

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

INCREASE IN OUTSTANDING LOANS +5.5% vs. 3Q18

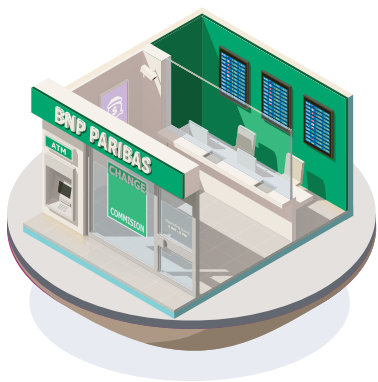
REVENUE GROWTH IN THE THREE OPERATING DIVISIONS

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.