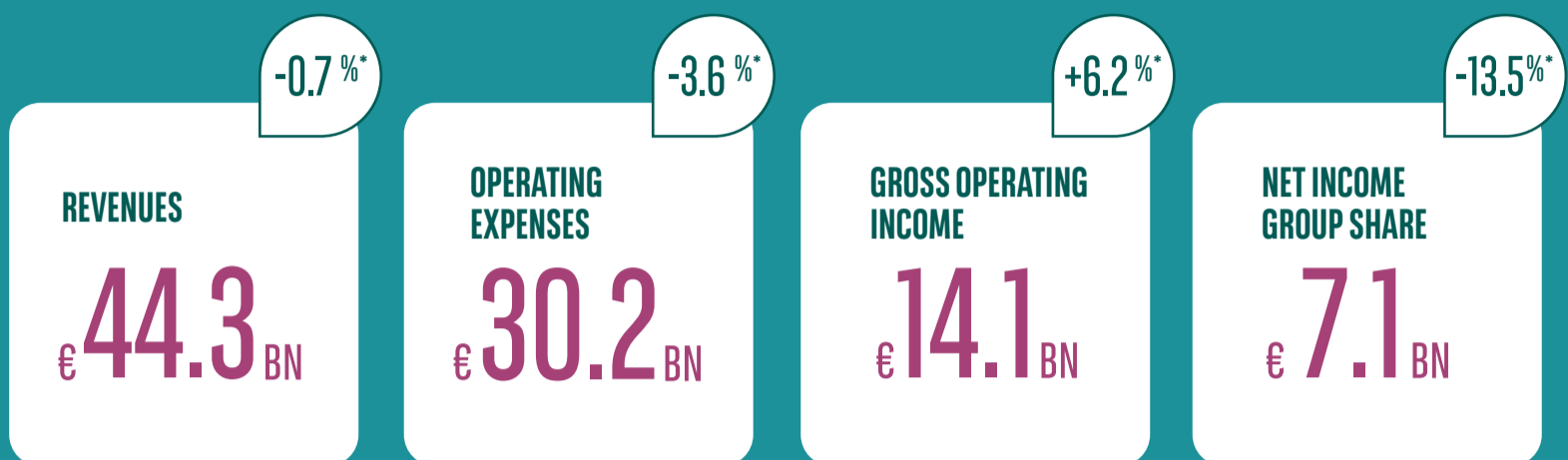


2020 FULL YEAR RESULTS

"In 2020 and still today, our main concerns are helping our clients cope with the effects of the health crisis and safeguarding our employees' health. I would like to thank our teams for having adjusted nimbly throughout the year. The bank has mobilised all its resources to help our clients weather this crisis and lay the foundation for a solid and sustainable economic recovery".

Jean-Laurent Bonnafé, Director and CEO

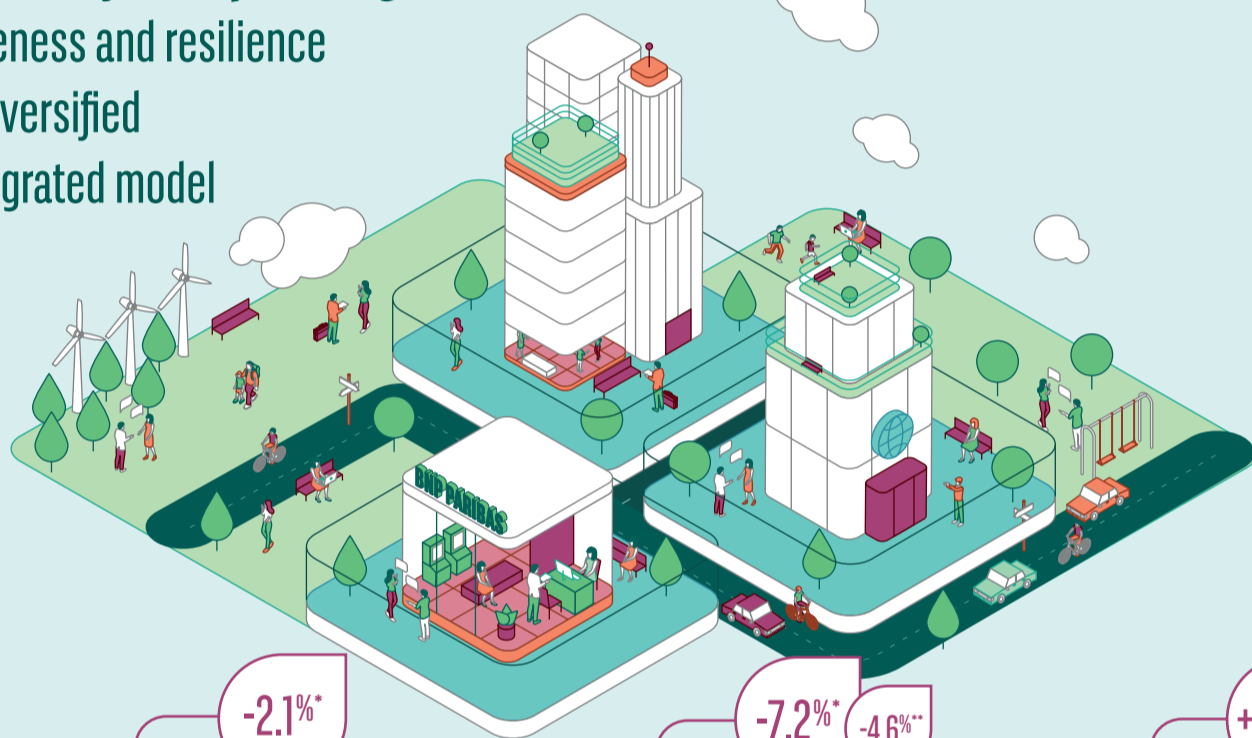
Stable revenues Positive jaws effect - Resilient results



*vs. 2019

Revenues of the operating divisions

Effectiveness and resilience of the diversified and integrated model



€ **15.5** BN
DOMESTIC MARKETS

-2.1%*

Good resilience in the networks. Very good performance in the specialised businesses.

€ **15.9** BN
INTERNATIONAL FINANCIAL SERVICES

-7.2%*

-4.6%**

Continued business drive. Decrease in revenues due to the effects of the health crisis.

€ **13.8** BN
CORPORATE & INSTITUTIONAL BANKING

+13.9%*

+16.2%**

Strong growth in revenues. Strong drive in all businesses.

*vs. 2019

**at constant scope and exchange rate

SUMMARY

Employee commitment and strong mobilisation to serve the economy and society, quick operational adjustment to the health crisis.

Key contribution from digital and industrial transformation.

Diversified and integrated model to support business dynamic in all phases of the crisis.

Reinforced and recognised leadership in sustainable finance. Ambitious policy of commitment towards society.

Preparation of a new strategic plan for 2022-2025.

A VERY SOLID FINANCIAL STRUCTURE

as at 31 december 2020

12.8%

RATIO CET1
(+70 bps vs. 31.12.2019)

€ **432** BN ***

IMMEDIATELY AVAILABLE LIQUIDITY RESERVE

*** Liquid market assets or eligible in 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