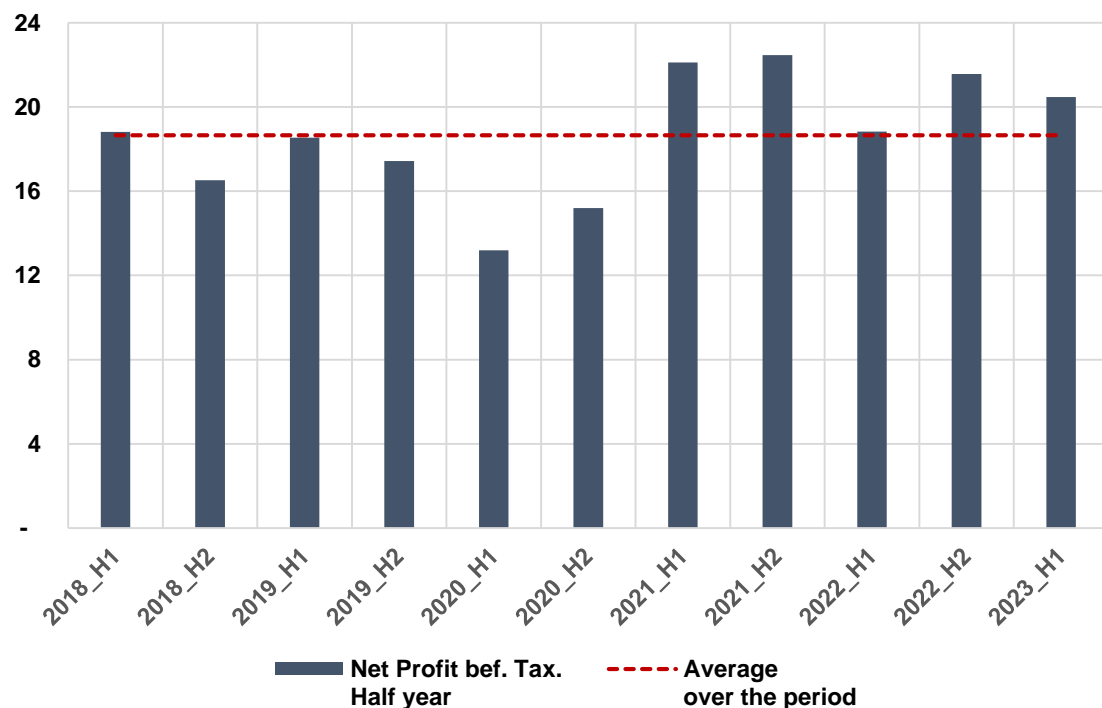
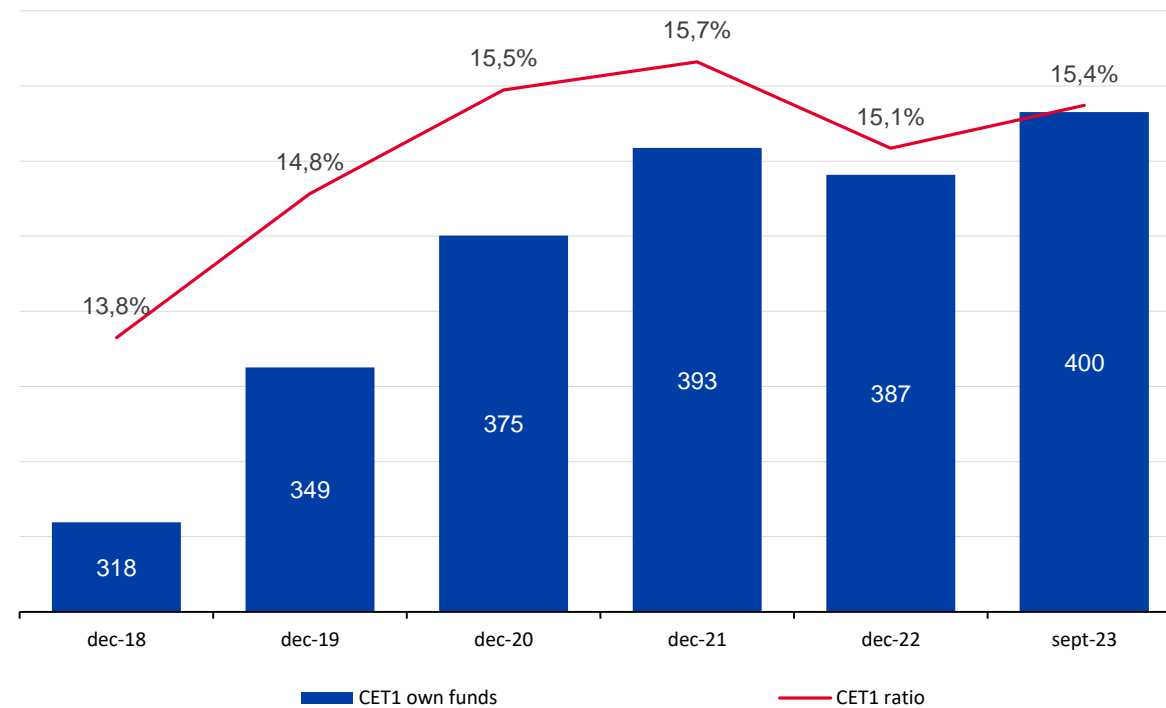


