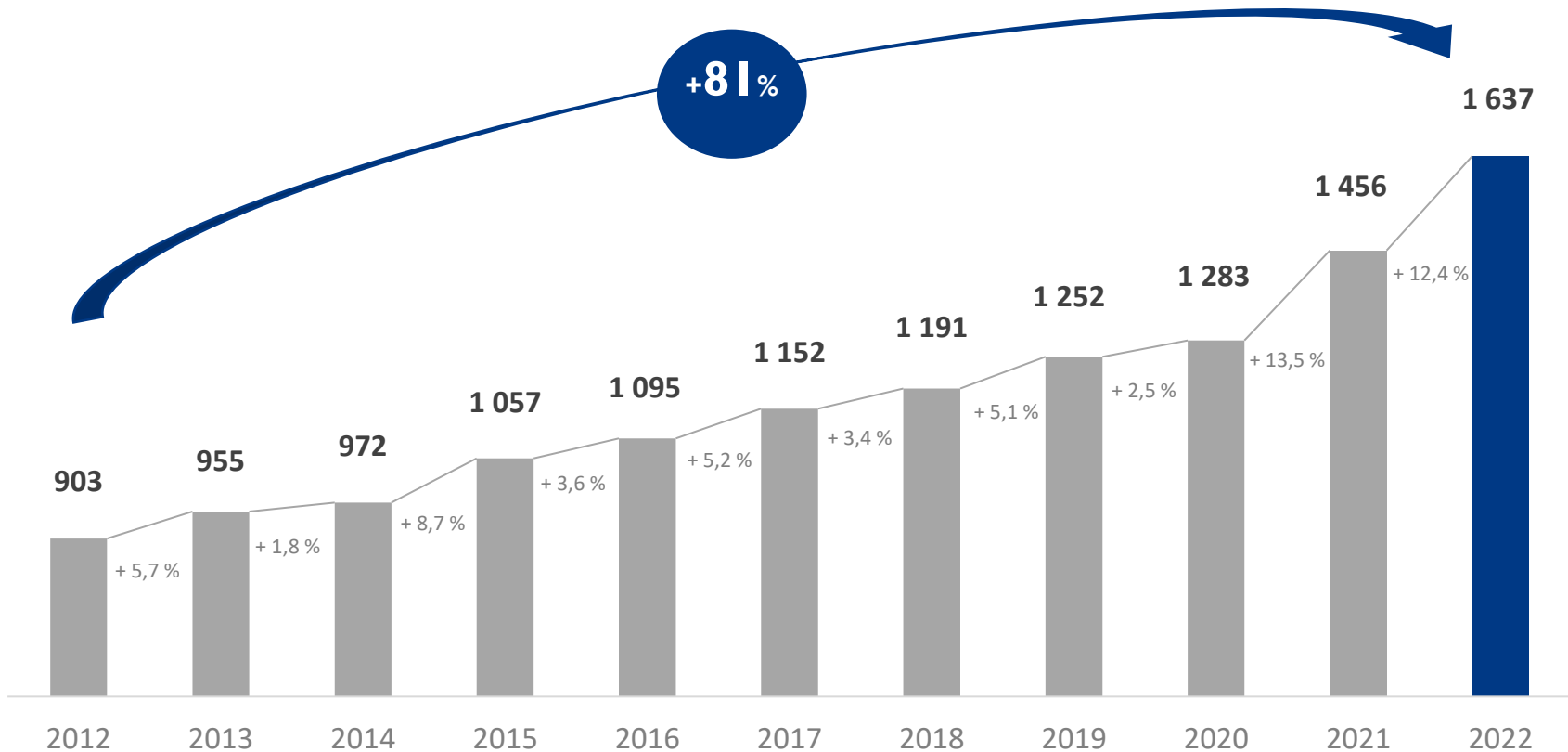




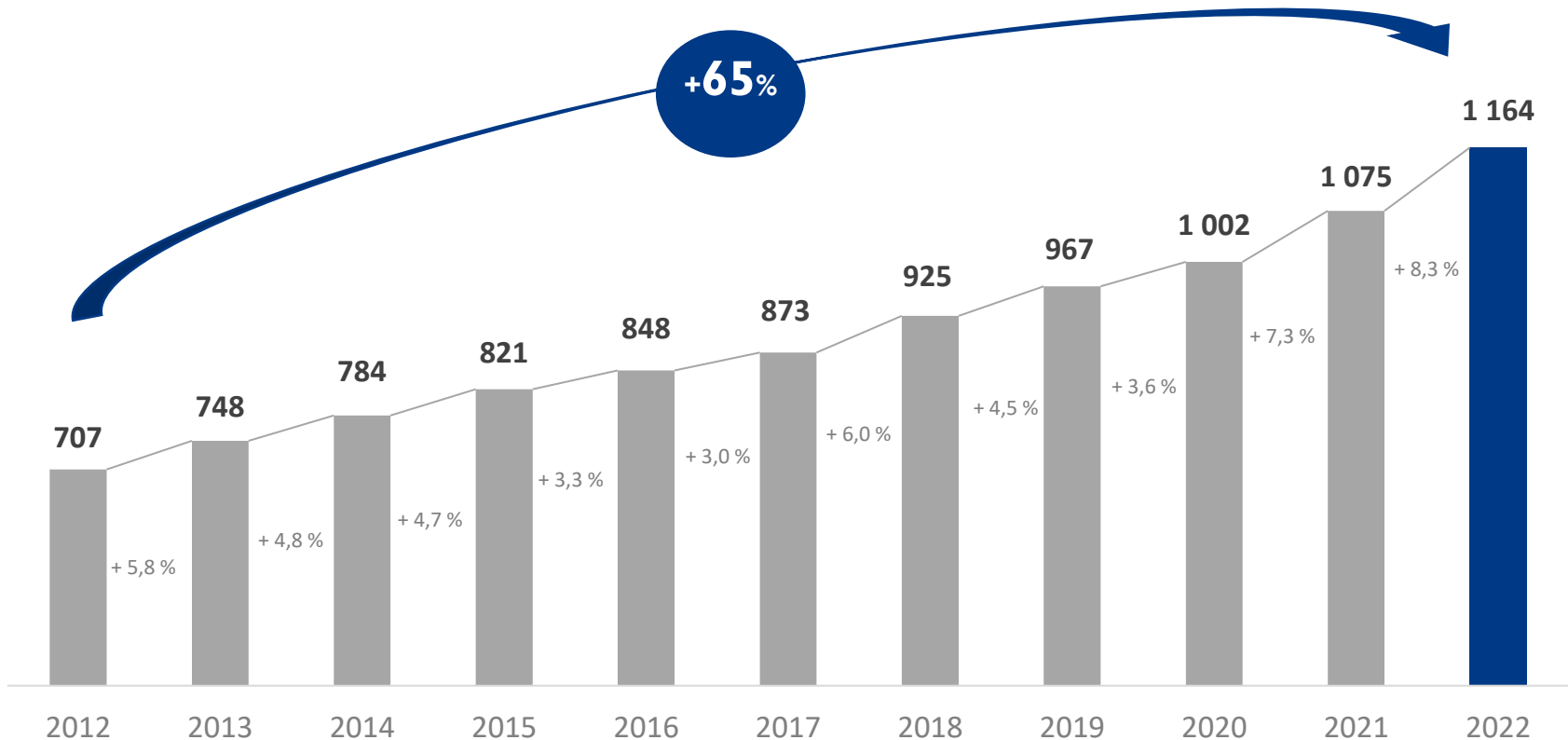
# BRED Group results and management ratios since 2012

