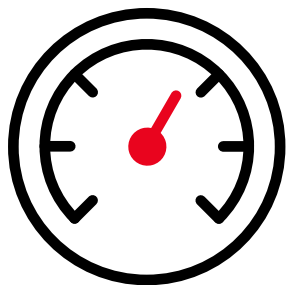
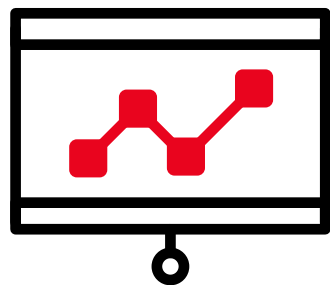


ANNUAL RESULTS 2018



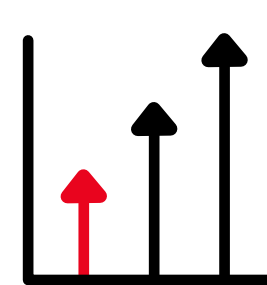
GROUP REVENUES⁽¹⁾

€ **25.2** BN



GROUP NET INCOME

€ **3.9** BN



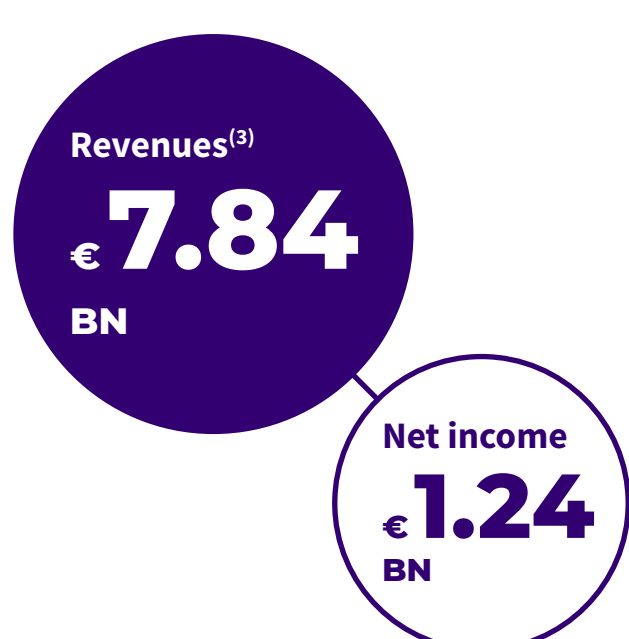
PROFITABILITY⁽²⁾

9.7%

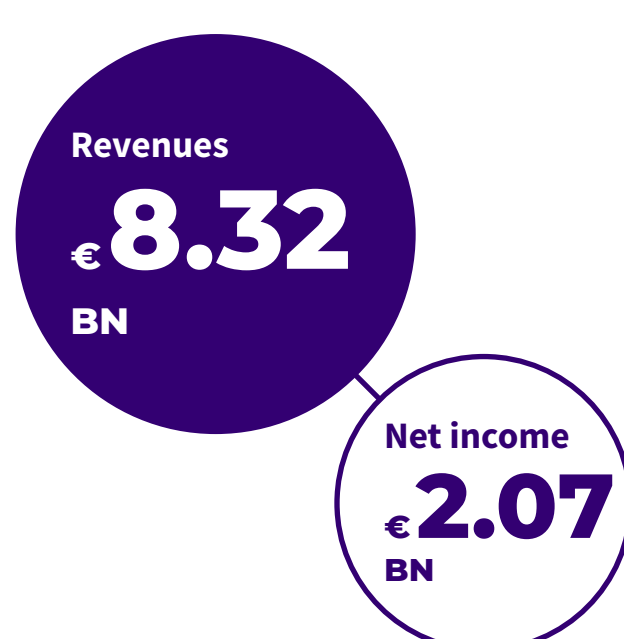
(1) Underlying (2) Underlying ROTE

BUSINESS PERFORMANCE

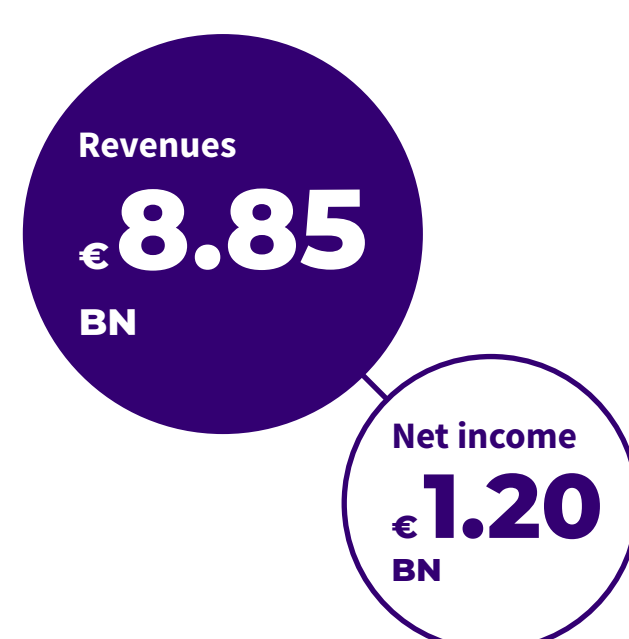
FRENCH RETAIL BANKING



INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES



GLOBAL BANKING AND INVESTOR SOLUTIONS

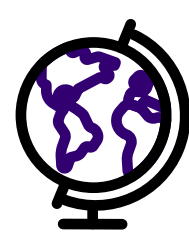


(3) Excluding PEL/CEL

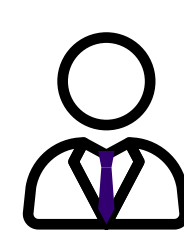
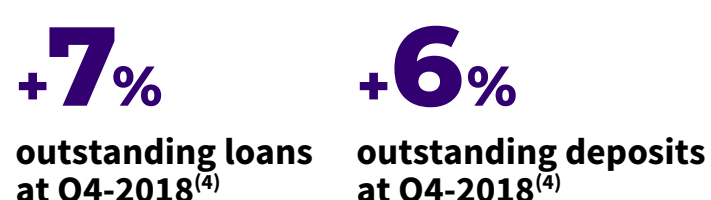
A BANK SERVING THE ECONOMY



FRENCH RETAIL BANKING



INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

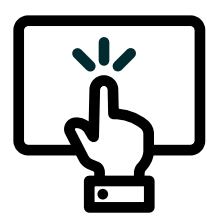


GLOBAL BANKING AND INVESTOR SOLUTIONS

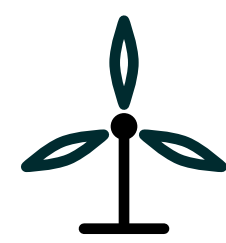


(4) When adjusted for changes in Group structure and at constant exchange rates (5) Project Finance International

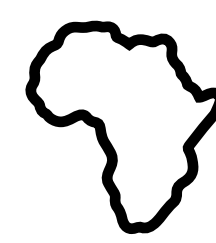
COMMITTED TO POSITIVE TRANSFORMATIONS



DIGITAL TRANSFORMATION



ENERGY TRANSITION



LAUNCH OF GROW WITH AFRICA

PROGRAMME TO SUPPORT SUSTAINABLE DEVELOPMENT IN AFRICA

(6) Les Echos

STRATEGIC PRIORITIES 2020

