

# RESULTS | SECOND QUARTER 2019

+0.2% vs. 2Q18

€11.2bn

REVENUES

+3.1% vs. 2Q18

€2.5bn

NET INCOME  
GROUP SHARE

+0.1% vs. 2Q18\*

€7.4bn

OPERATING  
EXPENSES

\*Excluding exceptional items

**RISE IN  
INCOME**  
**POSITIVE  
JAWS EFFECT**

+4.7% vs. 2Q18  
**INCREASE IN  
OUTSTANDING LOANS**

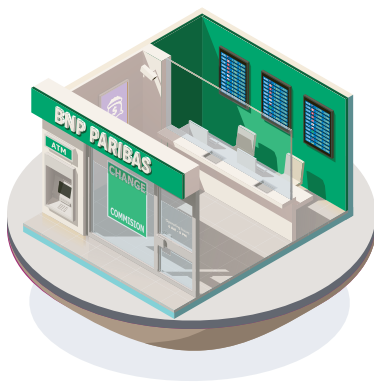
## BUSINESS GROWTH IN THE THREE OPERATING DIVISIONS

Continued  
business drive

-0.3%  
vs. 2Q18

€3.9bn

DOMESTIC  
MARKETS



Good  
business growth

+3.4%  
vs. 2Q18

€4.3bn

INTERNATIONAL  
FINANCIAL SERVICES



Revenue  
growth

+4.0%  
vs. 2Q18

€3.1bn

CORPORATE  
& INSTITUTIONAL  
BANKING



## VERY SOLID FINANCIAL STRUCTURE

AS AT 30 JUNE 2019

A+ Standard & Poor's

Aa3 Moody's

AA- Fitch

11.9%

Solvency ratio

★ ★ ★

€330bn\*\*

Room to manoeuvre:  
more than 1 year in terms  
of wholesale funding

Business growth in the three operating divisions – Increase in outstanding loans: + 4.7% vs. 2Q18 – Positive jaws effect

Success of the new digital customer experiences

A rewarded CSR strategy: World's best bank for corporate responsibility in 2019



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.