



2019 - 2021 – RESTATED QUARTERLY RESULT SERIES BASED ON 2022 FORMAT

Paris, 8 February 2022

To provide a consistent reference with the presentation of the accounts and results applied from 1 January 2022 and serving as the basis for the 2025 Strategic Plan, the quarterly series for the years 2019, 2020 and 2021 have been restated of the main effects presented below as if they had occurred on 1 January 2019.

1. New organization

In May 2021, the Group announced a new organisation of its operating divisions based on:

- **Commercial, Personal Banking and Services (CPBS), including:**
 - Commercial, Personal banks:
 - in France, previously "French Retail Banking (FRB)";
 - in Belgium, previously "Belgian Retail Banking (BRB)";
 - in Italy, BNL bc;
 - in Luxembourg, previously "Luxembourg Retail Banking and Enterprises (LRB)";
 - in Europe-Mediterranean, and
 - in the United-States with BancWest.
 - Specialised businesses with Arval & Leasing Solutions; BNP Paribas Personal Finance; New digital businesses (including Nickel, Lyf...) & Personal Investors;
- **Investment and Protection Services (IPS), including:**
 - Insurance;
 - Wealth and Asset management, distinguishing between:
 - Wealth Management;
 - Asset Management, Real Estate and Principal Investments;
- **Corporate and Institutional Banking (CIB), including**
 - Global Banking (previously "Corporate Banking");
 - Global Markets;
 - Securities Services;

The Corporate Centre excludes Principal Investments which is integrated into the IPS division.

2.Change in method of internal allocation of the contribution to the Single Resolution Fund ("SRF"), impacting the breakdown among business lines of the banking taxes and contributions submitted to IFRIC 21. The Group has defined a new allocation key for the SRF between the businesses to better reflect the increased liquidity resources generated by commercial activity and the changing regulatory environment.



3. Limited internal transfers of activities and results, having marginal impact on the vision with 2/3 of Private Banking in the Commercial, Personal Banking in France and in Belgium.

These changes do not change the results for the Group as a whole but only the analytical breakdown. The attached annexes, not audited, detail the 2019, 2020 and 2021 results in line with these developments.

APPENDIX :

APPENDIX 1: CHANGE IN THE METHOD OF ALLOCATION OF THE CONTRIBUTION TO THE SINGLE RESOLUTION FUND AFFECTING THE BREAKDOWN OF TAXES AND BANK CONTRIBUTIONS SUBMITTED TO IFRIC 21

APPENDIX 2: SUMMARY OF 2019, 2020 AND 2021 RESULTS AFTER RESTATEMENT FOR ALL DIVISIONS AND BUSINESS LINES



Appendix 2 : summary of 2019, 2020 and 2021 results after restatement for all divisions and business lines

Group results

€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Group															
Revenues	46 235	11 232	11 398	11 776	11 829	44 275	10 827	10 885	11 675	10 888	44 597	11 333	10 896	11 224	11 144
<i>Incl. Net Interest Income</i>	21 209	5 169	5 218	5 370	5 452	21 312	5 063	5 542	5 418	5 289	21 127	5 340	5 289	5 396	5 102
<i>Incl. Commissions</i>	10 717	2 919	2 603	2 640	2 555	9 862	2 718	2 349	2 403	2 392	9 365	2 593	2 303	2 300	2 169
Operating Expenses and Dep.	-31 111	-7 930	-7 412	-7 172	-8 597	-30 194	-7 562	-7 137	-7 338	-8 157	-31 337	-8 032	-7 421	-7 435	-8 449
Gross Operating Income	15 124	3 302	3 986	4 604	3 232	14 081	3 265	3 748	4 337	2 731	13 260	3 301	3 475	3 789	2 695
Cost of Risk	-2 925	-510	-706	-813	-896	-5 717	-1 599	-1 245	-1 447	-1 426	-3 203	-966	-847	-621	-769
Operating Income	12 199	2 792	3 280	3 791	2 336	8 364	1 666	2 503	2 890	1 305	10 057	2 335	2 628	3 168	1 926
Share of Earnings of Equity-Method Entities	494	138	131	101	124	423	68	130	130	95	586	129	143	180	134
Other Non Operating Items	944	240	39	302	363	1 035	496	38	106	395	751	65	34	29	623
Non Operating Items	1 438	378	170	403	487	1 458	564	168	236	490	1 337	194	177	209	757
Pre-Tax Income	13 637	3 170	3 450	4 194	2 823	9 822	2 230	2 671	3 126	1 795	11 394	2 529	2 805	3 377	2 683
Corporate Income Tax	-3 757	-759	-836	-1 193	-969	-2 407	-558	-692	-746	-411	-2 811	-582	-767	-795	-667
Net Income Attributable to Minority Interests	-392	-105	-111	-90	-86	-348	-80	-85	-81	-102	-410	-98	-100	-114	-98
Net Income Attributable to Equity Holders	9 488	2 306	2 503	2 911	1 768	7 067	1 592	1 894	2 299	1 282	8 173	1 849	1 938	2 468	1 918
Cost/income	67,3%	70,6%	65,0%	60,9%	72,7%	68,2%	69,8%	65,6%	62,9%	74,9%	70,3%	70,9%	68,1%	66,2%	75,8%

