

RESULTS | THIRD QUARTER 2019

+5.3% vs. 3Q18

€10.9bn

REVENUES

+3.4% vs. 3Q18*

€2.1bn

NET INCOME
GROUP SHARE

*Excluding exceptional items.

+2.0% vs. 3Q18

€7.4bn

OPERATING
EXPENSES

**RISE IN
NET INCOME**
EXCLUDING EXCEPTIONAL ITEMS

**POSITIVE
JAWS EFFECT**

+5.5% vs. 3Q18
INCREASE IN
OUTSTANDING LOANS

REVENUE GROWTH IN THE THREE OPERATING DIVISIONS

Continued
business drive
in revenues

+0.5%
vs. 3Q18

€3.9bn

DOMESTIC
MARKETS



Continued growth
in revenues

+5.1%
vs. 3Q18

€4.2bn

INTERNATIONAL
FINANCIAL SERVICES



Strong rise
in revenues

+12.0%
vs. 3Q18

€2.9bn

CORPORATE
& INSTITUTIONAL
BANKING



VERY SOLID FINANCIAL STRUCTURE

AS AT 30 SEPTEMBER 2019

12.0%

CET1 Ratio
(+10bp vs. 30.06.2019)

€351bn**

Immediately available
liquidity reserve

The 5.3% increase in Group revenues is on the back of the diversified and integrated model of BNP Paribas.

Sustained business drive, ramping up of cost savings and positive jaws effect in the 3 operating divisions.

1st solicited rating from Vigeo Eiris: A1+.

4th company worldwide with a score of 70/100.



BNP PARIBAS PRESENTS ITS QUARTERLY RESULTS



BNP PARIBAS

The bank
for a changing
world

**Liquid market assets or eligible to central banks (counterbalancing capacity) taking into account prudential standards, notably US standards, minus intra-day payment system needs.