RESULTS | FIRST QUARTER 2019

€11.1bn

+3.2% Vs. 1Q18*

REVENUES

+2.3% Vs. 1Q18*

OPERATING EXPENSES

€1.9bn

+22.4% Vs. 1Q18*

NET INCOME GROUP SHARE

RISE IN INCOME

POSITIVE JAWS EFFECT

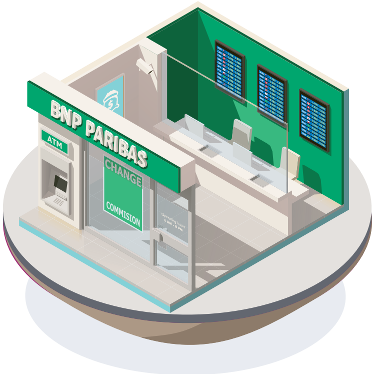
GOOD BUSINESS GROWTH OF THE 3 OPERATING DIVISIONS

Good business drive

€4.0bn

-0.2% Vs. 1Q18

DOMESTIC MARKETS



Good business growth

€4.3bn

+9.5% Vs. 1Q18

INTERNATIONAL FINANCIAL SERVICES

Business growth

€3.0bn

+3.5% Vs. 1Q18

CORPORATE & INSTITUTIONAL BANKING

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

VERY SOLID FINANCIAL STRUCTURE

AS AT 31 MARCH 2019

A+ Standard & Poor's

Aa3 Moody's

11.7%
Solvency ratio
★★★

€335bn
A very large liquidity reserve

* At historical scope and exchange rates

BNP PARIBAS PRESENTS ITS QUARTERLY RESULTS

BNP PARIBAS

The bank for a changing world