**GOOD PERFORMANCE ACHIEVED BY GROUPE BPCE'S BUSINESS LINES**

- **Net banking income**
  - €6.1 bn (Q1-2017 pro forma)
  - Δ -0.8% at constant FX
  - €6.0 bn (Q1-2018)

- **Attributable net income**
  - Δ +0.9%
  - €946 m (Q1-2017 pro forma)
  - €955 m (Q1-2018)

Decline in the cost of risk to 16bps in Q1-18 vs. 22bps in Q1-17

**A DIVERSIFIED UNIVERSAL BANKING MODEL**
- Insurance and Payments businesses: new growth drivers in the Retail Banking and Insurance division
- Strong increase in the Asset & Wealth Management division
- Good quarter for the CIB division

**RETAIL BANKING & INSURANCE: COMMERCIAL DYNAMISM**

- **Loan outstandings**
  - €523 bn (March 31, 2017)
  - Δ +4.8%
  - €548 bn (March 31, 2018)

  Of which home loan outstandings
  - +5.7% vs. Q1-17

- **Deposits & savings**
  - €672 bn (March 31, 2017)
  - Δ +3.6%
  - €696 bn (March 31, 2018)

  On-balance sheet deposits & savings
  - > €24 bn year-on-year

- **Life funds**
  - €54.7 bn (March 31, 2017)
  - €57.0 bn (March 31, 2018)

  Net life fund inflows
  - €2 bn
  - +7% vs. Q1-17

**CONTINUED STRENGTHENING OF CAPITAL ADEQUACY**

- **CET1 ratio**
  - 15.4% (December 31, 2017)
  - Estimate at March 31, 2018

- **Total Loss-Absorbing Capacity (TLAC)**
  - 21.5% (TEC2020 target)

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(1) Excluding non-economic and exceptional items.
(2) After restating to account for the impact of IFRIC 21.
(3) Excluding centralized savings products.
(4) Excluding reinsurance agreement with CNP.
(5) CRR/CRD IV without transitional measures (except for deferred tax assets on tax loss carryforwards); additional Tier-1 capital takes account of subordinated debt issues that have become ineligible and capped at the phase-out rate in force.
(6) First-time application of IFRS9.
(7) Deduction, following the instructions of the supervisory authorities, of the part of the contributions to the SRF and Bank Deposit Guarantee Fund recognized in the form of irrevocable payment commitments.