RESULTS | 2018 FULL YEAR

REVENUES
€42.5bn
-1.5% Vs. 2017

NET INCOME GROUP SHARE
€7.5bn
-3.0% Vs. 2017

9.6%
ROTE
Return on Tangible Equity

NET INCOME GROUP SHARE HELD UP WELL
Stable dividend vs. 2017

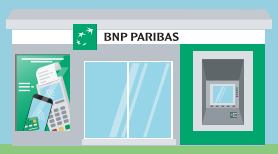
BUSINESS INCREASE IN AN ENVIRONMENT OF ECONOMIC GROWTH IN EUROPE

REVENUES OF THE OPERATING DIVISIONS

DOMESTIC MARKETS
GOOD BUSINESS DRIVE
€15.7bn
-0.2% Vs. 2017

INTERNATIONAL FINANCIAL SERVICES
GOOD BUSINESS GROWTH
€16.4bn
+3.4% Vs.2017

CORPORATE & INSTITUTIONAL BANKING
VERY UNFAVOURABLE MARKET CONTEXT
€10.8bn
-7.5% Vs. 2017





- **Good development** of business activity. **Very unfavourable market context** at the end of the year.
- Significant progress in **digital transformation.** Active roll-out of **new customer experiences**.
- **Ambitious policy of engagement** in society with **concrete impacts in 2018.**
- **2020 Ambition** confirmed.

VERY SOLID FINANCIAL STRUCTURE

AS AT 31 DECEMBER 2018

11.8%
Solvency ratio*
★★★

Immediately available liquidity reserve
€308bn**

*CRD4 "Fully loaded 2019"
**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

The bank for a changing world