PROFITABILITY AND SOLVENCY OF THE FRENCH BANKING SECTOR

NET PROFIT BEFORE TAX (EUR BILLIONS)



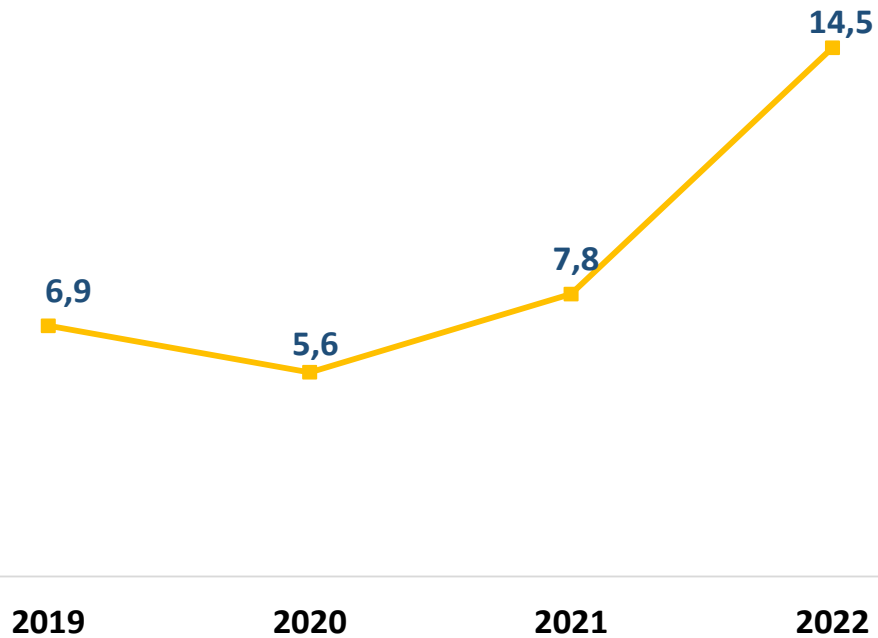
CET1 SOLVENCY RATIO (%) AND OWN FUNDS (EUR BILLIONS)



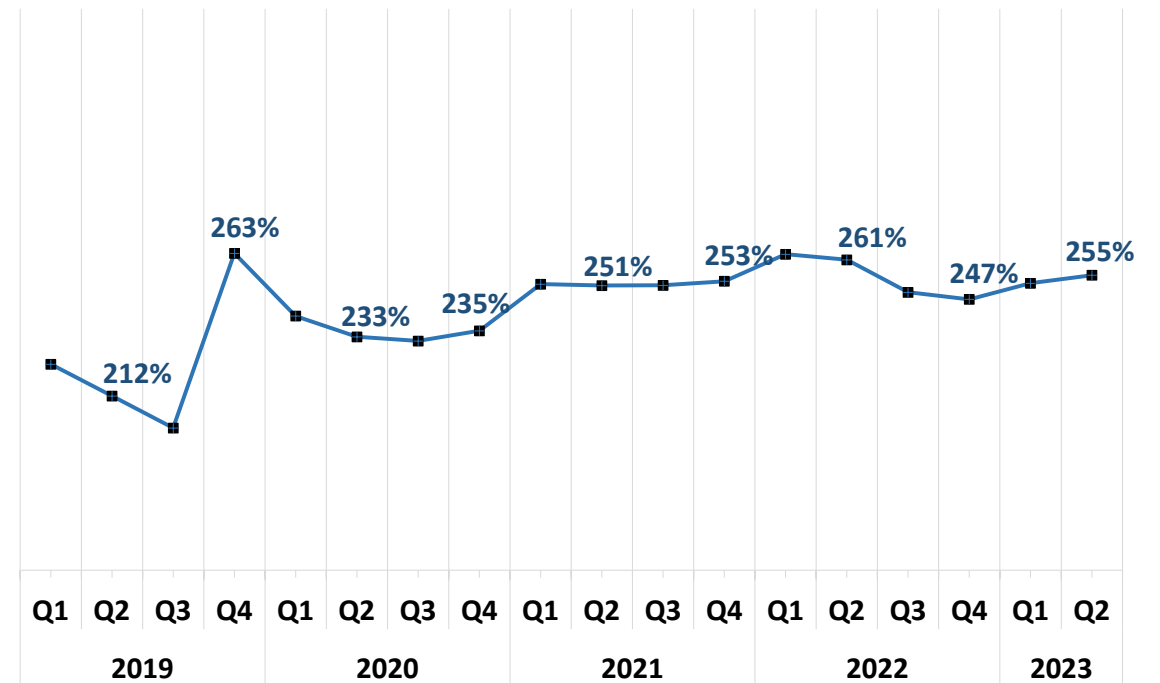
Scope : 6 French consolidated banking groups
Data : FINREP and COREP, ACPR calculations

