

GROUPAMA GROUP

2020 HALF-YEAR RESULTS
Combined perimeter figures at 30/06/2020



MULTI LINE INSURER



LIFE AND HEALTH
INSURANCE

€4.0

BILLION
IN PREMIUM INCOME

PROPERTY AND
CASUALTY INSURANCE

€5.2

BILLION
IN PREMIUM INCOME

FINANCIAL
ACTIVITIES

€94

MILLION
IN PREMIUM INCOME

€9.3 billion

IN COMBINED
PREMIUM
INCOME

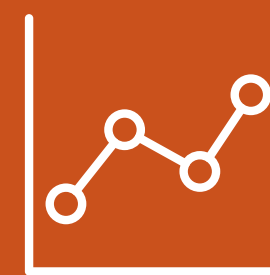
OPERATING EFFICIENCY



COMBINED
RATIO*

97.9%

*NON LIFE



OPERATING
RESULT

196

MILLIONS OF EUROS



NET
RESULT

139

MILLIONS OF EUROS

STRONG BALANCE SHEET



TOTAL
BALANCE
SHEET

103.2

BILLIONS OF EUROS



SOLVENCY
RATIO*

252%

*WITH TRANSITIONAL MEASURE



GROUP'S
IFRS
EQUITY

10.1

BILLIONS OF EUROS