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Commercial, Personal Banking and Services (including 100% of PB in France, Belgium, Italy, Luxembourg, Poland, Turkey and the United States)															
Revenues	25 888	6 506	6 485	6 467	6 430	25 788	6 462	6 399	6 276	6 651	26 696	6 826	6 585	6 660	6 625
Operating Expenses and Dep.	-16 909	-4 252	-4 046	-4 001	-4 609	-16 742	-4 122	-3 991	-3 932	-4 697	-17 098	-4 221	-4 142	-4 094	-4 641
Gross Operating Income	8 979	2 253	2 439	2 466	1 821	9 046	2 340	2 408	2 344	1 954	9 597	2 605	2 443	2 566	1 984
Cost of Risk	-2 598	-597	-639	-694	-668	-4 212	-1 137	-939	-1 091	-1 044	-2 922	-822	-766	-603	-732
Operating Income	6 381	1 657	1 800	1 771	1 154	4 833	1 203	1 469	1 252	910	6 675	1 783	1 677	1 963	1 252
Share of Earnings of Equity-Method Entities	287	70	92	73	51	204	29	63	49	63	265	56	64	85	61
Other Non Operating Items	53	-5	104	-10	-36	-23	3	-6	-23	3	-17	-3	3	-18	1
Pre-Tax Income	6 721	1 722	1 996	1 834	1 169	5 014	1 235	1 525	1 278	976	6 923	1 835	1 744	2 030	1 314
Cost/Income	65,3%	65,4%	62,4%	61,9%	71,7%	64,9%	63,8%	62,4%	62,7%	70,6%	64,0%	61,8%	62,9%	61,5%	70,1%
Allocated Equity (€bn, year to date)	43,7	43,7	43,7	43,9	44,2	45,1	45,1	45,4	45,6	45,6	44,8	44,8	44,7	44,5	44,2
Commercial, Personal Banking and Services (including 2/3 of PB in France, Belgium, Italy, Luxembourg, Poland, Turkey and the United States)															
Revenues	25 216	6 334	6 321	6 298	6 263	25 142	6 299	6 243	6 118	6 482	26 038	6 661	6 424	6 495	6 457
Operating Expenses and Dep.	-16 523	-4 153	-3 954	-3 912	-4 504	-16 373	-4 030	-3 906	-3 845	-4 592	-16 732	-4 129	-4 055	-4 007	-4 541
Gross Operating Income	8 693	2 181	2 367	2 386	1 759	8 770	2 269	2 337	2 273	1 890	9 306	2 532	2 369	2 488	1 916
Cost of Risk	-2 586	-597	-638	-686	-665	-4 202	-1 139	-932	-1 089	-1 042	-2 917	-819	-767	-602	-729
Operating Income	6 106	1 583	1 729	1 700	1 094	4 568	1 131	1 405	1 184	848	6 389	1 713	1 603	1 886	1 187
Share of Earnings of Equity-Method Entities	287	70	92	73	51	204	29	63	49	63	265	56	64	85	61
Other Non Operating Items	53	-5	104	-10	-36	-23	3	-6	-23	3	-17	-3	3	-18	1
Pre-Tax Income	6 446	1 648	1 926	1 763	1 110	4 748	1 163	1 461	1 210	914	6 637	1 765	1 670	1 953	1 249
Cost/Income	65,5%	65,6%	62,5%	62,1%	71,9%	65,1%	64,0%	62,6%	62,8%	70,8%	64,3%	62,0%	63,1%	61,7%	70,3%
Allocated Equity (€bn, year to date)	43,3	43,3	43,3	43,5	43,8	44,7	44,7	45,0	45,2	45,2	44,4	44,4	44,3	44,2	43,9
Commercial, Personal Banking in France (including 100% of Private Banking in France)															
Revenues	6 269	1 608	1 574	1 607	1 481	5 947	1 516	1 498	1 423	1 511	6 340	1 560	1 558	1 624	1 597
Incl. Net Interest Income	3 401	884	859	860	797	3 306	855	853	788	810	3 603	881	891	916	915
Incl. Commissions	2 869	724	714	747	684	2 641	661	645	634	702	2 737	679	667	708	682
Operating Expenses and Dep.	-4 557	-1 178	-1 129	-1 075	-1 175	-4 487	-1 126	-1 125	-1 074	-1 163	-4 599	-1 152	-1 163	-1 102	-1 182
Gross Operating Income	1 712	430	444	532	306	1 460	390	373	349	348	1 741	408	396	522	415
Cost of Risk	-441	-99	-115	-101	-125	-496	-137	-137	-90	-101	-329	-98	-75	-83	-72
Operating Income	1 271	331	329	431	181	964	221	236	259	248	1 412	310	320	440	343
Share of Earnings of Equity-Method Entities	-1	0	0	-2	0	-1	0	-1	0	0	0	0	0	0	0
Other Non Operating Items	39	-15	54	0	0	38	40	0	0	-1	7	6	0	0	1
Pre-Tax Income	1 309	316	383	429	181	1 002	261	235	259	247	1 419	316	320	440	344
Income Attributable to Wealth and Asset Management	-127	-35	-34	-30	-28	-124	-34	-27	-30	-32	-134	-31	-37	-35	-31
Pre-Tax Income of French Retail Banking	1 181	280	349	399	153	878	227	208	229	215	1 285	285	284	404	312
Cost/Income	72,7%	73,3%	71,8%	66,9%	79,3%	75,4%	74,3%	75,1%	75,5%	77,0%	72,5%	73,8%	74,6%	67,8%	74,0%
Allocated Equity (€bn, year to date)	10,9	10,9	11,0	11,1	11,1	11,2	11,2	11,2	11,0	10,9	10,3	10,3	10,3	10,2	10,1
Reminder on PEL/CEL provision: this provision, accounted in the FRB's revenues, takes into account the risk generated by Plans Epargne Logement (PEL) and Comptes Epargne Logement (CEL) during their whole lifetime.															
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
PEL/CEL effects 100% of PB in France	29	6	3	19	1	3	0	-1	15	-13	12	-9	-10	28	2