PROFITABILITY AND SOLVENCY OF THE FRENCH INSURANCE SECTOR

NET PROFIT BEFORE TAX (EUR BILLIONS)

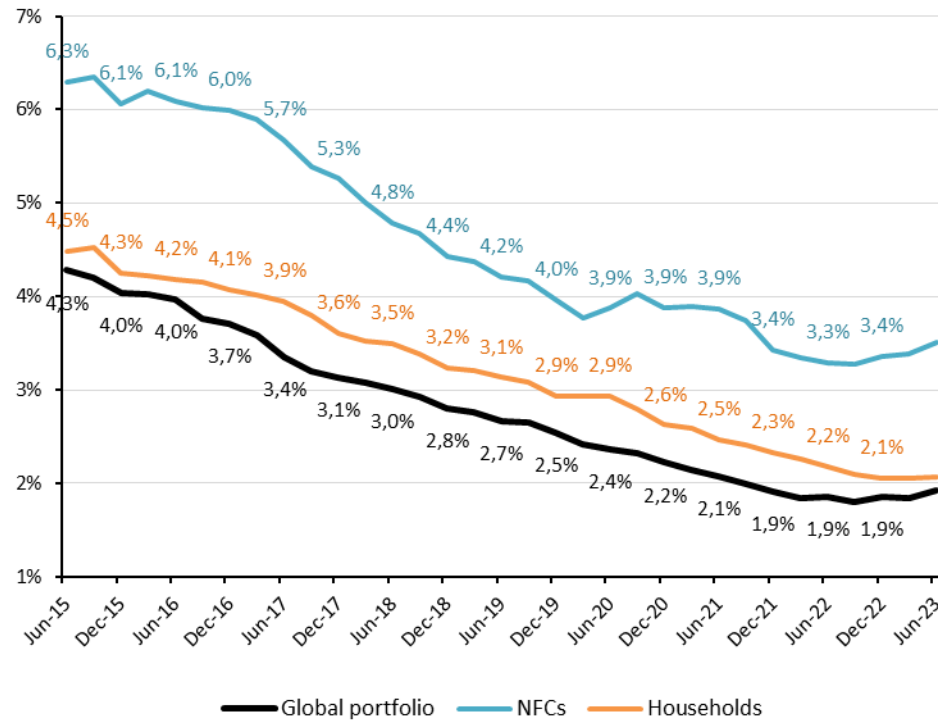


AVERAGE SOLVENCY CAPITAL REQUIRED COVERAGE RATIO

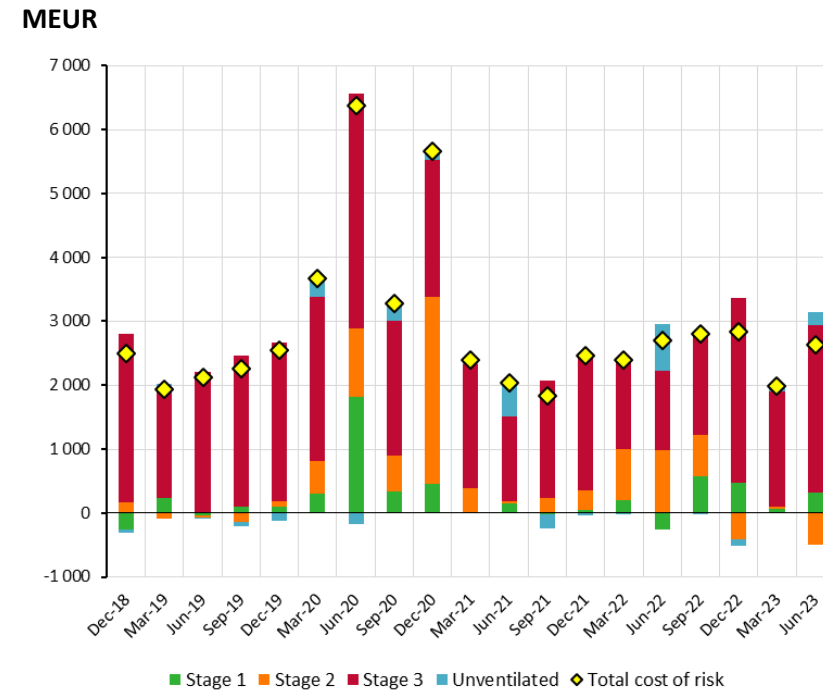


BANKS' COST OF RISK REMAINS LIMITED

