



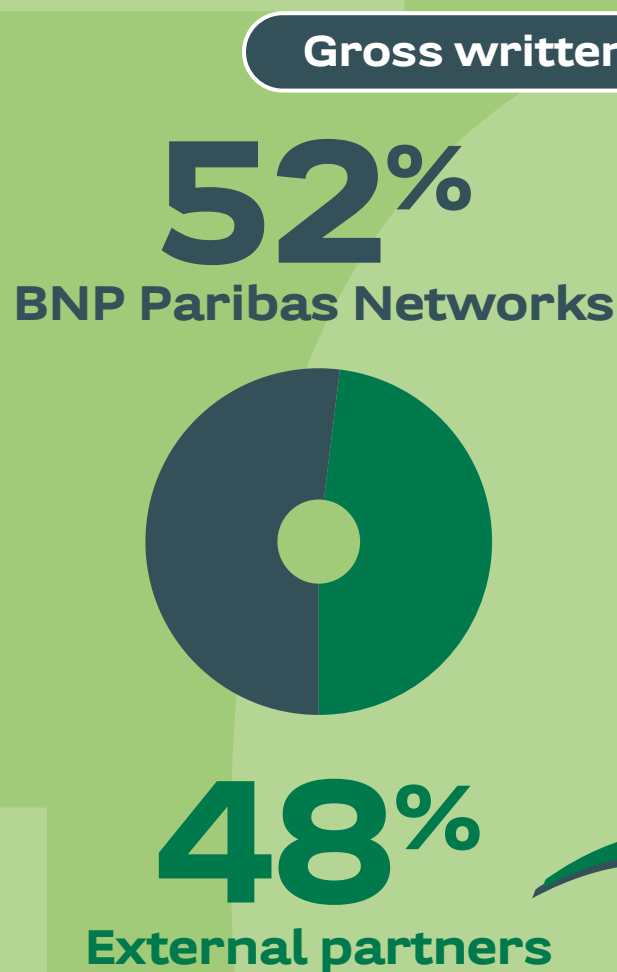
BNP Paribas Cardif Full-year 2019 results*

A PRE-TAX NET PROFIT RECORD



(1) Variation at constant exchange rate
 (2) Variation at constant scope and exchange rates

DIVERSIFIED ACTIVITIES AND DISTRIBUTION

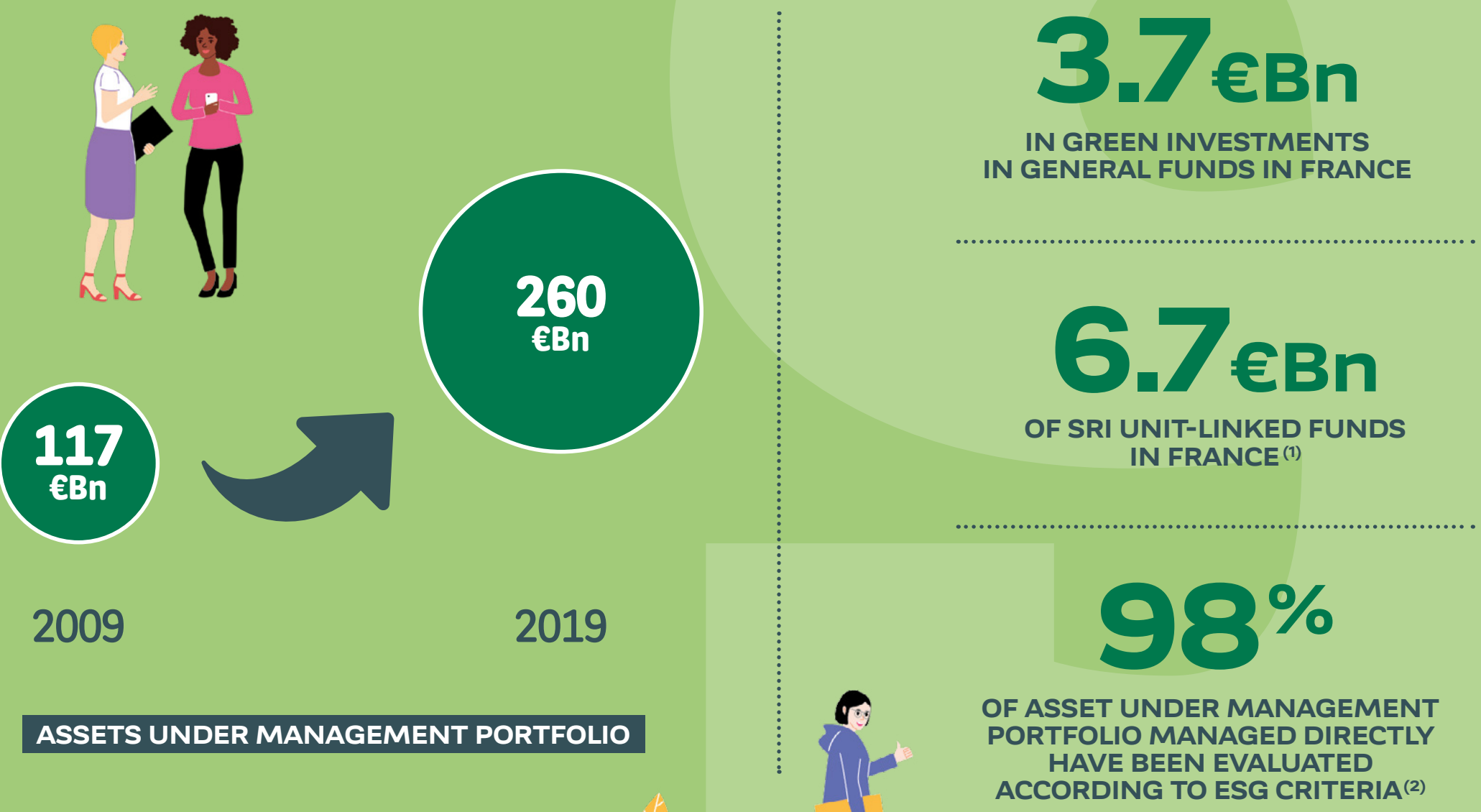


- Banks and financial institutions
- Credit companies
- Automaker financing arms
- Retailers
- Telecommunications and energy companies
- Financial advisors and brokers

A STRONG CULTURE OF PARTNERSHIP



A RESPONSIBLE LONG-TERM ASSET MANAGEMENT



* All figures correspond of insurance activities of the BNP Paribas Group, under the management responsibility of BNP Paribas Cardif

(1) Socially Responsible Investment
 (2) Environmental, Social and Governance criteria