

BNP PARIBAS 2016 RESULTS AND 2017-2020 BUSINESS DEVELOPMENT PLAN

2016 FULL YEAR RESULTS

GOOD PERFORMANCE BY THE GROUP



€43.4bn

+1.1% vs 2015

REVENUES

€11.2bn

+8.0% vs 2015

PRE-TAX INCOME

€7.7bn

+15.1% vs 2015

NET INCOME
GROUP SHARE

REVENUE GROWTH DESPITE A LOW INTEREST RATE ENVIRONMENT



THANKS TO THE BANK'S INTEGRATED AND DIVERSIFIED MODEL

€15.7bn

-1.2%* vs 2015

DOMESTIC
MARKETS

€15.5bn

+2.7%* vs 2015

INTERNATIONAL
FINANCIAL
SERVICES

€11.5bn

+1.2%* vs 2015

CORPORATE &
INSTITUTIONAL
BANKING

*At constant scope and exchange rates

SOLID CAPITAL GENERATION



SOLVENCY RATIO* UP

HIGH LIQUIDITY RESERVES

11.5%

+60pb versus
31/12/15

€305bn

at 31 December 2016

* Solvency Ratio = fully loaded Basel 3 common equity Tier 1 ratio

SUCCESS OF THE 2014-2016 PLAN

GROWTH IN ALL STRATEGIC AREAS, ROE IN LINE WITH THE PLAN'S GOAL



REVENUES +12.1%* / TARGET ≥ 10%
GOOD GROWTH IN REVENUES



ROE 10.3% / TARGET ≥ 10%
RETURN ON EQUITY

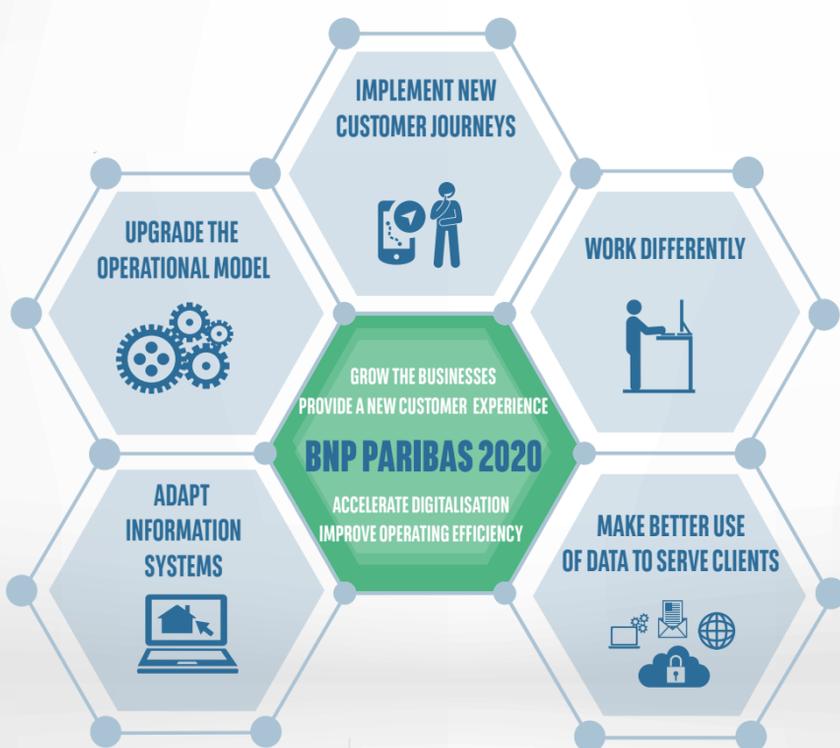


CET1 11.5% / TARGET 10%
SOLVENCY RATIO

* Including acquisitions

BNP PARIBAS 2017-2020 BUSINESS DEVELOPMENT PLAN

BUILD THE BANK OF TOMORROW BY
ACCELERATING OUR DIGITAL TRANSFORMATION



PURSUe AN AMBITIOUS CORPORATE
SOCIAL RESPONSIBILITY POLICY

CAPITALISE ON OUR INTEGRATED
AND DIVERSIFIED BUSINESS MODEL

5 TARGETS OF THE PLAN

ANNUAL REVENUE
GROWTH

≥ 2.5%*

ANNUAL GROWTH
IN NET INCOME

> 6.5%*

PROFITABILITY
IN 2020

10%**

SOLVENCY RATIO
IN 2020****

12%***

DIVIDEND
PAYOUT RATIO*****

50%

* Compounded annual growth rate ** ROE: Return On Equity *** Solvency Ratio = fully loaded Basel 3 common equity Tier 1 ratio ****at constant regulatory framework ***** Upon approval at AGM



BNP PARIBAS

The bank
for a changing
world