NON-PERFORMING LOANS RATIOS



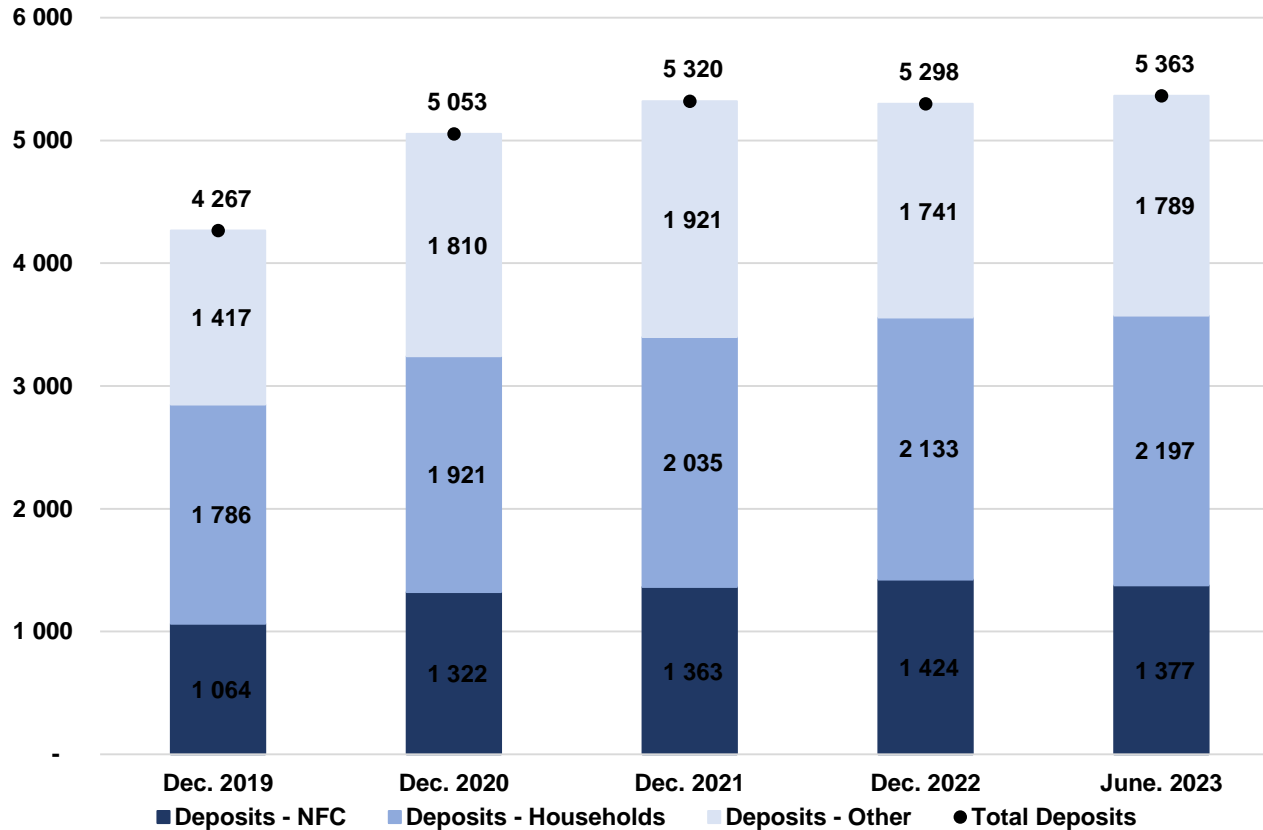
COST OF RISK (BY IFRS PHASE)



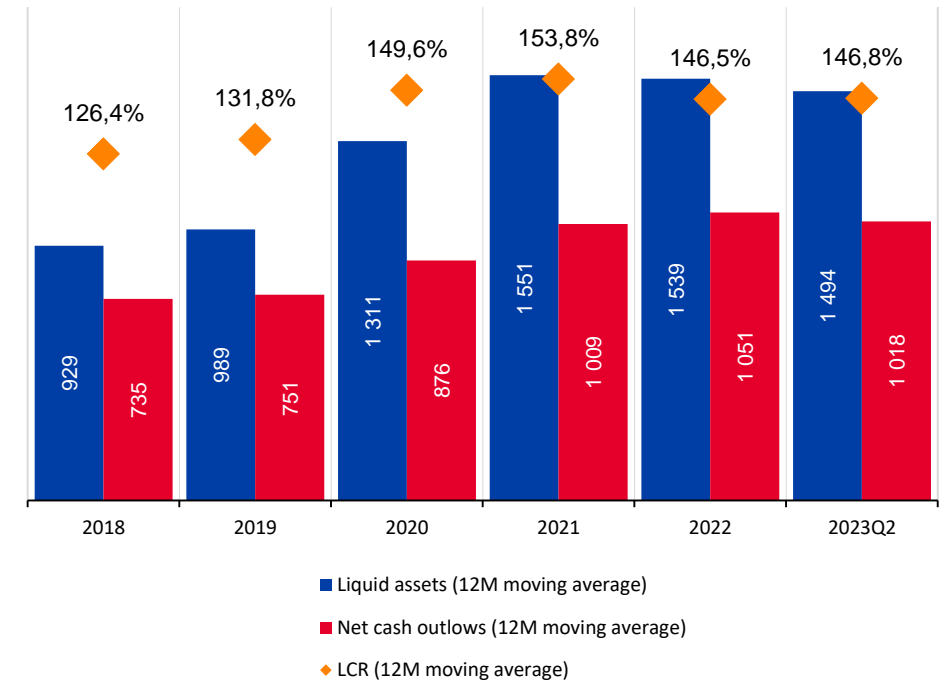
Scope : 6 French consolidated banking groups

BANK LIQUIDITY REMAINS WELL COVERED

CHANGES IN TOTAL DEPOSITS (EUR BILLIONS)



