One year after the launch of our BPCE 2024 strategic plan, all our companies and business lines are pursuing their development in a globally more adverse environment in line with the objectives we have set ourselves, while remaining prudent in the management of our risks. The Group is well prepared and determined to continue to support its customers by placing environmental and social issues at the heart of its actions.

Laurent Mignon
Chairman of the Management Board of Groupe BPCE

A SOLID HALF-YEAR, THANKS TO A STRONG BUSINESS DEVELOPMENT

Net banking income  
\[ \text{€13.1 bn} \]  
\[ + 5.5\% \text{ vs H1-2021} \]

Gross operating income  
\[ \text{€3.9 bn} \]  
\[ + 7.8\% \text{ vs H1-2021} \]

Net income group share  
\[ \text{€2.1 bn} \]  
\[ + 13.9\% \text{ vs H1-2021} \]

Continued prudent provisioning policy

COST OF RISK  
\[ 22 \text{ bps} \]  
\[ \text{at H1-2021} \]

COST OF PROVEN RISK  
\[ 14 \text{ bps} \]  
\[ \text{at H1-2021} \]

Strong capital position

CETI RATIO  
\[ 14.9\% \]  
\[ \text{Absorbing business growth} \]

RETAIL BANKING & INSURANCE: ongoing development of customer base and successful cross-selling strategy

Net banking income  
\[ \text{€9.3 bn} \]  
\[ + 6.0\% \text{ vs H1-2021} \]

Gross operating income  
\[ \text{€3.6 bn} \]  
\[ + 9.5\% \text{ vs H1-2021} \]

Loan outstandings  
\[ \text{€678 bn} \]  
\[ + 8.1\% \text{ vs 30/06/2021} \]

On-balance sheet deposits & savings  
\[ \text{€565 bn} \]  
\[ + 4.0\% \text{ vs 30/06/2021} \]

GLOBAL FINANCIAL SERVICES

Net banking income  
\[ \text{€3.6 bn} \]  
\[ + 2.3\% \text{ vs H1-2021} \]

Gross operating income  
\[ \text{€1.0 bn} \]  
\[ - 4.6\% \text{ vs S1-2021} \]

Asset & Wealth management: resilient revenues thanks to its diversified expertise model

Assets under management  
\[ \text{€1,107 bn} \]  
\[ 30/06/2022 \]  
\[ + 0.3\% \text{ vs H1-2021} \]

Net banking income  
\[ \text{€1.6 bn} \]  
\[ 30/06/2022 \]  
\[ + 0.3\% \text{ vs H1-2021} \]

Corporate & Investment Banking: a successful diversification strategy

Net banking income  
\[ \text{€1.9 bn} \]  
\[ + 4.0\% \text{ vs H1-2021} \]

Gross operating income  
\[ \text{€692 m} \]  
\[ + 4.1\% \text{ vs H1-2021} \]