

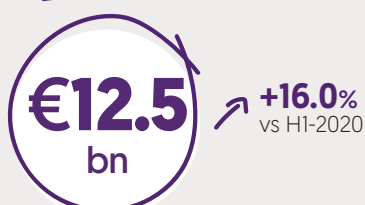


Laurent Mignon
Chairman of the Management
Board of Groupe BPCE

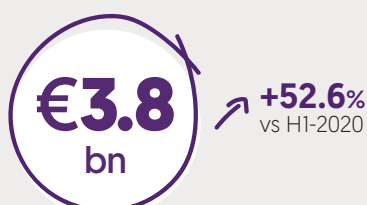
Our presence alongside our customers, and the massive support we provided them at the height of the crisis in 2020 is now bearing fruit with a sharp increase in our financing activities responding to their new needs associated with the economic recovery.

SOLID HALF-YEAR, DRIVEN BY DYNAMIC COMMERCIAL GROWTH ACROSS ALL BUSINESS LINES

Net banking income ⁽¹⁾



Gross operating income ⁽¹⁾



Net income group share ^(1,2)



(1) Underlying figures.

(2) Excluding Coface net contribution and after IFRIC 21 restatement.

Continued prudent provisioning

COST OF RISK ⁽¹⁾

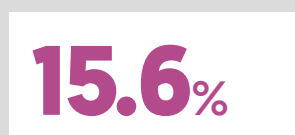


(1) Underlying figures.

(2) Expressed in annualized basis points on gross customer loan outstandings.

High capital position

CET1 RATIO ⁽¹⁾



(1) Estimate at June 30, 2021.

RETAIL BANKING & INSURANCE:
Very good commercial momentum and cost discipline

Net banking income ⁽¹⁾



Gross operating income ⁽¹⁾



Loan outstandings



On-balance sheet deposits & savings ⁽²⁾

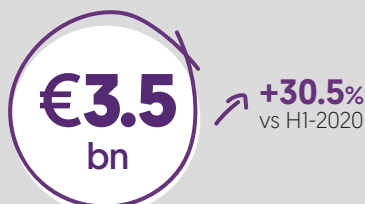


(1) Underlying figures.

(2) Excluding centralized regulated savings.

GLOBAL FINANCIAL SERVICES

Net banking income ⁽¹⁾



Gross operating income ⁽¹⁾



(1) Underlying figures.

Asset & Wealth management:
Continued asset under management growth

Assets under management ⁽¹⁾



Net banking income ^(1,2)



(1) Excluding H₂O AM. (2) Underlying figures. (3) At constant exchange rates.

Corporate & Investment Banking:
Strong increase in revenues

Net banking income ⁽¹⁾



Gross operating income ⁽¹⁾



(1) Underlying figures. (2) At constant exchange rates.

GOOD START OF THE STRATEGIC PLAN "BPCE 2024"



Project to simplify the Group's organization:

- Delisting of Natixis shares on July 21, 2021.
- Finalization of the study ⁽¹⁾ on the acquisition by BPCE of the Insurance and Payments activities of Natixis.



Commitment to climate action: Groupe BPCE joins the "Net Zero Banking Alliance".



Launch of Groupe BPCE's new strategic plan on July 8: an ambitious growth plan to support the recovery of the French economy and the needs of our customers.

(1) Any project resulting from this study will be submitted, if required, to the relevant social & economic committees for consultation purposes.