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Commercial, Personal Banking in France (including 2/3 of Private Banking in France)															
Revenues	5 966	1 530	1 499	1 531	1 406	5 655	1 443	1 427	1 352	1 434	6 039	1 485	1 484	1 548	1 522
Operating Expenses and Dep.	-4 395	-1 136	-1 091	-1 036	-1 132	-4 328	-1 085	-1 088	-1 035	-1 120	-4 437	-1 111	-1 123	-1 063	-1 140
Gross Operating Income	1 572	395	408	495	274	1 327	357	339	317	314	1 602	374	360	486	382
Cost of Risk	-428	-100	-113	-94	-121	-487	-170	-130	-88	-99	-324	-96	-77	-81	-70
Operating Income	1 144	295	295	401	153	840	187	209	229	215	1 278	279	284	404	312
Non Operating Items	37	-15	54	-2	1	38	40	-2	0	-1	7	6	0	0	1
Pre-Tax Income	1 181	280	349	399	153	878	227	208	229	215	1 285	285	284	404	312
Cost/Income	73,7%	74,2%	72,8%	67,7%	80,5%	76,5%	75,2%	76,2%	76,6%	78,1%	73,5%	74,8%	75,7%	68,6%	74,9%
Allocated Equity (€bn, year to date)	10,6	10,6	10,7	10,8	10,8	11,0	11,0	11,0	10,8	10,6	10,1	10,1	10,0	9,9	9,8

€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Commercial, Personal Banking in Italy (Including 100% of Private Banking in Italy)															
Revenues	2 680	668	667	669	676	2 671	694	669	649	659	2 778	755	663	684	675
<i>Incl. Net Interest Income</i>	1 539	370	385	387	398	1 618	415	414	395	395	1 690	469	399	411	411
<i>Incl. Commissions</i>	1 141	298	282	283	278	1 053	280	255	255	264	1 088	286	264	273	264
Operating Expenses and Dep.	-1 780	-438	-449	-435	-458	-1 741	-434	-426	-422	-460	-1 795	-450	-446	-433	-466
Gross Operating Income	900	230	218	235	217	930	260	244	227	199	982	305	217	251	209
Cost of Risk	-487	-143	-130	-105	-110	-525	-161	-122	-122	-120	-490	-109	-109	-107	-165
Operating Income	413	87	88	130	107	405	99	122	105	79	492	196	108	144	44
Share of Earnings of Equity-Method Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non Operating Items	0	0	0	0	0	-2	0	0	-1	0	-5	-4	0	0	0
Pre-Tax Income	413	87	88	130	107	403	99	122	104	79	488	191	108	144	44
Income Attributable to Wealth and Asset Management	-35	-9	-8	-10	-9	-35	-9	-7	-9	-10	-40	-10	-10	-11	-11
Pre-Tax Income of BNL bc	377	78	80	120	98	368	90	115	95	69	447	181	98	133	34
Cost/Income	66,4%	65,6%	67,3%	64,9%	67,9%	65,2%	62,5%	63,6%	65,0%	69,8%	64,6%	59,6%	67,3%	63,3%	69,0%
Allocated Equity (€bn, year to date)	5,4	5,4	5,4	5,4	5,5	5,4	5,4	5,4	5,3	5,4	5,4	5,4	5,3	5,3	5,4

