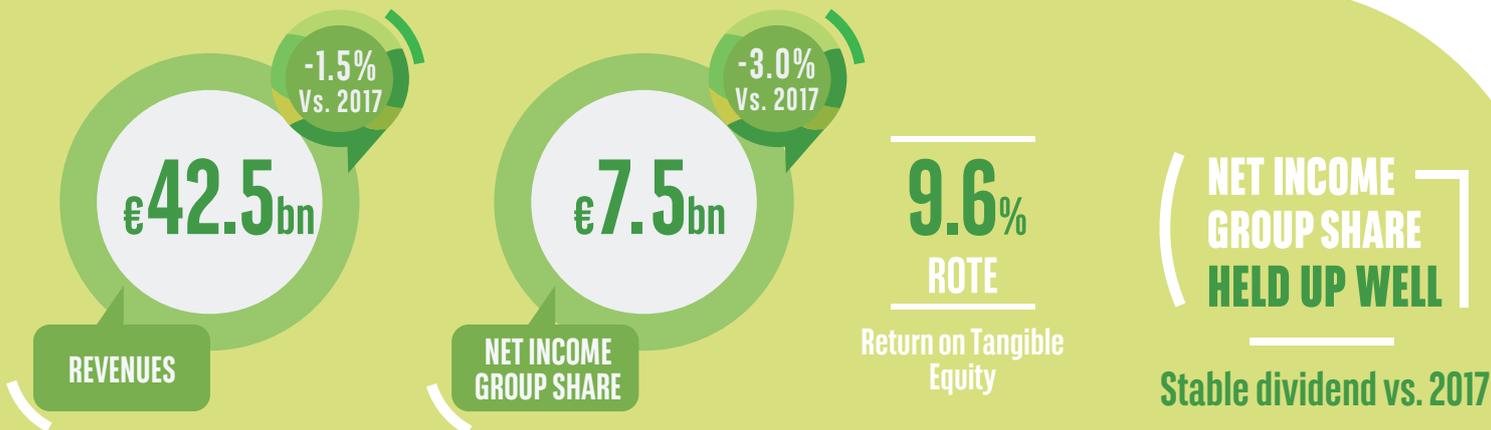


RESULTS | 2018 FULL YEAR



BUSINESS INCREASE IN AN ENVIRONMENT OF ECONOMIC GROWTH IN EUROPE

REVENUES OF THE OPERATING DIVISIONS



- 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