

GROUPAMA GROUP

2019 Half-Year Results

— Combined perimeter figures at 30/06/2019 —



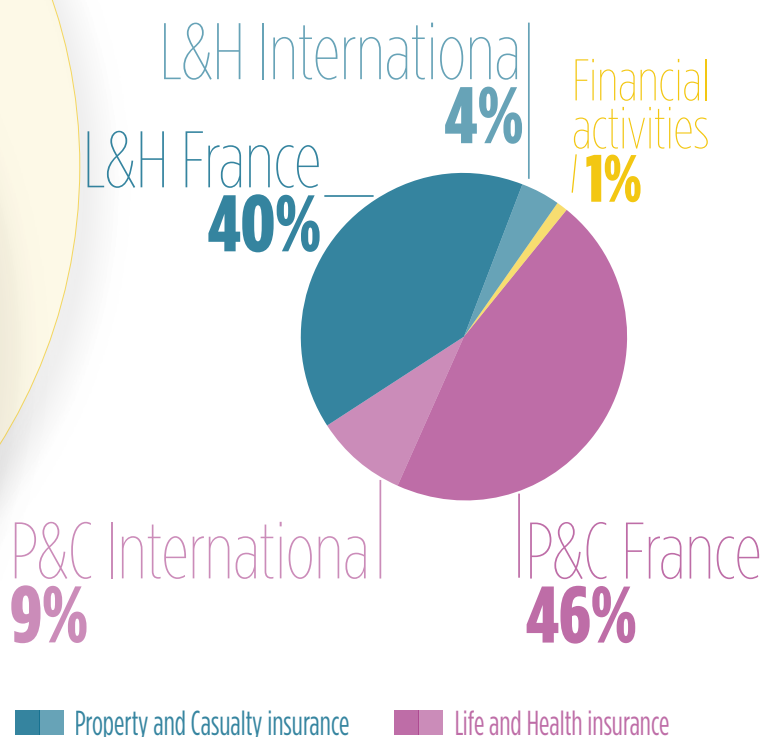
INSURING TOMORROW WITH CONFIDENCE

Multi-line insurer

Premium income



9.5 billions of euros



Operating efficiency

Combined ratio*

97.9%



*non life

Operating result

185 millions of euros



Net result

106 millions of euros



Strong balance-sheet

Total balance-sheet



102.7 billions of euros



Group's IFRS equity

9.7 billions of euros

Solvency ratio

269%