€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Commercial, Personal Banking in Italy (Including 2/3 of Private Banking in Italy)															
Revenues	2 591	645	645	647	654	2 586	672	649	629	637	2 690	732	641	663	654
Operating Expenses and Dep.	-1 726	-424	-435	-422	-445	-1 692	-421	-413	-410	-447	-1 748	-438	-434	-422	-455
Gross Operating Income	865	222	210	225	208	895	251	236	218	189	942	295	207	241	199
Cost of Risk	-488	-143	-130	-104	-110	-524	-161	-121	-122	-120	-490	-109	-109	-108	-164
Operating Income	377	78	80	120	98	370	90	115	96	69	452	186	98	133	35
Share of Earnings of Equity-Method Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non Operating Items	0	0	0	0	0	-2	0	0	-1	0	-5	-4	0	0	0
Pre-Tax Income	377	78	80	120	98	368	90	115	95	69	447	181	98	133	34
Cost/Income	66,6%	65,7%	67,4%	65,2%	68,1%	65,4%	62,6%	63,6%	65,3%	70,3%	65,0%	59,7%	67,7%	63,7%	69,5%
Allocated Equity (€bn, year to date)	5,3	5,3	5,3	5,3	5,5	5,3	5,3	5,3	5,3	5,3	5,3	5,3	5,3	5,3	5,3

€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Commercial, Personal Banking in Belgium (Including 100% of Private Banking in Belgium)															
Revenues	3 509	854	933	864	858	3 432	861	851	835	885	3 524	878	853	878	915
<i>Incl. Net Interest Income</i>	2 404	581	649	589	585	2 445	604	611	600	630	2 611	642	629	646	694
<i>Incl. Commissions</i>	1 106	273	284	275	274	987	257	240	235	255	914	236	225	232	221
Operating Expenses and Dep.	-2 384	-540	-511	-488	-845	-2 414	-556	-523	-499	-837	-2 486	-560	-541	-535	-850
Gross Operating Income	1 125	314	422	376	14	1 018	305	329	336	48	1 038	318	312	342	65
Cost of Risk	-99	28	-36	-45	-47	-230	-67	-29	-80	-54	-55	-5	-20	3	-34
Operating Income	1 026	342	386	331	-33	788	238	300	256	-6	983	313	292	345	32
Share of Earnings of Equity-Method Entities	6	2	5	2	-3	18	4	7	4	4	13	6	5	5	-3
Other Non Operating Items	13	1	6	4	3	13	6	4	2	1	-3	2	1	-6	0
Pre-Tax Income	1 045	344	397	337	-33	819	247	311	262	-1	993	321	298	344	29
Income Attributable to Wealth and Asset Management	-71	-18	-20	-22	-12	-72	-20	-20	-21	-11	-77	-21	-19	-21	-15
Pre-Tax Income of Belgian Retail Banking	973	326	377	315	-45	748	228	291	241	-12	916	300	279	323	14
Cost/Income	67,9%	63,3%	54,8%	56,5%	98,4%	70,3%	64,6%	61,4%	59,8%	94,6%	70,5%	63,8%	63,4%	61,0%	92,9%
Allocated Equity (€bn, year to date)	5,3	5,3	5,3	5,3	5,3	5,5	5,5	5,6	5,7	5,8	5,8	5,8	5,9	5,9	5,8

