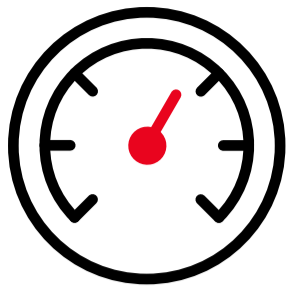
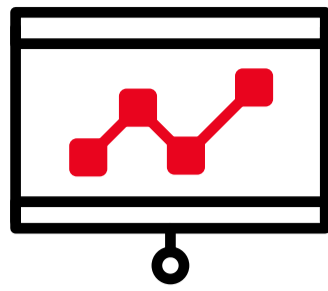


KEY POINTS OF THE 3RD QUARTER 2019



GROUP REVENUES

€ **6** BN



GROUP NET INCOME⁽¹⁾

€ **855** M



FINANCIAL SOLIDITY CET1⁽²⁾

12.5 %

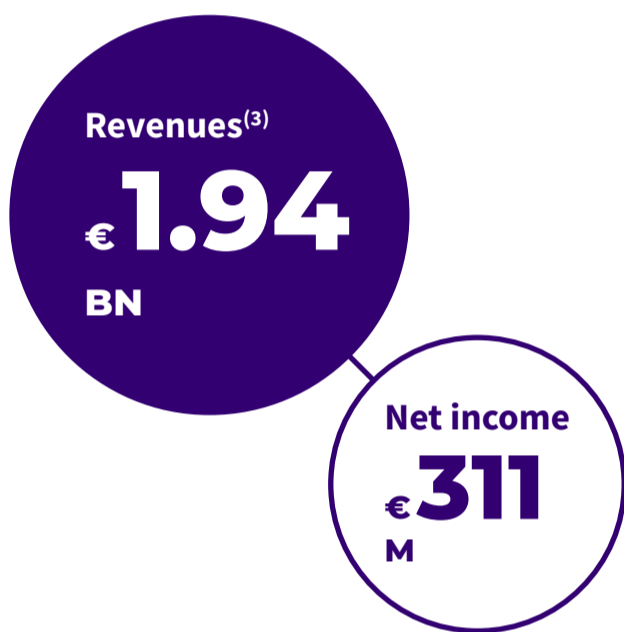
“ Strong capital growth: +46 basis points ”

(1) Underlying (2) Core Equity Tier 1 Ratio

POSITIVE CONTRIBUTIONS BY ALL CORE BUSINESSES

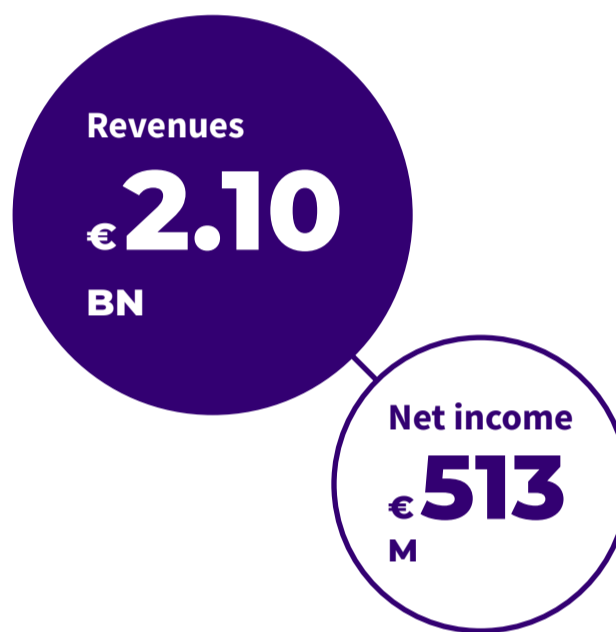
FRENCH RETAIL BANKING

“ Stable revenues in an unfavourable environment ”



