**KEY POINTS OF THE 3RD QUARTER 2019**

**GROUP REVENUES**

€ 6 BN

**GROUP NET INCOME**

€ 855 M

**FINANCIAL SOLIDITY**

12.5 %

“Strong capital growth: +46 basis points”

**POSTIVE CONTRIBUTIONS BY ALL CORE BUSINESSES**

**FRENCH RETAIL BANKING**

“Stable revenues in an unfavourable environment”

- **Revenues**: € 1.94 BN
- **Net income**: € 311 M

**INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES**

“Profitable growth momentum”

- **Revenues**: € 2.10 BN
- **Net income**: € 513 M

**GLOBAL BANKING AND INVESTOR SOLUTIONS**

“Resilient in a period of adjustment”

- **Revenues**: € 2.01 BN
- **Net income**: € 253 M

**A BANK FINANCING THE ECONOMY**

**FRENCH RETAIL BANKING**

+5.3% Outstanding individual client loans at Q3-2019

+6.9% Outstanding investment loans at Q3-2019

**INTERNATIONAL RETAIL BANKING**

+6.4% Outstanding loans at Q3-2019

+6.8% Outstanding deposits at Q3-2019

**GLOBAL BANKING AND INVESTOR SOLUTIONS**

**MOST INNOVATIVE**

Investment bank for infrastructure and project finance

**COMMITTED TO POSITIVE TRANSFORMATIONS**

**DIGITAL TRANSFORMATION**

FIRST BANK IN TERMS OF DIGITAL TRANSFORMATION MATURITY

**ENERGY TRANSITION FINANCING**

NEW COMMITMENT OF € 120 BN BETWEEN 2019 & 2023

**SUSTAINABLE CITIES**

FOUNDING CO-PARTNER OF THE “NETEXPLO SMART CITIES ACCELERATOR”

“Founding signatory of the Principles for Responsible Banking”