RESULTS | FIRST QUARTER 2020

EXCELLENT BUSINESS DRIVE
THIS QUARTER IMPACTED BY AN UNPRECEDENTED HEALTH CRISIS

Good level of results in line with the 2020 objectives, excluding major impacts of the health crisis.
- Good revenue resilience
- Significant decrease in operating expenses
- Increase in gross operating income
- Rise in the cost of risk related to the health crisis

REVENUES OF THE OPERATING DIVISIONS
GOOD RESULTS DESPITE SEVERE MARKET DISRUPTIONS

Good performance in a low-interest rate environment, positive jaws effect.

INTERNATIONAL FINANCIAL SERVICES
Strong business drive and impacts of extraordinary shocks

CORPORATE & INSTITUTIONAL BANKING
Strong business drive and impacts of extraordinary shocks

DOMESTIC MARKETS
Good results despite severe market disruptions

A DIVERSIFIED AND RESILIENT BUSINESS MODEL
Solid financial structure: CET1 ratio of 12.0% and €339bn immediately available liquidity reserve as at 31.03.2020.
- Structural diversification of risks and revenues, and strict risk management.
- Focused on long-term client relationships with high-performance digital solutions.
- Strong franchises within an integrated model with a sustained business drive in the first part of the quarter.
- Capacity to mobilise for relaying measures of an exceptional magnitude to mitigate the economic impact of public health measures.

A WIDE MOBILISATION OF THE GROUP
EXCEPTIONAL MOBILISATION OF BNP PARIBAS FOR ITS CLIENTS AND SOCIETY AT LARGE
- Activation of a business continuity set-up to ensure essential services and safeguard employees’ health.
- Support for customers during the crisis: implementation of suitable credit and cash management solutions; payment deferrals and moratoriums; state-guaranteed loans.
- Commitment to civil society (support for hospitals and medical research, vulnerable persons, youth): over €50m emergency donations in 35 countries; over €100m investments to support SMEs and the healthcare sector.

QUARTERLY RESULTS

THE BANK FOR A CHANGING WORLD