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Europe-Mediterranean (Including 100% of Private Banking in Turkey and Poland)															
Revenues	1 941	449	511	464	516	2 362	527	561	609	665	2 699	702	657	674	665
Operating Expenses and Dep.	-1 606	-395	-383	-394	-435	-1 712	-402	-405	-414	-491	-1 800	-459	-439	-445	-457
Gross Operating Income	335	54	128	71	82	650	125	156	196	173	899	243	218	230	208
Cost of Risk	-144	-32	-15	-58	-39	-437	-95	-113	-143	-86	-399	-113	-112	-97	-77
Operating Income	190	22	113	12	43	213	30	43	53	87	500	129	107	132	132
Share of Earnings of Equity-Method Entities	234	46	71	77	40	192	33	52	53	55	224	61	44	66	53
Other Non Operating Items	-53	-3	-1	-7	-41	-6	18	-1	-25	3	7	8	-1	0	0
Pre-Tax Income	372	65	183	82	41	399	80	93	80	145	731	198	150	198	185
Income Attributable to Wealth and Asset Management	-8	-2	-1	-2	-3	-8	-2	-2	-1	-3	-4	-1	-1	-1	-1
Pre-Tax Income of EUROPE-MEDITERRANEAN	364	63	182	80	39	391	78	91	79	143	727	197	150	197	184
Cost/Income	82,8%	87,9%	74,9%	84,8%	84,2%	72,5%	76,4%	72,2%	67,9%	73,9%	66,7%	65,4%	66,8%	66,0%	68,7%
Allocated Equity (€bn, year to date)	5,0	5,0	5,0	5,0	5,1	5,1	5,1	5,2	5,3	5,3	5,3	5,3	5,3	5,3	5,3
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Europe-Mediterranean (Including 2/3 of Private Banking in Turkey and Poland)															
Revenues	1 926	445	508	461	512	2 346	523	557	606	660	2 690	699	655	672	663
Operating Expenses and Dep.	-1 598	-393	-381	-392	-433	-1 705	-403	-403	-411	-489	-1 796	-458	-438	-444	-456
Gross Operating Income	327	52	127	69	80	641	122	154	194	170	894	241	217	228	207
Cost of Risk	-145	-32	-15	-58	-39	-437	-95	-113	-143	-86	-399	-113	-111	-97	-77
Operating Income	182	20	112	10	41	204	28	41	51	84	496	128	106	131	131
Share of Earnings of Equity-Method Entities	234	46	71	77	40	192	33	52	53	55	224	61	44	66	53
Other Non Operating Items	-53	-3	-1	-7	-41	-6	18	-1	-25	3	7	8	-1	0	0
Pre-Tax Income	364	63	182	80	39	391	78	91	79	143	727	197	150	197	184
Cost/Income	83,0%	88,3%	75,0%	85,1%	84,5%	72,7%	76,6%	72,4%	67,9%	74,2%	66,8%	65,5%	66,8%	66,0%	68,7%
Allocated Equity (€bn, year to date)	5,0	5,0	5,0	5,0	5,1	5,1	5,1	5,2	5,3	5,3	5,3	5,3	5,3	5,3	5,3
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
BancWest (Including 100% of Private Banking in United States)															
Revenues	2 426	626	588	587	625	2 460	594	627	629	611	2 375	611	601	593	569
Operating Expenses and Dep.	-1 697	-457	-425	-406	-410	-1 725	-423	-403	-432	-467	-1 715	-406	-433	-431	-446
Gross Operating Income	729	169	163	182	215	735	171	224	197	143	659	205	168	162	124
Cost of Risk	45	24	23	-8	7	-322	-3	-90	-167	-62	-148	-84	-43	-2	-18
Operating Income	774	194	186	173	222	413	168	134	30	81	511	121	125	160	105
Share of Earnings of Equity-Method Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non Operating Items	19	6	9	3	2	0	0	2	-3	0	-3	-5	1	1	0
Pre-Tax Income	794	199	195	176	223	413	168	136	27	81	509	116	126	161	105
Income Attributable to Wealth and Asset Management	-25	-7	-6	-5	-7	-23	-6	-6	-5	-5	-28	-6	-7	-7	-8
Pre-Tax Income of BANCWEST	769	192	189	171	216	390	162	130	22	76	481	110	119	153	97
Cost/Income	70,0%	73,0%	72,3%	69,1%	65,6%	70,1%	71,3%	64,3%	68,7%	76,5%	72,2%	66,4%	72,0%	72,6%	78,3%
Allocated Equity (€bn, year to date)	5,0	5,0	5,0	5,0	5,0	5,5	5,5	5,6	5,7	5,7	5,4	5,4	5,4	5,3	5,3
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
BancWest (Including 2/3 of Private Banking in United States)															
Revenues	2 361	608	572	571	609	2 399	578	612	614	596	2 309	595	585	576	553
Operating Expenses and Dep.	-1 656	-446	-415	-395	-401	-1 687	-413	-394	-422	-457	-1 677	-396	-423	-421	-437
Gross Operating Income	704	162	157	176	208	713	165	218	192	138	631	199	161	155	116
Cost of Risk	45	24	23	-8	7	-322	-3	-90	-167	-62	-148	-84	-43	-2	-18
Operating Income	750	187	180	168	215	390	162	128	25	76	483	115	118	152	97
Share of Earnings of Equity-Method Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non Operating Items	19	6	9	3	2	0	0	2	-3	0	-3	-5	1	1	0
Pre-Tax Income	769	192	189	171	216	390	162	130	22	76	481	110	119	153	97
Cost/Income	70,2%	73,3%	72,5%	69,1%	65,8%	70,3%	71,5%	64,4%	68,8%	76,8%	72,6%	66,5%	72,4%	73,1%	79,0%
Allocated Equity (€bn, year to date)	5,0	5,0	4,9	5,0	5,0	5,5	5,5	5,6	5,7	5,7	5,4	5,4	5,4	5,3	5,3

