

GROUPAMA GROUP

2019 full-year result

Combined perimeter figures at 31/12/2019

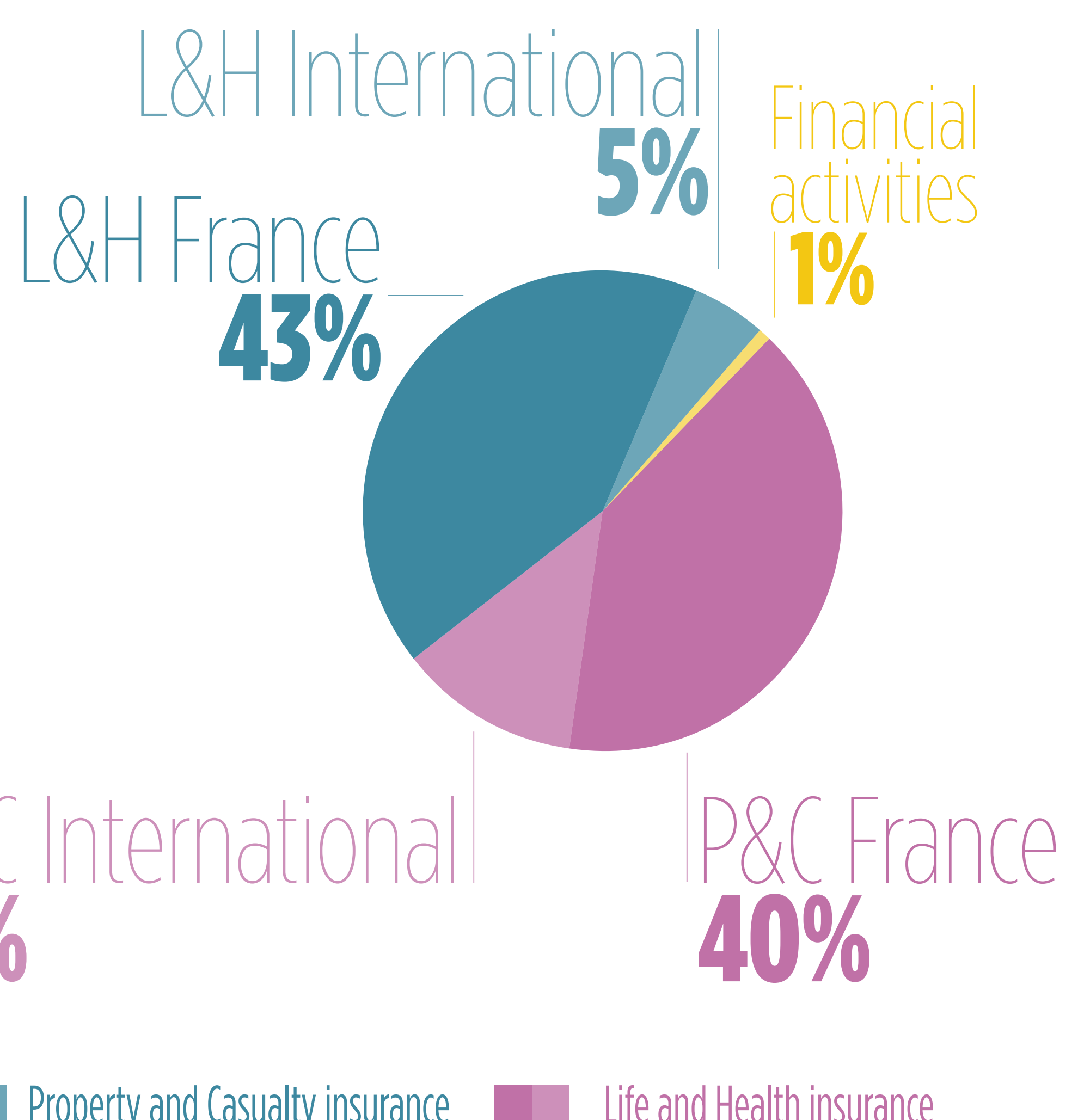


INSURING TOMORROW WITH CONFIDENCE

Multi-line insurer

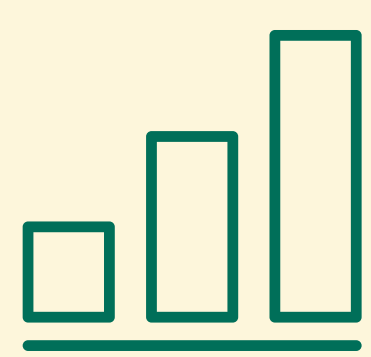
Premium income

14.4 billions of euros



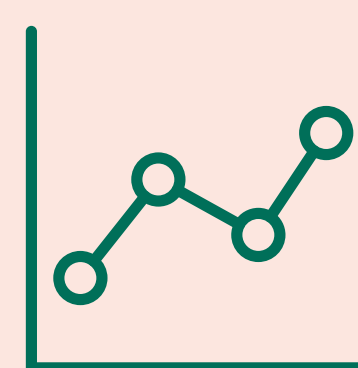
Operating efficiency

Combined ratio*
97.0%



*non life

Operating result
413 millions of euros



Net result
345 millions of euros



Strong balance-sheet

Total balance-sheet
102.9 billions of euros



Group's equity
10.2 billions of euros



Solvency ratio*
302%



*with transitional measure