# +X Net Banking Income BRED Group – In EUR M



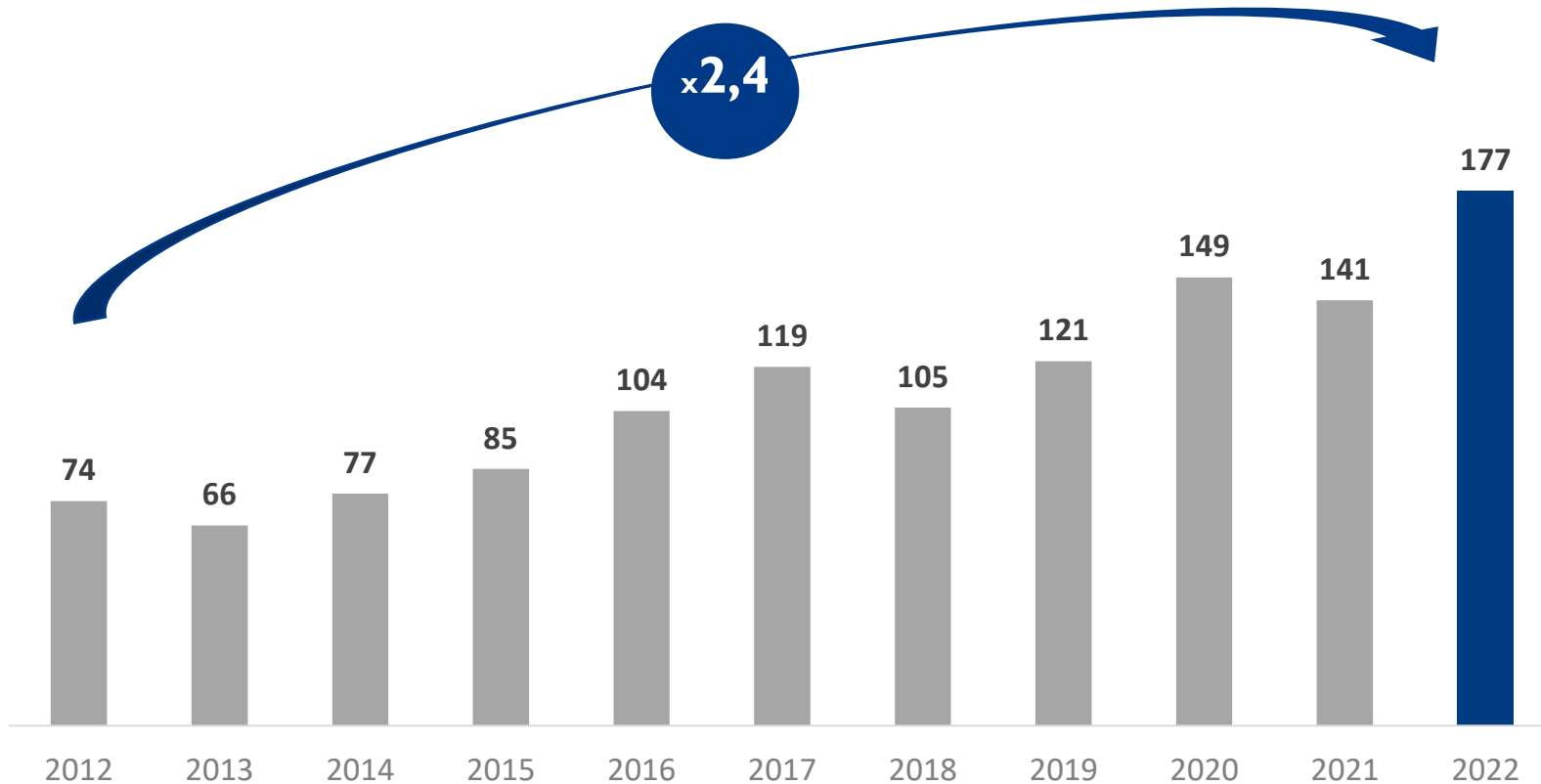
Reported data

# +X Net Banking Income Commercial banking France\* – In EUR M