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
INVESTMENT & PROTECTION SERVICES															
Revenues	6 476	1 639	1 498	1 686	1 652	5 789	1 508	1 486	1 451	1 344	6 562	1 638	1 630	1 617	1 677
Operating Expenses and Dep.	-4 218	-1 164	-1 038	-1 001	-1 015	-4 020	-1 062	-954	-948	-1 055	-4 226	-1 149	-1 033	-998	-1 047
Gross Operating Income	2 258	475	461	684	638	1 769	446	532	503	288	2 336	490	597	619	630
Cost of Risk	-7	7	-6	-3	-5	-36	-13	-3	-12	-8	-8	-14	4	6	-5
Operating Income	2 251	482	455	681	633	1 733	433	530	491	280	2 328	476	601	626	625
Share of Earnings of Equity-Method Entities	157	57	17	38	44	154	27	48	67	11	224	56	55	66	47
Other Non Operating Items	92	-3	-4	2	97	95	63	2	21	9	-9	0	0	-9	0
Pre-Tax Income	2 499	537	468	721	774	1 983	523	580	580	300	2 543	531	656	683	672
Cost/Income	65,1%	71,0%	69,3%	59,4%	61,4%	69,4%	70,4%	64,2%	65,3%	78,5%	64,4%	70,1%	63,4%	61,7%	62,4%
Allocated Equity (Ebn, year to date)	12,0	12,0	11,8	11,6	11,5	11,1	11,1	11,0	11,1	11,1	10,9	10,9	10,9	10,8	10,8
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Insurance															
Revenues	2 827	655	613	767	792	2 725	622	697	828	579	3 068	654	761	779	874
Operating Expenses and Dep.	-1 536	-410	-376	-367	-383	-1 463	-385	-347	-339	-393	-1 500	-380	-370	-360	-389
Gross Operating Income	1 291	245	237	399	409	1 263	237	350	489	186	1 568	274	390	419	484
Cost of Risk	-1	-1	0	-1	0	-1	0	0	-2	1	-3	-1	-2	1	-2
Operating Income	1 289	244	237	399	409	1 261	237	350	487	187	1 564	273	389	420	482
Share of Earnings of Equity-Method Entities	86	30	-2	25	33	90	16	35	39	1	167	30	43	57	37
Other Non Operating Items	-6	-2	-4	0	0	31	0	0	21	9	-15	0	0	-16	0
Pre-Tax Income	1 368	272	231	424	442	1 382	253	384	548	197	1 716	304	432	461	520
Cost/Income	54,3%	62,6%	61,3%	47,9%	48,3%	53,7%	61,9%	49,7%	40,9%	67,9%	48,9%	58,1%	48,7%	46,2%	44,6%
Allocated Equity (Ebn, year to date)	9,4	9,4	9,2	9,1	9,0	8,6	8,6	8,6	8,5	8,6	8,4	8,4	8,4	8,3	8,4
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Wealth Management															
Revenues	1 476	365	375	369	367	1 425	342	338	355	391	1 467	367	364	374	362
Operating Expenses and Dep.	-1 134	-290	-280	-270	-294	-1 106	-267	-264	-279	-297	-1 133	-293	-280	-275	-284
Gross Operating Income	342	75	95	99	73	319	75	73	77	94	335	74	84	99	78
Cost of Risk	-10	1	-2	-6	-4	-15	1	-5	-2	-9	-3	-5	4	-1	-1
Operating Income	332	77	93	93	69	303	75	68	75	85	332	69	89	98	77
Share of Earnings of Equity-Method Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Non Operating Items	1	0	0	1	0	1	1	0	0	0	7	0	0	7	0
Pre-Tax Income	333	77	93	94	69	304	76	68	75	85	339	69	89	105	77
Cost/Income	76,8%	79,3%	74,7%	73,1%	80,1%	77,6%	78,2%	78,2%	78,4%	76,0%	77,2%	79,9%	76,8%	73,6%	78,5%
Fonds propres alloués (Md€, sur la période cumulée)	1,2	1,2	1,3	1,3	1,3	1,2	1,2	1,2	1,3	1,3	1,2	1,2	1,2	1,2	1,1
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Asset Management (including Real Estate & Principal Investments)															
Revenues	2 173	619	510	550	494	1 638	544	452	268	374	2 027	617	505	464	441
Operating Expenses and Dep.	-1 548	-464	-381	-364	-338	-1 450	-410	-343	-364	-331	-1 594	-475	-383	-362	-374
Gross Operating Income	625	155	128	186	156	188	134	109	-63	8	434	142	122	102	68
Cost of Risk	5	6	-4	3	-1	-19	-14	3	-8	0	-2	-8	1	7	-2
Operating Income	630	161	125	189	155	169	120	112	-71	8	432	134	124	108	66
Share of Earnings of Equity-Method Entities	72	28	19	13	12	64	11	14	28	11	57	25	12	10	10
Other Non Operating Items	97	0	0	1	96	64	62	1	0	0	0	0	0	0	0
Pre-Tax Income	798	189	144	203	262	297	194	127	-43	19	488	158	136	118	76
Cost/Income	71,2%	75,0%	74,8%	66,2%	68,4%	88,5%	75,4%	75,9%	123,4%	97,8%	78,6%	77,0%	75,8%	78,1%	84,6%
Fonds propres alloués (Md€, sur la période cumulée)	1,3	1,3	1,3	1,3	1,2	1,2	1,2	1,2	1,2	1,3	1,3	1,3	1,3	1,3	1,3

