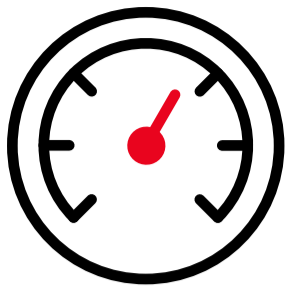
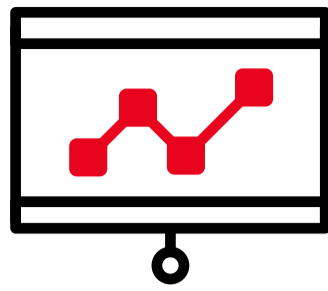


# SECOND QUARTER 2019 KEY FIGURES



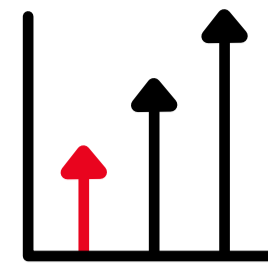
## GROUP REVENUES

€ **6.3** BN



## GROUP NET INCOME<sup>(1)</sup>

€ **1.2** BN



## PROFITABILITY<sup>(2)</sup>

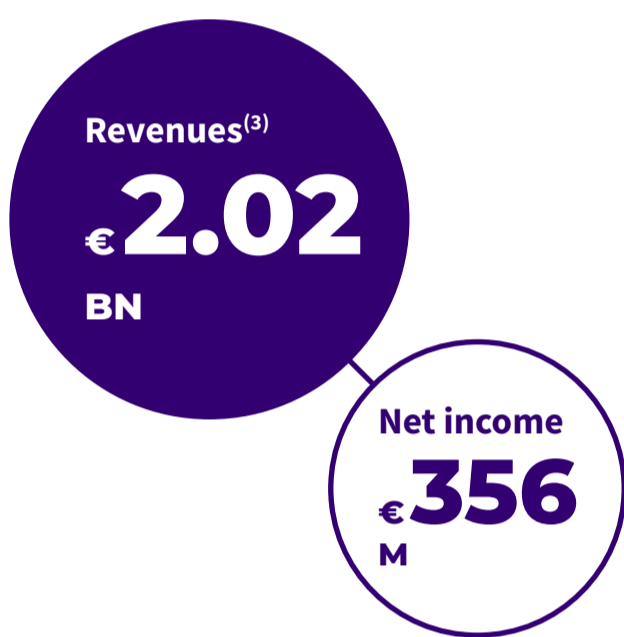
**9.7** %

“ Substantial increase of the capital ratio: CET1 up at 12% ”

