

3rd QUARTER 2016 FINANCIAL RESULTS

GOOD COMMERCIAL ACTIVITY ACROSS THE GROUP

Rising Net Banking Income *

€ 6.3 bn
+3.7 %

* Excluding non-economic items

Thanks to a well-balanced business model



French
Retail
Banking

€ 2.04 bn



International
Retail Banking &
Financial Services

€ 1.92 bn



Global Banking
& Investor
Solutions

€ 2.29 bn

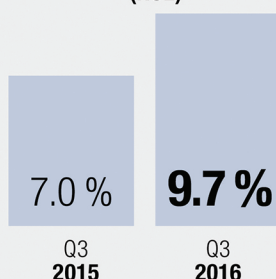
SOUND FINANCIAL PERFORMANCE

Solid Group Net Income *

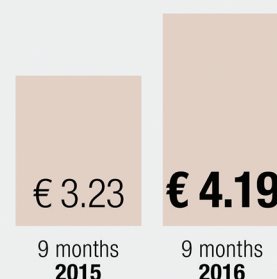
€ 1.257 bn
+ 39 %

* Excluding non-economic items

Group Return On Equity * (ROE)

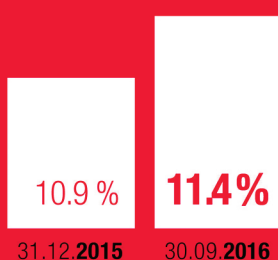


Earnings Per Share *

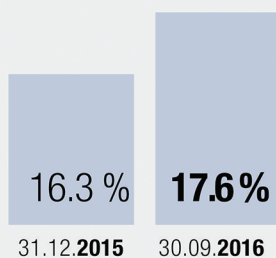


CONTINUED REINFORCEMENT OF THE BALANCE SHEET

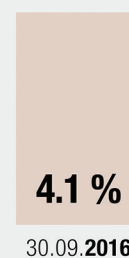
Good capital generation Common Equity Tier 1 (Fully Loaded)



Total Capital ratio (Fully Loaded)



Leverage ratio (Fully Loaded)



FINANCING THE ECONOMY

Issuance of All Euro Corporates Bonds *


#3

Outstanding loan growth


+2.7 %
for French
Retail Banking
Q3 2016 vs Q3 2015


+6.7 %
for International Retail
Banking & Financial Services
30.09.2016 vs 30.09.2015

* Source : IFR