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Corporate and Institutional Banking															
Revenues	14 236	3 264	3 588	3 714	3 670	13 763	3 315	3 372	4 123	2 953	12 080	3 101	2 873	3 099	3 008
Operating Expenses and Dep.	-9 467	-2 348	-2 243	-2 042	-2 834	-8 942	-2 190	-2 117	-2 220	-2 415	-8 684	-2 229	-1 974	-1 997	-2 484
Gross Operating Income	4 769	915	1 346	1 672	836	4 821	1 125	1 255	1 904	538	3 396	871	898	1 102	524
Cost of Risk	-173	80	-24	-57	-172	-1 424	-432	-310	-319	-363	-218	-80	-81	-24	-32
Operating Income	4 596	996	1 322	1 615	664	3 397	692	945	1 585	175	3 178	791	817	1 078	492
Share of Earnings of Equity-Method Entities	33	6	9	10	9	11	8	3	-3	3	16	4	5	5	2
Other Non Operating Items	24	1	0	12	11	24	9	7	6	2	-9	6	11	-25	-2
Pre-Tax Income	4 654	1 003	1 331	1 637	683	3 431	710	955	1 587	179	3 185	801	834	1 058	493
Cost/Income	66,5%	72,0%	62,5%	55,0%	77,2%	65,0%	66,1%	62,8%	53,8%	81,8%	71,9%	71,9%	68,7%	64,4%	82,6%
Allocated Equity (€bn, year to date)	26,2	26,2	25,8	25,3	25,0	24,5	24,5	24,7	24,3	22,3	21,7	21,7	21,6	21,3	20,7
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Global Banking															
Revenues	5 087	1 324	1 282	1 238	1 243	4 727	1 281	1 118	1 258	1 070	4 312	1 210	1 039	1 094	969
Operating Expenses and Dep.	-2 652	-655	-640	-589	-768	-2 625	-645	-598	-632	-751	-2 601	-668	-600	-607	-726
Gross Operating Income	2 435	669	642	649	475	2 102	636	520	627	319	1 711	541	440	487	243
Cost of Risk	-201	72	-24	-64	-185	-1 308	-430	-311	-366	-201	-223	-80	-88	-21	-35
Operating Income	2 234	741	618	585	290	794	206	209	261	119	1 488	461	352	467	208
Share of Earnings of Equity-Method Entities	16	1	1	9	6	9	5	2	-1	3	13	3	4	3	3
Other Non Operating Items	-4	-1	-3	0	0	0	0	0	0	0	0	0	0	0	0
Pre-Tax Income	2 246	740	616	594	296	803	212	211	259	122	1 501	464	356	470	211
Cost/Income	52,1%	49,5%	49,9%	47,6%	61,8%	55,5%	50,3%	53,5%	50,2%	70,2%	60,3%	55,2%	57,7%	55,5%	75,0%
Allocated Equity (€bn, year to date)	14,3	14,3	14,0	13,5	13,6	13,5	13,5	13,6	13,6	13,0	12,5	12,5	12,5	12,4	12,2
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Global Markets															
Revenues	6 820	1 338	1 731	1 904	1 846	6 819	1 498	1 711	2 304	1 306	5 571	1 340	1 299	1 409	1 523
<i>incl. FICC</i>	3 947	755	896	1 148	1 149	5 652	1 002	1 245	2 013	1 392	3 563	820	915	793	1 035
<i>incl. Equity & Prime Services</i>	2 872	583	835	757	697	1 166	497	466	290	-87	2 007	520	384	615	488
Operating Expenses and Dep.	-4 924	-1 224	-1 137	-999	-1 564	-4 459	-1 089	-1 065	-1 137	-1 169	-4 238	-1 117	-926	-913	-1 282
Gross Operating Income	1 896	115	594	905	282	2 360	410	646	1 167	137	1 333	223	373	496	241
Cost of Risk	27	10	-2	5	14	-117	-2	1	45	-161	2	0	4	-6	3
Operating Income	1 923	124	592	910	296	2 243	407	647	1 212	-24	1 334	222	377	491	244
Share of Earnings of Equity-Method Entities	14	5	2	5	2	1	2	0	-2	1	3	0	1	1	0
Other Non Operating Items	5	-5	4	2	3	3	0	0	3	0	-9	6	9	-25	1
Pre-Tax Income	1 942	125	598	917	302	2 248	409	648	1 214	-24	1 328	229	387	467	245
Cost/Income	72,2%	91,4%	65,7%	52,5%	84,7%	65,4%	72,7%	62,2%	49,3%	89,5%	76,1%	83,4%	71,3%	64,8%	84,2%
Allocated Equity (€bn, year to date)	10,7	10,7	10,7	10,7	10,4	10,0	10,0	10,1	9,8	8,4	8,3	8,3	8,1	8,0	7,7
€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Securities Services															
Revenues	2 329	602	575	571	581	2 217	536	544	561	577	2 198	551	535	596	516
Operating Expenses and Dep.	-1 892	-469	-465	-454	-503	-1 858	-457	-454	-451	-496	-1 845	-444	-449	-477	-475
Gross Operating Income	438	132	110	117	78	359	79	89	109	81	353	107	86	119	41
Cost of Risk	1	-2	2	2	-1	1	1	0	2	-2	4	0	2	2	-1
Operating Income	439	130	112	120	77	360	79	89	111	80	357	108	88	121	40
Share of Earnings of Equity-Method Entities	4	0	6	-4	1	0	0	1	0	-1	0	0	0	0	0
Other Non Operating Items	23	7	-1	10	7	20	9	7	3	2	0	0	2	0	-2
Pre-Tax Income	466	138	117	126	85	380	89	96	114	82	357	108	91	121	37
Cost/Income	81,2%	78,0%	80,9%	79,4%	86,5%	83,8%	85,3%	83,6%	80,5%	85,9%	83,9%	80,5%	84,0%	80,1%	92,1%
Allocated Equity (€bn, year to date)	1,2	1,2	1,2	1,1	1,1	1,0	1,0	1,0	1,0	0,9	0,9	0,9	0,9	0,9	0,8