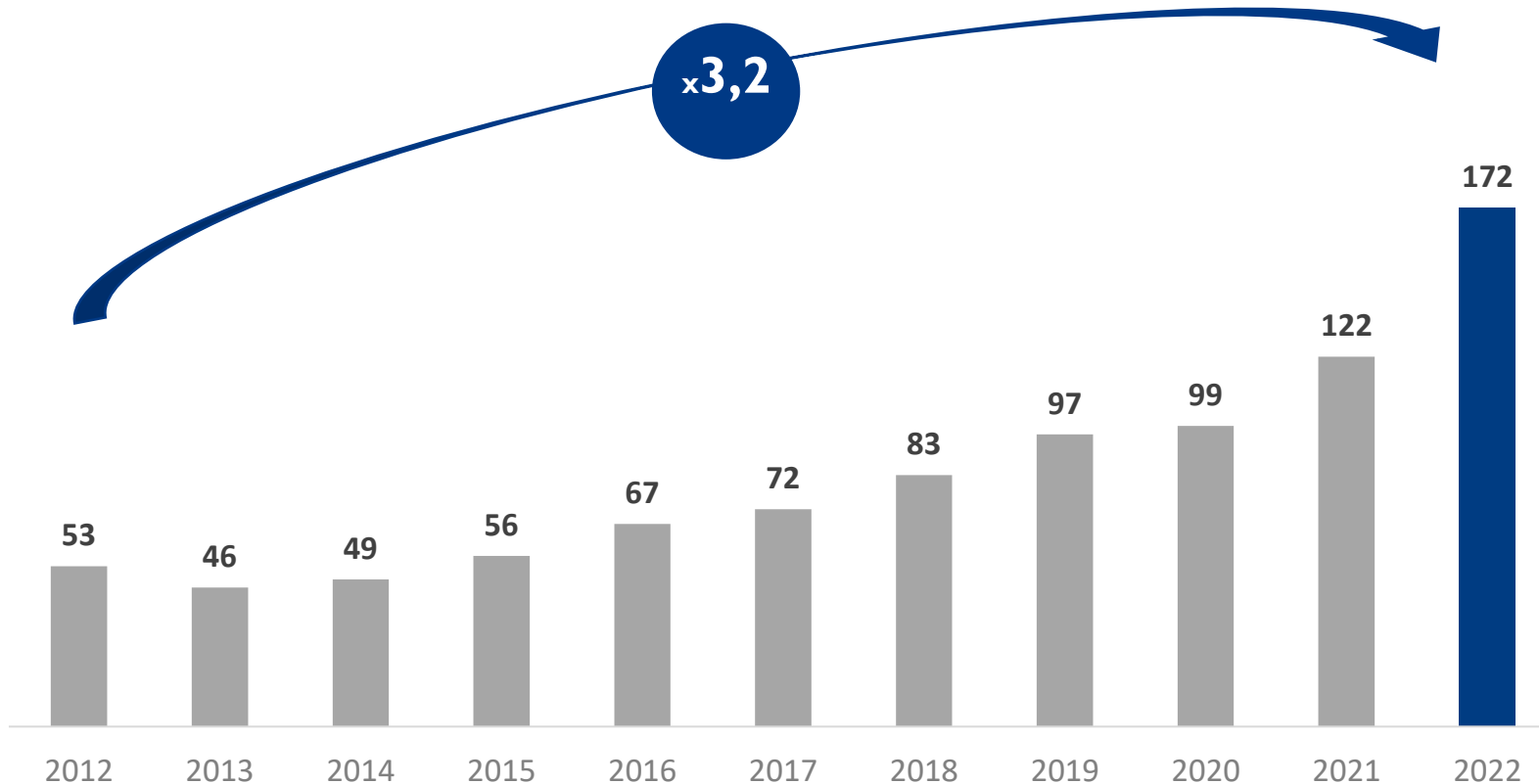


\* Including ALM, Excluding non-recurring items

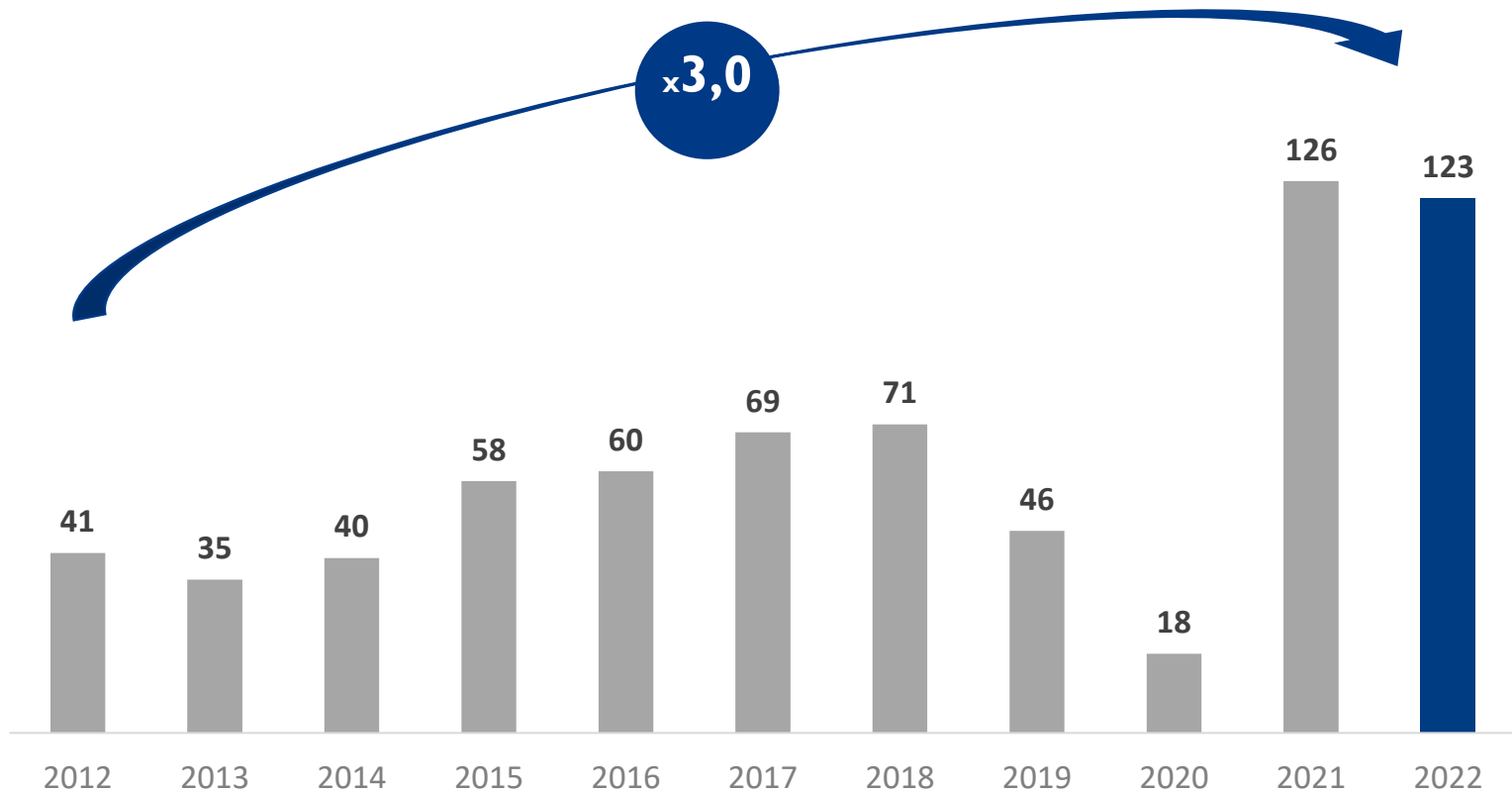
# +X Net Banking Income Capital Markets division – In EUR M



