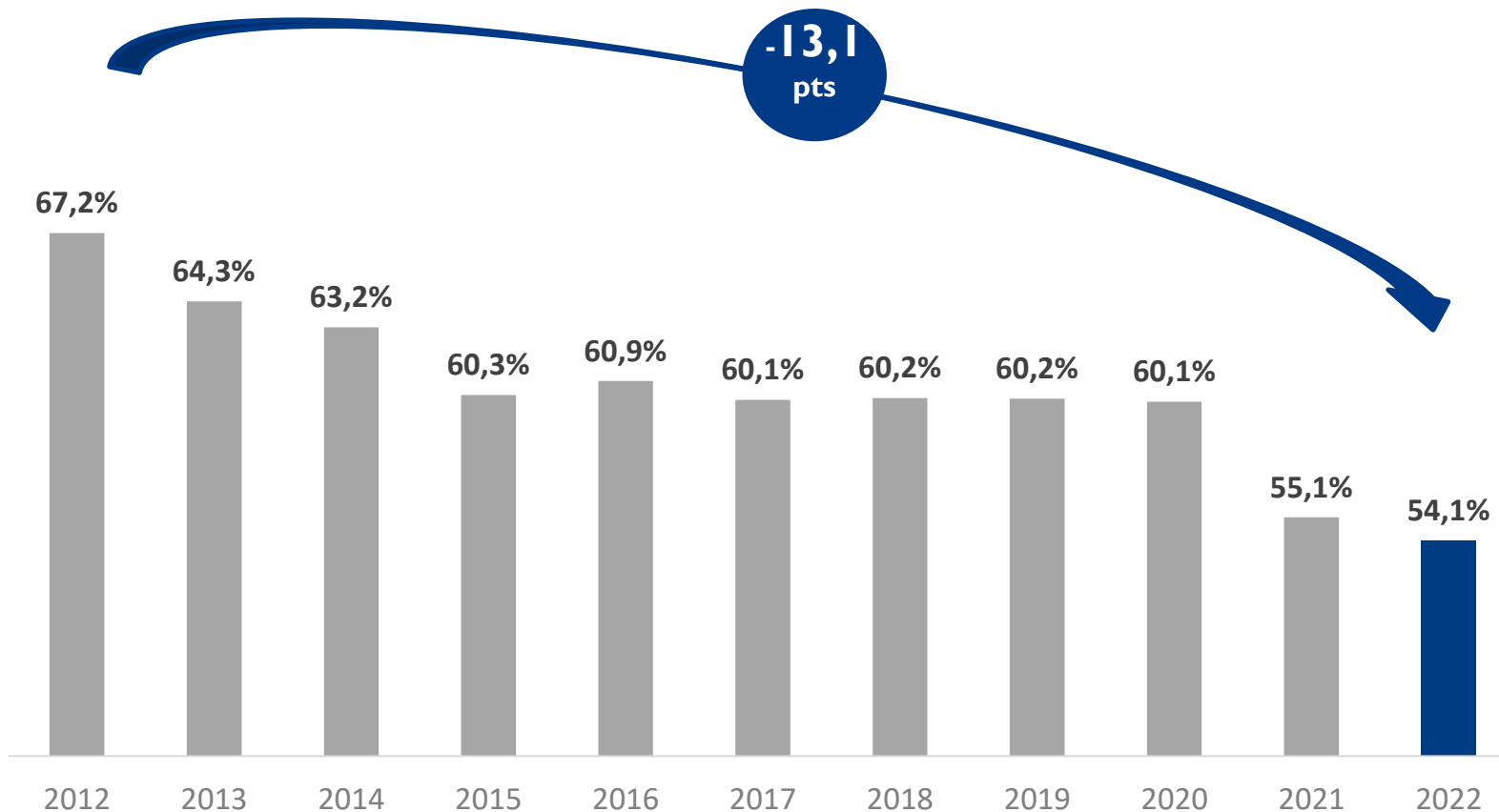
Bred Group – In M€





Evolution of the consolidated cost/income ratio

