


# CIB'S TRANSFORMATION – LONG TERM VISION

## A SOLID AND PROFITABLE CIB

### THAT HAS EMBARKED ON A TRANSFORMATION JOURNEY

**FOCUS** 


We have optimised resources...

**- €8.3bn**  
RWAs in 2016

**IMPROVE** 

... while managing costs...

**~- €0.3bn**  
Gross costs savings in 2016

**GROW** 

... and developing revenues.

**~+ €200m + €2.9bn**  
Revenues RWAs in 2016

### WITH THE HELP OF FOUR ENABLERS FOR CHANGE



#### CONDUCT

To promote exemplary and consistent conduct in our business practices.



#### DIGITAL

To create long-term value in a radically changing digital environment



#### SUSTAINABILITY

To become a role model for sustainable finance and maintain responsible client relationships



#### PEOPLE CHANGE

To lead and support the human dimension of the cultural transformation of CIB

### EXTENSION TO 2020: A SIGNIFICANT MILESTONE TOWARDS OUR LONG TERM VISION

**Continue** resource optimisation, cost reduction and selective revenue growth

**Expand** client base in Europe

**Embrace** the digital transformation and lay the foundations of our long-term model



#### REVENUES

>+4.5% (CAGR)

#### COST/INCOME

-8pts

#### ALLOCATED EQUITY

~+2% (CAGR)

#### PRE-TAX RONE

>19%

Offering solutions to help our clients achieve their goals in a fast-changing world



**BNP PARIBAS**

The bank  
for a changing  
world