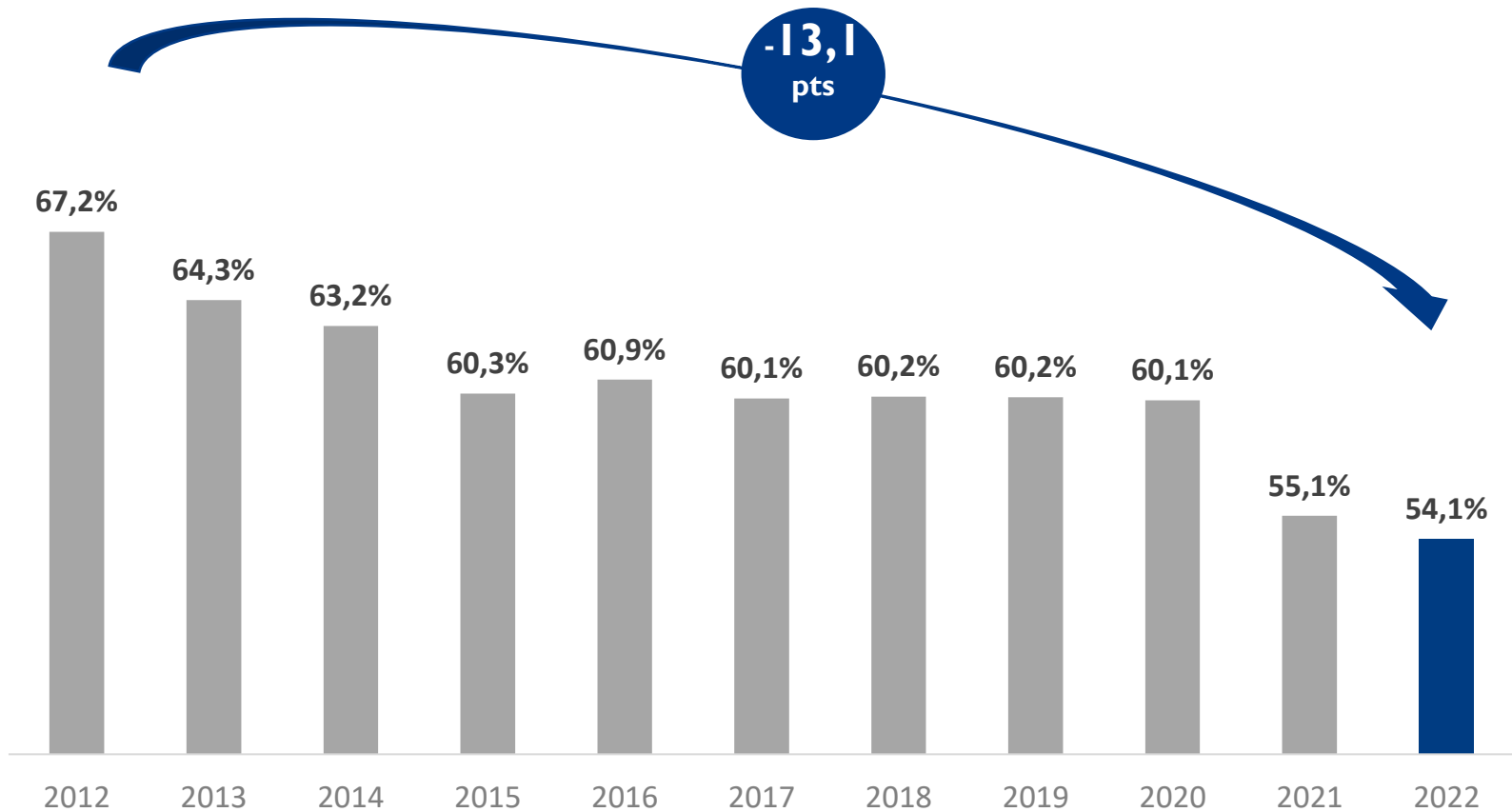
# +X Net Banking Income International Banking and COM – In EUR M