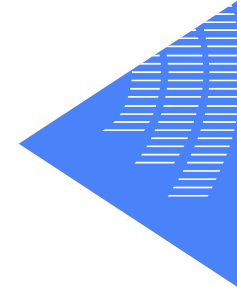
LIQUIDITY COVERAGE RATIO (LCR, %)



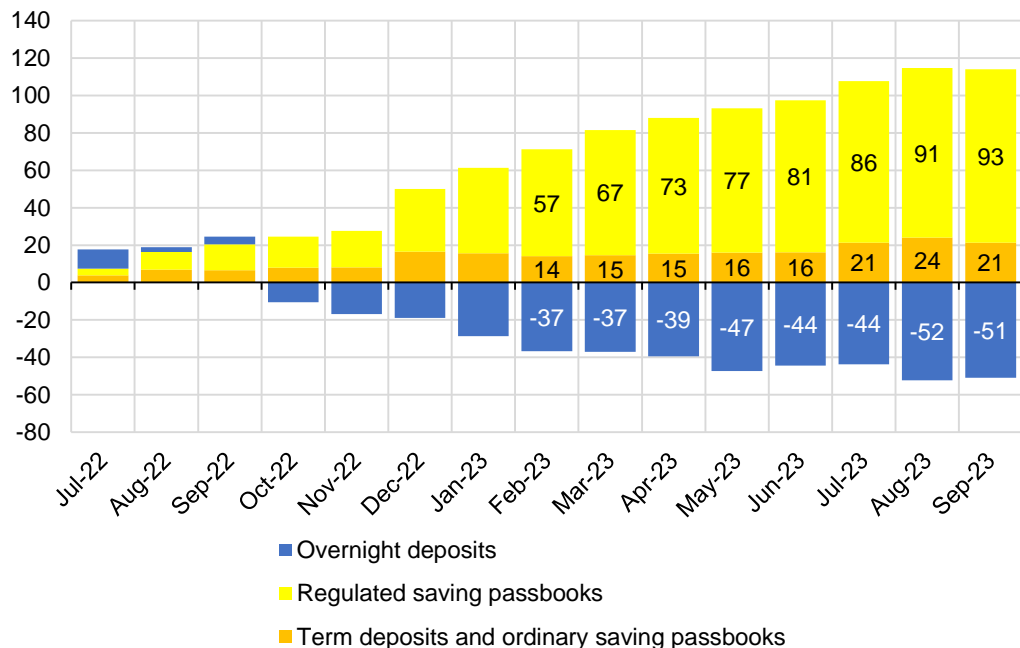
Scope : 6 French consolidated banking groups
Data : FINREP and COREP, ACPR calculations

REALLOCATION FROM OVERNIGHT DEPOSITS TO HIGHER INTEREST RATE DEPOSITS

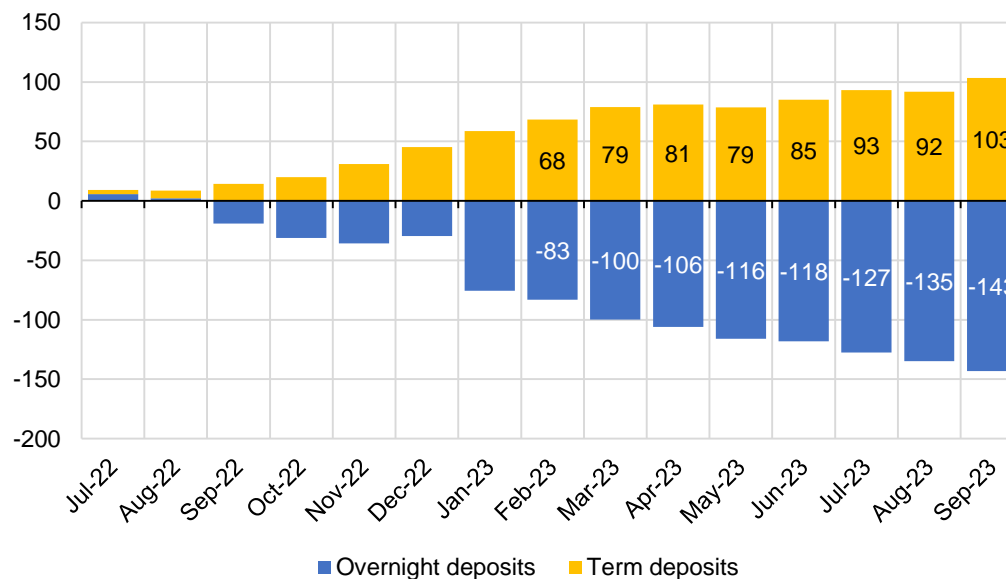
MOVEMENTS SINCE JULY 2022



Household deposits, cumulative flows since July 2022 (euro billions)



Non-financial corporation deposits, cumulative flows since July 2022 (euro billions)