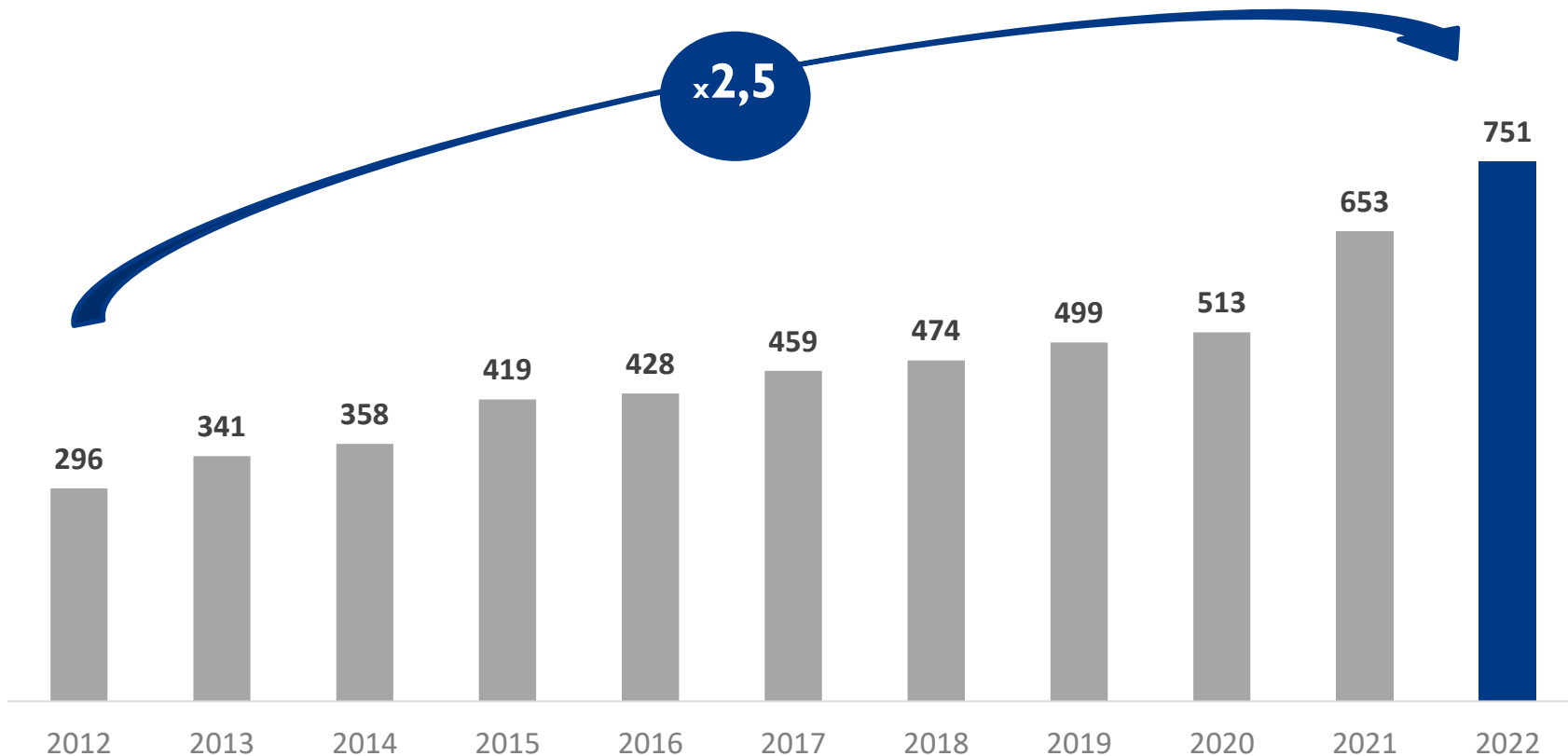
Bred Group





Growth in gross operating income

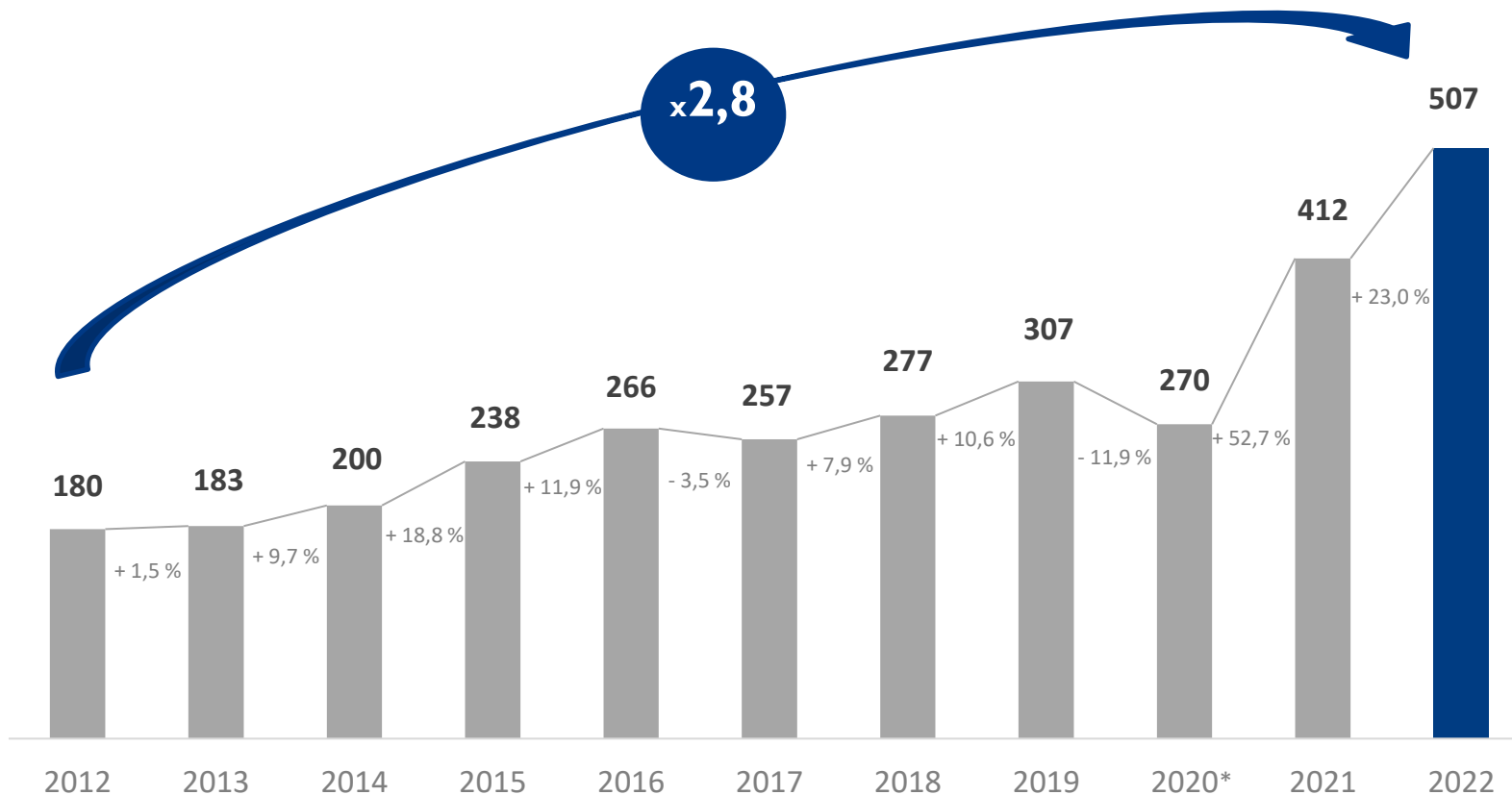
Bred Group – In M€





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



Increase in book equity

Bred Group – In M€