# +X Net Banking Income Consolidated Investment Management division – In EUR M

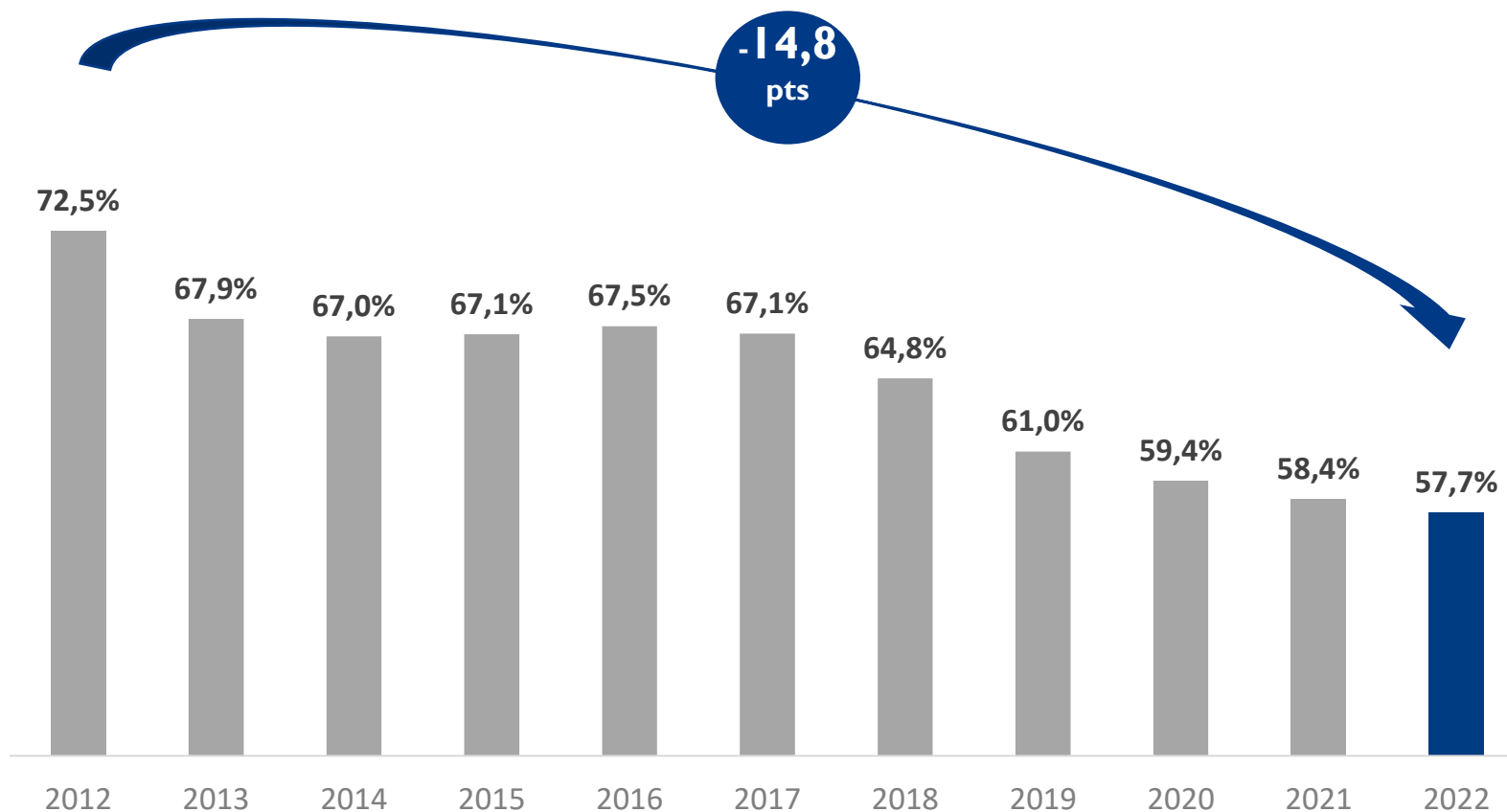