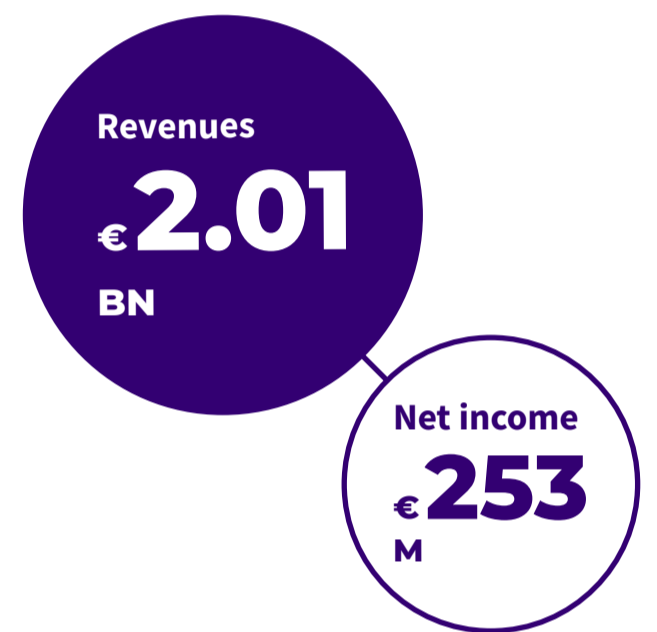
INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

“ Profitable growth momentum ”



GLOBAL BANKING AND INVESTOR SOLUTIONS

“ Resilient in a period of adjustment ”

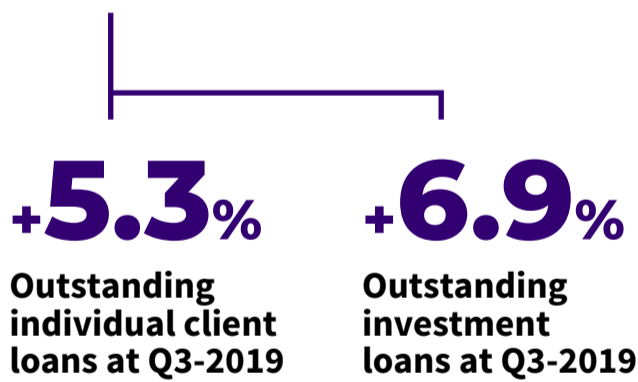


(3) Excluding PEL/CEL

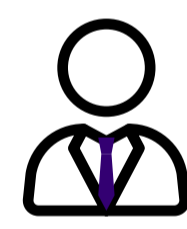
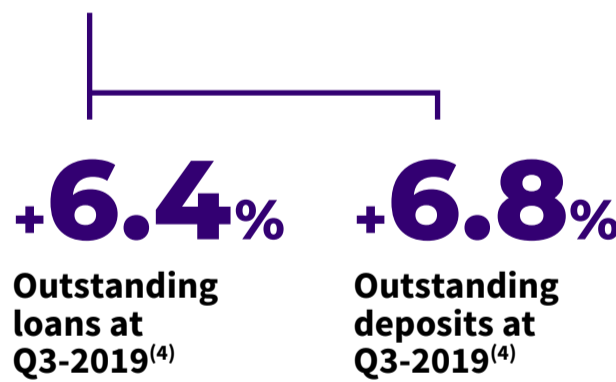
A BANK FINANCING THE ECONOMY



FRENCH RETAIL BANKING



INTERNATIONAL RETAIL BANKING



GLOBAL BANKING AND INVESTOR SOLUTIONS

MOST INNOVATIVE investment bank for infrastructure and project finance⁽⁵⁾

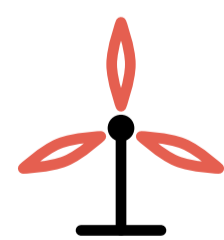
(4) When adjusted for changes in Group structure and at constant exchange rates (5) Source: The Banker

COMMITTED TO POSITIVE TRANSFORMATIONS



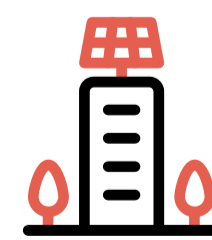
DIGITAL TRANSFORMATION

FIRST BANK IN TERMS OF DIGITAL TRANSFORMATION MATURITY⁽⁶⁾



ENERGY TRANSITION FINANCING

NEW COMMITMENT OF € **120** BN BETWEEN 2019 & 2023



SUSTAINABLE CITIES

FOUNDING CO-PARTNER OF THE “NETEXPLO SMART CITIES ACCELERATOR”⁽⁷⁾



“ Founding signatory of the Principles for Responsible Banking ”

(6) Source: eCAC40 (7) Launched by Netexplo under the auspices of UNESCO and the Ministry of Transport