

# 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