# +X Cost to Income ratio BRED Group



Reported data

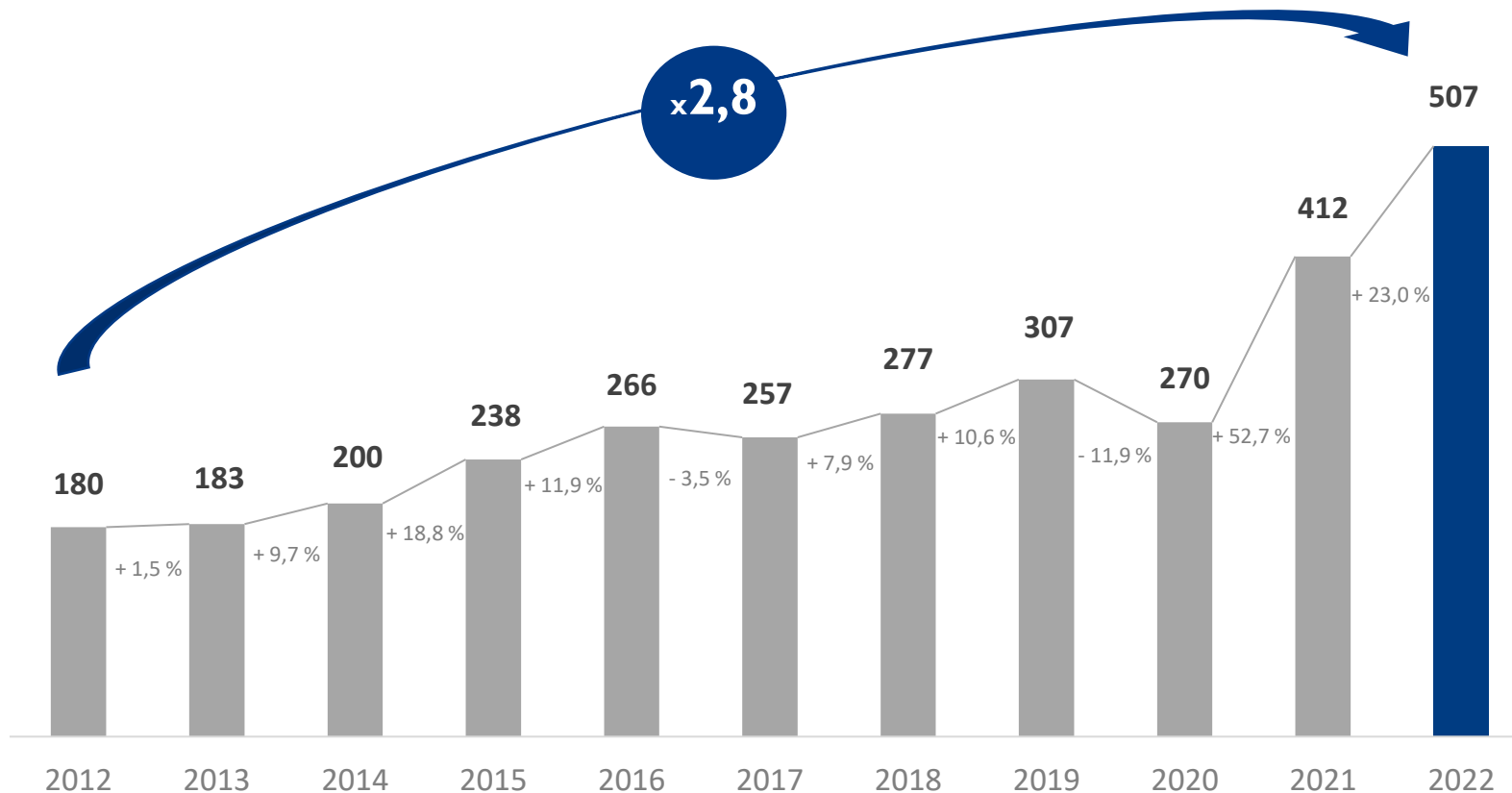
# +X Cost to Income ratio Commercial banking France\*



