

# GROUPAMA GROUP

2020 FULL-YEAR RESULTS  
Combined perimeter figures at 31/12/2020



## MULTI LINE INSURER



LIFE AND HEALTH  
INSURANCE

€7.0

BILLION  
IN PREMIUM INCOME

PROPERTY AND  
CASUALTY INSURANCE

€7.2

BILLION  
IN PREMIUM INCOME

FINANCIAL  
ACTIVITIES

€189

MILLION  
IN PREMIUM INCOME

€14.4 billion

IN COMBINED  
PREMIUM  
INCOME

## OPERATING EFFICIENCY



COMBINED  
RATIO\*

98.7%

\*NON LIFE



OPERATING  
RESULT

306

MILLIONS OF EUROS



NET  
RESULT

177

MILLIONS OF EUROS

## STRONG BALANCE SHEET



TOTAL  
BALANCE  
SHEET

104.7

BILLIONS OF EUROS



SOLVENCY  
RATIO\*

244%

\*WITH TRANSITIONAL MEASURE



GROUP'S  
IFRS  
EQUITY

10.7

BILLIONS OF EUROS