

GROUPAMA GROUP

2022 FULL-YEAR RESULTS

Figures at 31/12/2022



MULTI LINE INSURER

LIFE AND HEALTH
INSURANCE

€7.8

BILLION
IN PREMIUM INCOME

PROPERTY AND
CASUALTY INSURANCE

€8.0

BILLION
IN PREMIUM INCOME

FINANCIAL
ACTIVITIES

€211

MILLION
IN PREMIUM INCOME

€15.9 billion

IN COMBINED
PREMIUM
INCOME

OPERATING EFFICIENCY



COMBINED
RATIO*

99.4%

*NON LIFE



OPERATING
RESULT

349

MILLIONS OF EUROS



NET
RESULT

454

MILLIONS OF EUROS

STRONG BALANCE SHEET



TOTAL BALANCE
SHEET

94.7

BILLIONS OF EUROS



SOLVENCY
RATIO*

282%

*WITH TRANSITIONAL
MEASURE



GROUP'S IFRS
EQUITY

7.5

BILLIONS OF EUROS