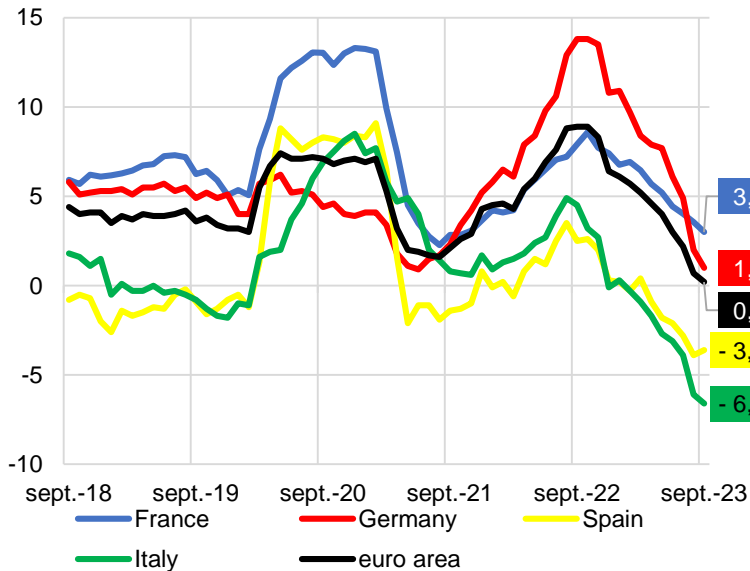


Source : Banque de France, monetary statistics; most recent figures: September 2023

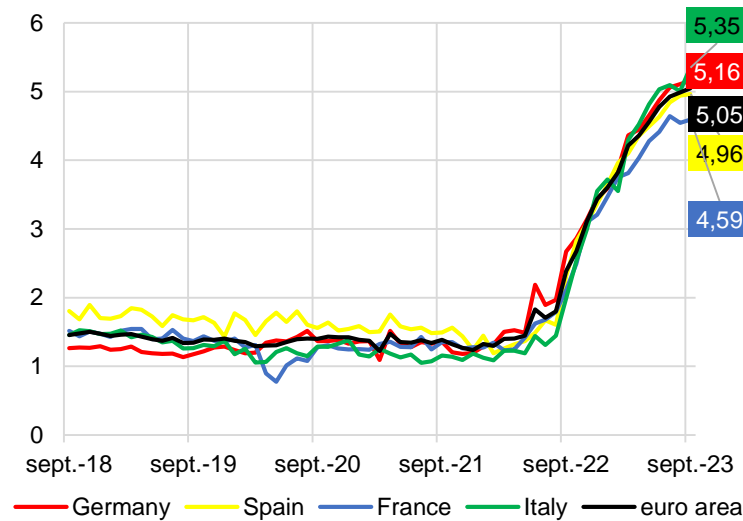
CORPORATE FINANCING REQUIREMENTS REMAIN WELL COVERED ON THE WHOLE

BETTER ACCESS TO BORROWING IN FRANCE THAN IN OTHER EUROPEAN COUNTRIES

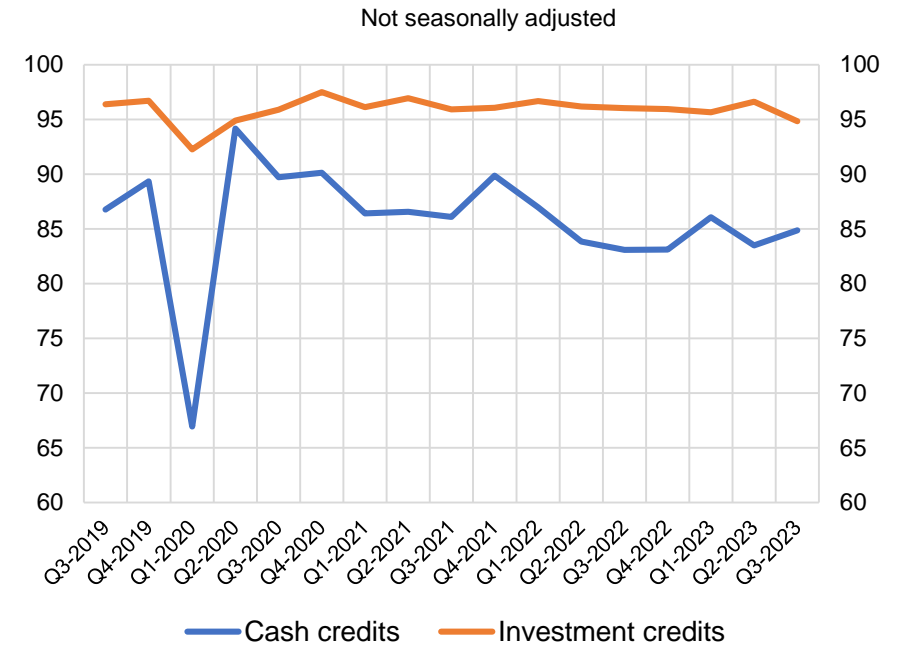
Loans to non-financial firms, annual growth rate (%)



Interest rates on new loans granted to non-financial firms (%)



Share of banking loans approved among applications by small- and medium-sized firms over the quarter



Source : ECB (monetary statistics), Eurostat; most recent figures: September 2023

Source : ECB (monetary statistics), Eurostat; most recent figures: September 2023