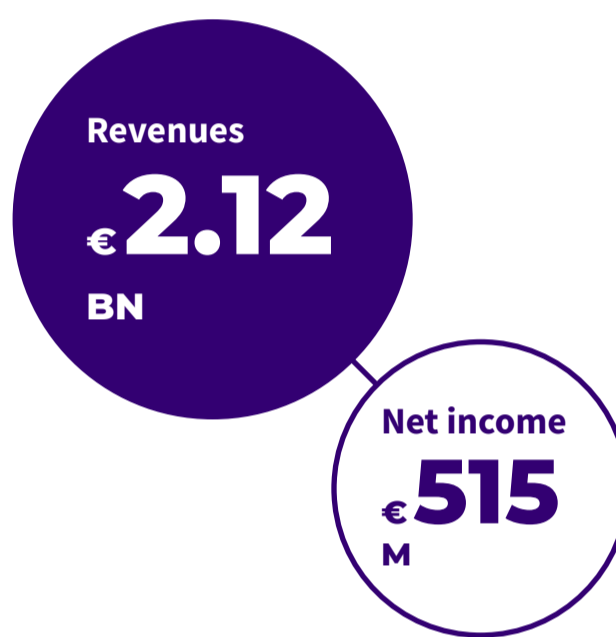
(1) Underlying (2) Underlying ROTE

# CONTRIBUTION BY THE CORE BUSINESSES

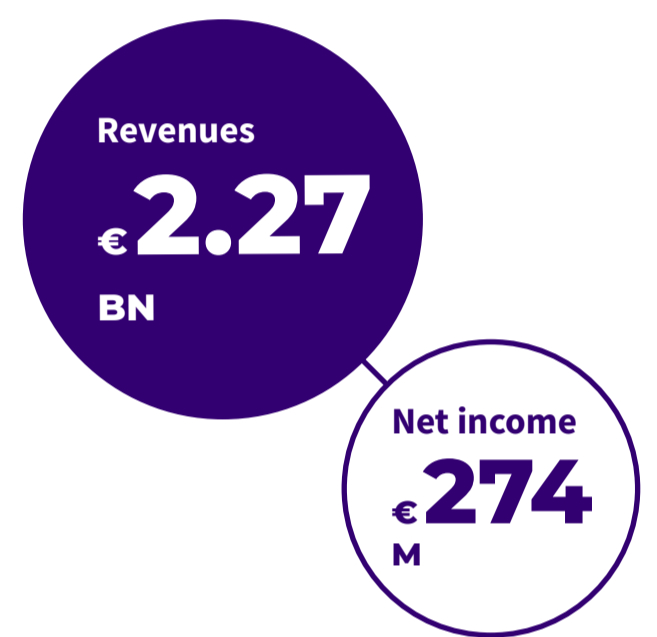
## FRENCH RETAIL BANKING



## INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES



## GLOBAL BANKING AND INVESTOR SOLUTIONS

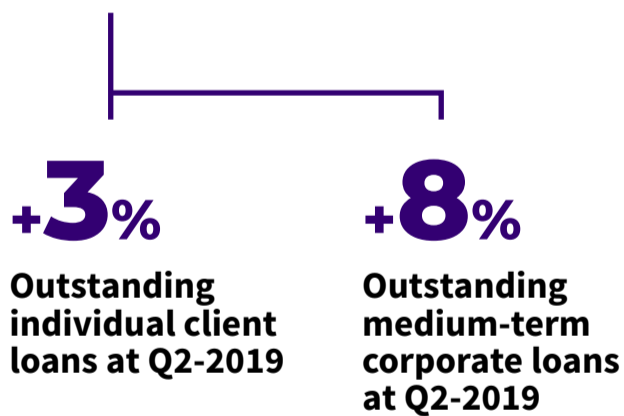


(3) Excluding PEL/CEL

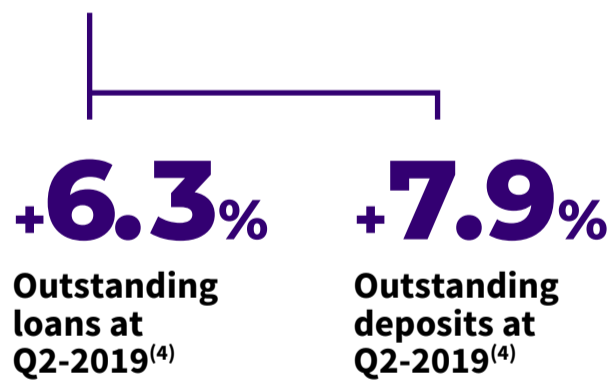
# A BANK SERVING THE ECONOMY



## FRENCH RETAIL BANKING



## INTERNATIONAL RETAIL BANKING



## GLOBAL BANKING AND INVESTOR SOLUTIONS

**Best**  
Investment Bank in France<sup>(5)</sup>

“ Preferred Bank of corporates in France<sup>(6)</sup> ”

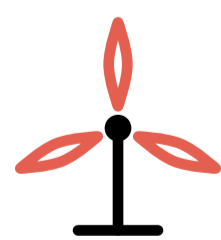
(4) When adjusted for changes in Group structure and at constant exchange rates (5) Source: Euromoney (6) Study carried out by the magazine Challenges

# COMMITTED TO POSITIVE TRANSFORMATIONS



## DIGITAL TRANSFORMATION

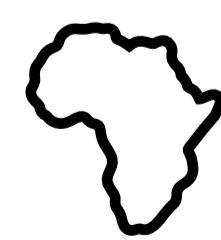
**2 M**  
OF INSTANT PAYMENTS PROCESSED IN FRANCE



## ENERGY TRANSITION FINANCING

THE  
€ **100** BN  
OBJECTIVE  
89% ACHIEVED

EXIT FROM COAL  
BY **2030**<sup>(7)</sup>



## GROW WITH AFRICA PROGRAMME

**BEST BANK IN AFRICA FOR ITS CORPORATE SOCIAL RESPONSIBILITY POLICY<sup>(8)</sup>**



(7) For companies with assets in EU and OECD (8) Source: Euromoney