\* Including ALM, Excluding non-recurring items

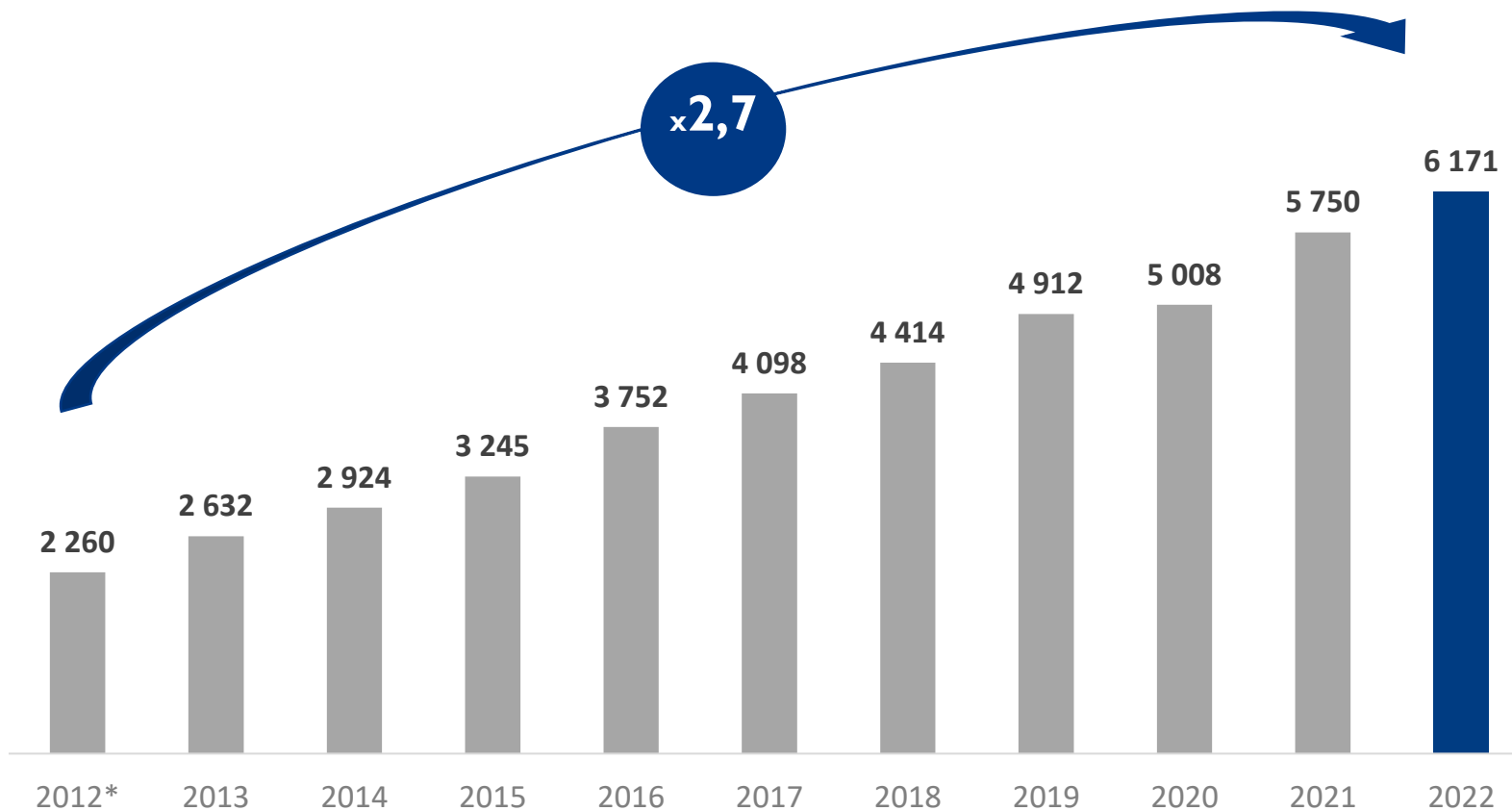


# +X Net income BRED Group – In EUR M



The decline in 2020 is due to prudent provisioning of cost of risk potentially caused by the pandemic.

# +X Book value of capital amounts BRED Group – In EUR M



\* Proforma: restatement of CClIs