

ANNUAL RESULTS 2016

RISING
NET BANKING
INCOME*

€25.7bn
+2.7%

SOLID GROUP
NET INCOME*

€4.1bn
+15.3%

ROBUST
CAPITAL BASE
Common Equity Tier 1

11.5%
Fully Loaded

* Excluding non-economic items

GOOD COMMERCIAL ACTIVITY ACROSS THE GROUP

RISING
NET BANKING
INCOME*

€25.7bn
+2.7%

THANKS TO A WELL-BALANCED BUSINESS MODEL



FRENCH
RETAIL
BANKING

€8.4bn



INTERNATIONAL
RETAIL BANKING &
FINANCIAL SERVICES

€7.57bn



GLOBAL BANKING &
INVESTOR
SOLUTIONS

€9.31bn

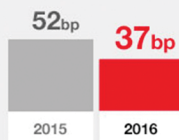
* Excluding non-economic items

STRONG FINANCIAL PERFORMANCE

SOLID GROUP
NET INCOME*

€4.1bn
+15.3%

COST OF RISK



EARNINGS PER SHARE*

€4.55
€3.94 IN 2016

PROPOSED DIVIDEND
€2.20
€2.00 IN 2015

* Excluding non-economic items

STRENGTHENING OF THE BALANCE SHEET IS COMPLETE

ROBUST
CAPITAL BASE
Common Equity Tier 1

11.5%
Fully Loaded

TOTAL CAPITAL RATIO
Fully Loaded



LEVERAGE RATIO

4.2%

FINANCING THE ECONOMY



#3

GLOBAL ISSUER
FOR ALL EURO
CORPORATE BONDS*



+3%

LOAN OUTSTANDINGS
FOR FRENCH
RETAIL BANKING
2016 vs 2015



+8%

LOAN OUTSTANDINGS FOR
INTERNATIONAL RETAIL BANKING
& FINANCIAL SERVICES
2016 vs 2015

* Source : IFR