



THE BNP PARIBAS GROUP'S BUSINESS DEVELOPMENT PLAN FOR 2014-2016

Serving our clients in a changing world



"Our clients are at the heart of our project. I believe that the quality of our teams and the strength of our organisation will enable us to implement it successfully. Together, we will meet this ambition".

Jean-Laurent Bonnafé
Chief Executive Officer

4 TARGETS FOR 2016



REVENUE GROWTH

≥ 10% vs. 2013

SAVINGS

€2.8bn

PROFITABILITY

ROE* ≥ 10%

SOLVENCY**

10%

* ROE: Return On Equity **Solvency ratio: fully-loaded Basel 3 CET 1

ENHANCE CLIENT FOCUS AND SERVICES



BUILD THE RETAIL BANK OF THE FUTURE

BY ADAPTING THE BRANCH NETWORKS



BY CONTINUING TO GROW THE WEALTH MANAGEMENT BUSINESS



BY INNOVATING IN DIGITAL TECHNOLOGY



Hello bank!

Germany, Belgium, France and Italy:

TARGET: 1.4 MILLION CUSTOMERS IN 2017



INDIVIDUAL CUSTOMERS



CORPORATES

LEVERAGE ON OUR EUROPEAN AND GLOBAL ORGANISATION

ONE BANK FOR CORPORATES: A UNIQUE OFFER FOR CORPORATES WITH A NETWORK OF 216 BUSINESS CENTRES IN 75 COUNTRIES



INSTITUTIONAL CLIENTS

IMPLEMENT A MORE COORDINATED APPROACH

BETWEEN THE CAPITAL MARKETS BUSINESSES, SECURITIES SERVICES AND INVESTMENT PARTNERS



SIMPLIFY OUR ORGANISATION

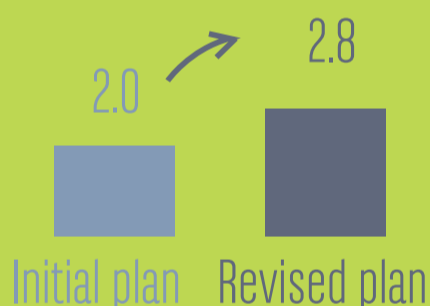
ACCELERATE THE DECISION-MAKING PROCESS AND IMPROVE COLLABORATIVE WORKING VIA DIGITAL TOOLS



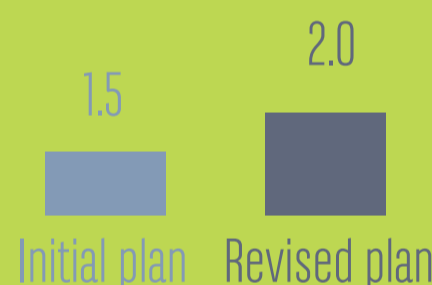
CONTINUE IMPROVING OPERATING EFFICIENCY



Cumulative recurring cost savings (€bn)



One-off transformation costs (€bn)



ADAPT CERTAIN BUSINESSES TO THEIR ECONOMIC AND REGULATORY ENVIRONMENT



BNL: CONTINUE ADAPTING TO THE ECONOMIC ENVIRONMENT

Develop digital banking, adapt the branch formats and grow the Wealth Management client base
Focus the commercial approach to corporates on value-added segments
Improve operating efficiency and the cost of risk

ROE* 3.9%

>15%

2013 2016

CAPITAL MARKETS: ADAPT TO THE NEW REGULATORY ENVIRONMENT

INVESTMENT PARTNERS: BOOST ASSET-GATHERING

3 areas: institutional clients, Asia-Pacific and emerging markets, platforms and distribution networks



+€40bn by 2016

* RONE: Return On Net Equity

SUCCESSFULLY IMPLEMENT BUSINESS DEVELOPMENT INITIATIVES VIA REGIONAL PLANS...



...AND IN OUR SPECIALISED BUSINESSES WHICH ARE KEY GROWTH DRIVERS FOR THE GROUP

- PERSONAL FINANCE:** pursue international business development and strategic partnerships
- INSURANCE:** continue international growth, diversify the offer and forge partnerships
- SECURITIES SERVICES:** continue to develop the international business
- ARVAL, LEASING SOLUTIONS AND REAL ESTATE:** implement ambitious business development plans

