RESULTS | SECOND QUARTER 2019

€11.2bn
+0.2% vs. 2Q18
REVENUES

€7.4bn
+0.1% vs. 2Q18*
OPERATING EXPENSES
*Excluding exceptional items

€2.5bn
+3.1% vs. 2Q18
NET INCOME GROUP SHARE

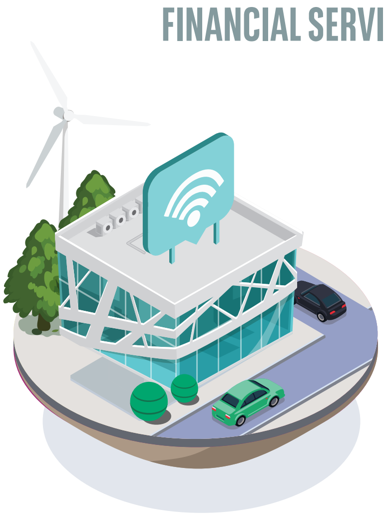
RISE IN INCOME
POSITIVE JAWS EFFECT

INCREASE IN OUSTANDING LOANS
+4.7% vs. 2Q18

BUSINESS GROWTH IN THE THREE OPERATING DIVISIONS

Continued business drive
€3.9bn
-0.3% vs. 2Q18
DOMESTIC MARKETS

Good business growth
€4.3bn
+3.4% vs. 2Q18
INTERNATIONAL FINANCIAL SERVICES



Revenue growth
€3.1bn
+4.0% vs. 2Q18
CORPORATE & INSTITUTIONAL BANKING

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

EUROMONEY AWARDS FOR EXCELLENCE 2019

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

**Liquid market assets or eligible to central banks (counterbalancing capacity) taking into account prudential standards, notably US standards, minus intra-day payment system needs.

BNP PARIBAS PRESENTS ITS QUARTERLY RESULTS

BNP PARIBAS

The bank for a changing world