

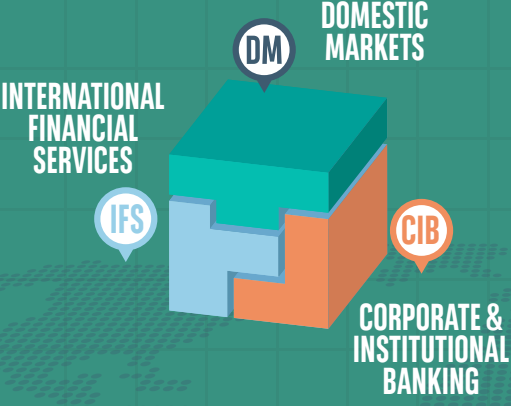
# ROAD TO 2020

## BNP PARIBAS 2017-2020 BUSINESS DEVELOPMENT PLAN

"Accelerate our transformation in order to build the European bank of reference"



### A PLAN BASED ON OUR INTEGRATED BUSINESS MODEL AND THE GROUP'S VALUES



OUR BUSINESS MODEL IS BASED ON CLOSE COOPERATION BETWEEN OUR BUSINESS LINES AND OUR LOCATIONS AND ON DIVERSIFICATION OF RISK



### THE BNP PARIBAS WAY, THE GROUP'S VALUES



### AN AMBITIOUS PROGRAMME OF NEW CUSTOMER EXPERIENCE, DIGITAL TRANSFORMATION & SAVINGS

Capitalise on existing initiatives



Investing in change



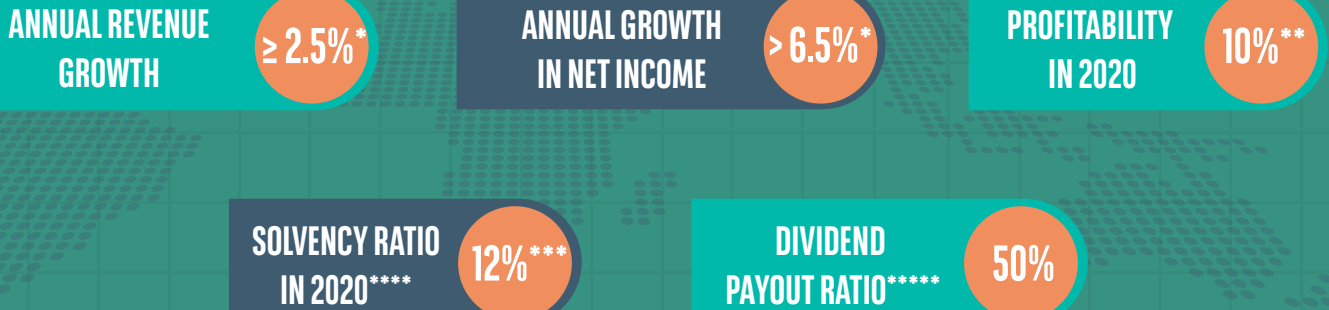
### A PROGRAMME DRIVEN BY 5 LEVERS



### A PLAN FOR SUSTAINABLE GROWTH ACROSS ALL OUR BUSINESSES

- A BUSINESS CULTURE CHARACTERISED BY RESPONSIBLE, ETHICAL CONDUCT
- A POSITIVE IMPACT ON SOCIETY THROUGH OUR APPROACH TO FINANCE & INVESTMENT AND OUR CORPORATE PHILANTHROPY INITIATIVES
- AN ACTIVE ROLE IN THE TRANSITION TO A LOW-CARBON ECONOMY

### THE PLAN'S 5 KEY TARGETS



\* Compounded annual growth rate \*\* ROE: Return On Equity \*\*\* Solvency Ratio = fully loaded Basel 3 common equity Tier 1 ratio \*\*\*\*at constant regulatory framework \*\*\*\*\* Upon approval at AGM



**BNP PARIBAS**

The bank for a changing world