

2019 FULL YEAR RESULTS

2019

BNP Paribas confirms the strength of its model and its long-term capacity to create value in changing economic, technological, environmental, regulatory and societal environments.

+4.9% vs. 2018
€44.6 bn

REVENUES

+8.6% vs. 2018
€8.2 bn

NET INCOME
 GROUP SHARE

+2.5% vs. 2018
€31.3 bn

OPERATING
 EXPENSES

DIVIDEND: **€3.10***

*Subject to the approval of the Annual General Meeting on 19 May 2020

2019: STRONG GROWTH IN INCOME THANKS TO BUSINESS DRIVE AND TRANSFORMATION

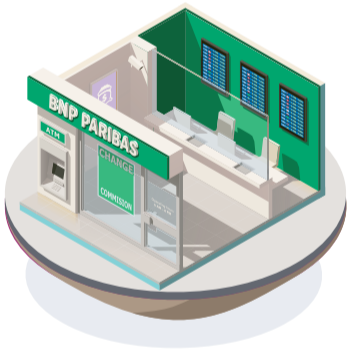
SIGNIFICANT REVENUE GROWTH AND POSITIVE JAWS EFFECTS IN THE THREE OPERATING DIVISIONS

Good business drive

+0.8% vs. 2018

€15.8 bn

DOMESTIC
 MARKETS



Strong business growth

+6.9% vs. 2018

€17.2 bn

INTERNATIONAL
 FINANCIAL SERVICES



Success of the action plan announced early 2019

+11.6% vs. 2018

€12.1 bn

CORPORATE
 & INSTITUTIONAL
 BANKING



2020 OBJECTIVES

Business growth in all the operating divisions: strong business drive and contribution of the diversified and integrated model.

Towards a more efficient and more digital operating model serving customers and employees.

Ongoing development of CIB businesses and strengthening of its European leadership.

Decrease in absolute value of operating expenses and positive jaws effect with the full benefit of the transformation plan.

Reinforced leadership in sustainable finance and ambitious policy of engagement in society.

VERY SOLID FINANCIAL STRUCTURE

AS AT 31 DECEMBER 2019

12.1%

CET1 Ratio
 (+40pb vs. 01.01.2019)

€309 bn**

Immediately available liquidity reserve

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



BNP PARIBAS

The bank
 for a changing
 world