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€m	2021	4Q21	3Q21	2Q21	1Q21	2020	4Q20	3Q20	2Q20	1Q20	2019	4Q19	3Q19	2Q19	1Q19
Other Activities (excluding Principal Investments)															
Revenues	308	-5	-10	79	243	-419	-295	-216	-18	110	-83	-67	-31	13	2
Operating Expenses and Dep.	-903	-264	-178	-217	-244	-860	-280	-160	-325	-95	-1 695	-525	-359	-433	-377
<i>o/w. Restructuring and Adaptation Costs</i>	-292	-82	-62	-71	-77	-389	-150	-84	-75	-79	-1 217	-420	-256	-335	-206
Gross Operating Income	-595	-269	-187	-138	0	-1 280	-575	-377	-343	15	-1 778	-592	-390	-421	-375
Cost of Risk	-159	0	-38	-67	-54	-55	-15	0	-27	-13	-60	-53	-3	-1	-3
Operating Income	-754	-269	-225	-205	-54	-1 334	-590	-377	-370	3	-1 838	-645	-393	-422	-379
Share of Earnings of Equity-Method Entities	16	4	13	-20	20	54	4	16	17	18	81	14	19	24	24
Other Non Operating Items	775	247	-61	298	292	939	421	36	102	381	786	62	20	81	623
Pre-Tax Income	38	-18	-274	73	257	-341	-166	-325	-251	401	-972	-569	-355	-317	269
Allocated Equity (€bn, year to date)	4,3	4,3	4,2	4,3	3,9	3,4	3,4	3,2	3,2	3,2	3,7	3,7	3,7	3,6	3,7