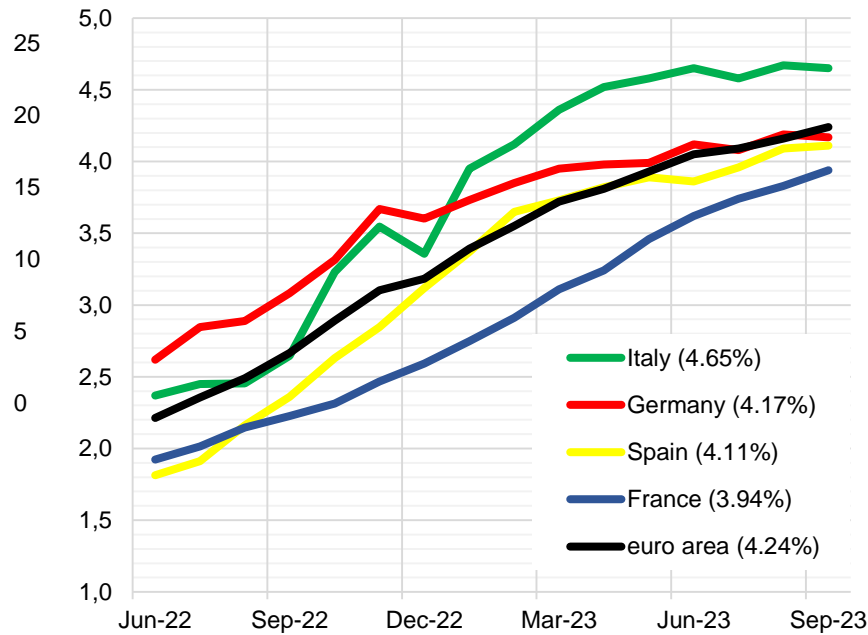
Source : Banque de France, Bank lending survey for businesses, Q3 2023

HOUSING LOANS: LESS EXPENSIVE THAN IN OTHER EUROPEAN COUNTRIES, BUT A WAIT-AND-SEE ATTITUDE FROM BORROWERS

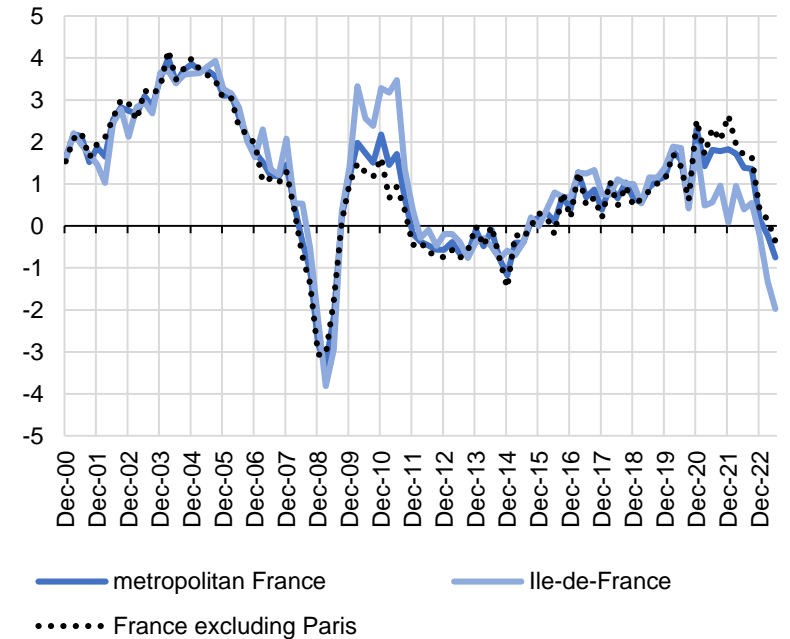
New housing loans to households in France (billions of euros, seasonally adjusted)



Interest rates on new housing loans in the euro area (annual percentage rate of charge – including fees and insurance, %)



Index of housing prices in France Quarterly movement in % (Q /Q-1, seasonally adjusted)



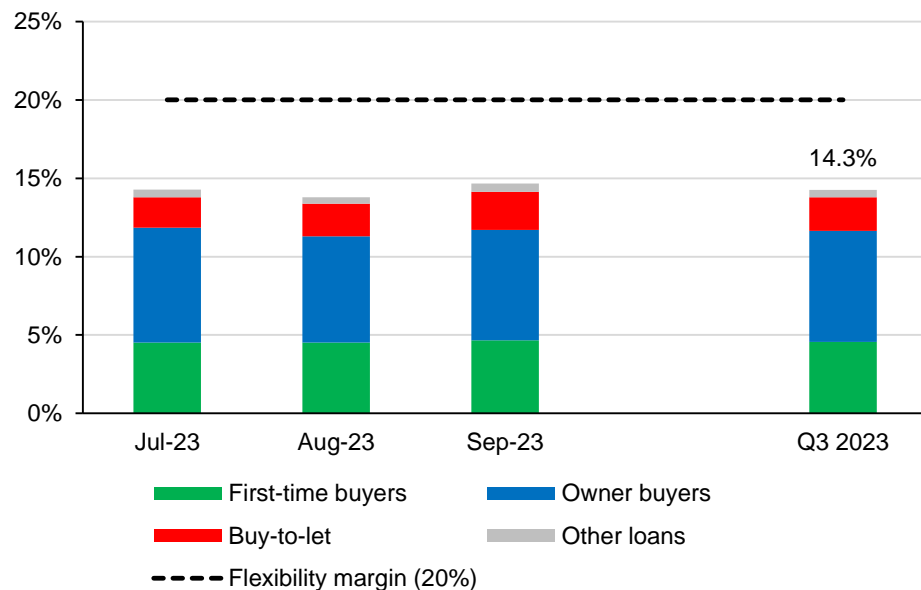
Source : Banque de France; most recent figures: September 2023

