

RESULTS | FIRST QUARTER 2019

€11.1bn
+3.2%
 Vs. 1Q18*
REVENUES

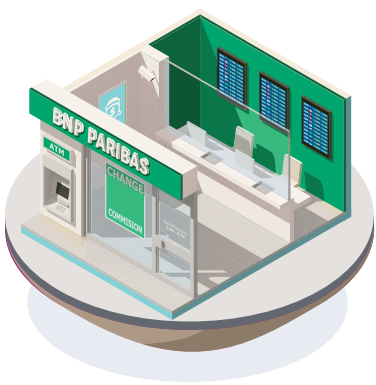
€1.9bn
+22.4%
 Vs. 1Q18*
NET INCOME GROUP SHARE

+2.3%
 Vs. 1Q18*
OPERATING EXPENSES

RISE IN INCOME
POSITIVE JAWS EFFECT

GOOD BUSINESS GROWTH OF THE 3 OPERATING DIVISIONS

Good business drive
-0.2%
 Vs. 1Q18
€4.0 bn
DOMESTIC MARKETS



Good business growth
+9.5%
 Vs. 1Q18
€4.3 bn
INTERNATIONAL FINANCIAL SERVICES



Business growth
+3.5%
 Vs. 1Q18
€3.0 bn
CORPORATE & INSTITUTIONAL BANKING



VERY SOLID FINANCIAL STRUCTURE

AS AT 31 MARCH 2019

A+ Standard & Poor's

Aa3 Moody's

11.7%
 Solvency ratio
 ★★★

€335 bn
 A very large liquidity reserve

Growth in the revenues of the operating divisions and contained rise in operating expenses, leading to a positive jaws effect

Significant progress in the digital transformation
 Active roll-out of new customer experiences

Concrete actions to speed up the energy transition
 with strong commitments from BNP Paribas Cardif
 and BNP Paribas Asset Management

BNP PARIBAS PRESENTS ITS QUARTERLY RESULTS

* At historical scope and exchange rates



BNP PARIBAS

The bank
 for a changing
 world