Source : ECB; most recent figures: September 2023

Source : Solicitors and Insee ; most recent figures: Q2 2023

HOUSING LOANS AND HCSF STANDARDS: A SIGNIFICANT AMOUNT OF EXISTING FLEXIBILITY IS NOT BEING USED

SHARE OF NON-COMPLIANT LOANS IN NEW LOANS (CEILING OF 20%)

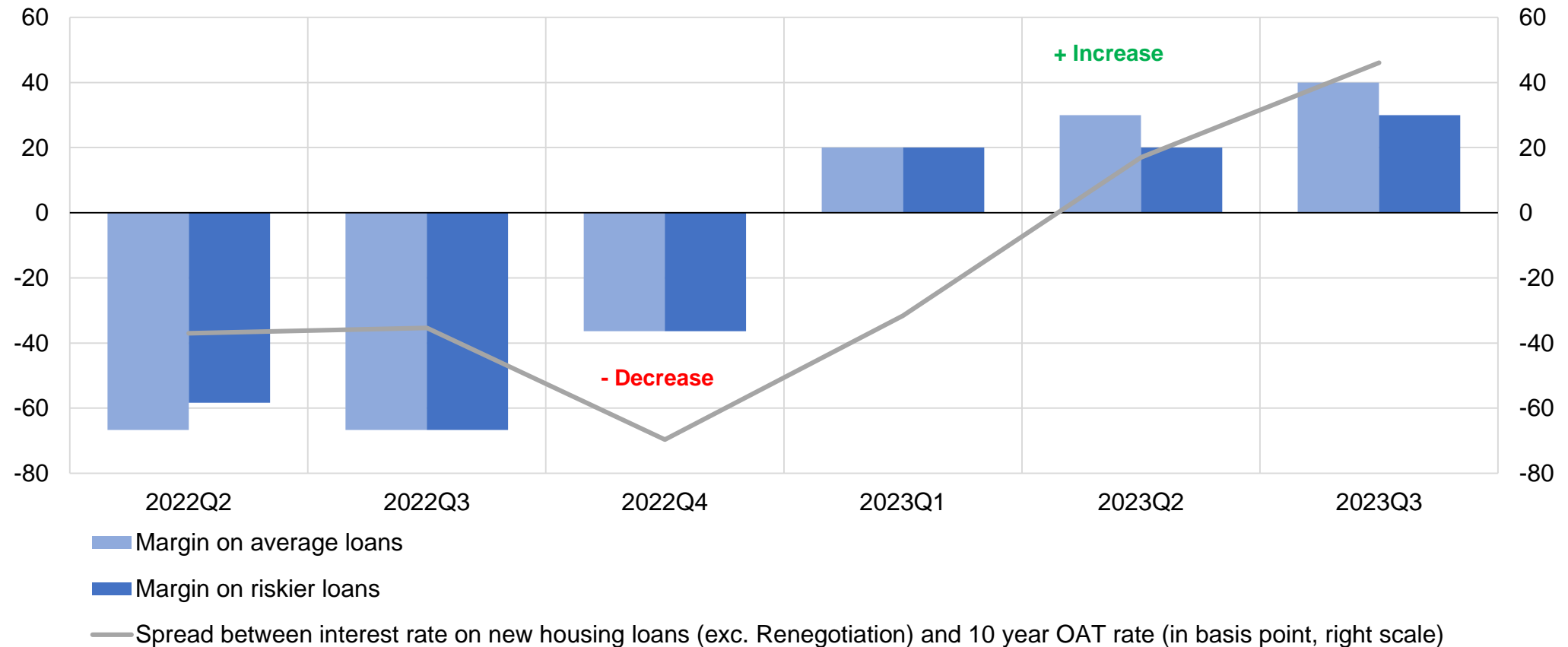


STRUCTURE OF FLEXIBILITY MARGINS

	Share reserved for primary residences	Of which : first-time buyers (included in previous column)	Share available to be used
As a % of maximum flexibility (20 % of quarterly production)	≥ 70 %	≥ 30 %	≤ 30 %
As a % of quarterly production	14 % (70 % of 20 %)	6 % (30 % of 20 %)	6 % (30 % of 20 %)

MARGINS ON HOUSING LOANS HAVE RECOVERED

Perception by banks of changes in their margins on housing loans, balance of opinion



Sources : Bank Lending Survey (BLS) – Q3 2023 ; monetary statistics MIR