RESULTS

SECOND QUARTER 2026

HALF-YEAR RESULTS
DETAILS BY BUSINESS LINE
APPENDICES

23 JULY 2026

BNP PARIBAS

The bank for a changing world

DISCLAIMER

The figures included in this presentation are unaudited.

As a reminder, on 16 March 2026, BNP Paribas published quarterly series for 2025, restated to reflect, among other things, the reorganization of Global Capital Markets within CIB, the evolution of the sharing agreement between Wealth Management and CPBS, the transfer of 50% of Kantox from New Digital Businesses to Global Markets and the evolution of the main components of IPS and central costs allocation following the integration of AXA IM into the Asset Management.

This presentation includes forward-looking statements based on current beliefs and expectations about future events. Forward-looking statements include financial projections and estimates and their underlying assumptions, statements regarding plans, objectives and expectations with respect to future events, operations, products and services, and statements regarding future performance and synergies. Forward-looking statements are not guarantees of future performance and are subject to inherent risks, uncertainties and assumptions about BNP Paribas and its subsidiaries and investments, developments of BNP Paribas and its subsidiaries, banking industry trends, future capital expenditures and acquisitions, changes in economic conditions globally, or in BNP Paribas' principal local markets, the competitive market and regulatory factors. Those events are uncertain; their outcome may differ from current expectations which may in turn significantly affect expected results. Actual results may differ materially from those projected or implied in these forward-looking statements. Any forward-looking statement contained in this presentation speaks as of the date of this presentation.

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The sum of values contained in the tables and analyses may differ slightly from the total reported due to rounding. The alternative performance measures are defined in the press release published jointly with this presentation.

APPENDICES | Presentation overview – Details by operating divisions and Other items

Details by division

- **1H26 simplified profit & loss statement**
- **1H26 exceptional Items**
- **CIB (2Q26)**
  - Global Banking
  - Global Markets
  - Securities Services
- **CPBS (2Q26)**
  - Commercial & Personal Banking
  - Specialised Businesses
- **IPS (2Q26)**
  - Insurance
  - Asset Management
  - Wealth Management and Real Estate

Other items

- Corporate Centre
- Number of shares and Earnings Per Share
- Book value per share
- Return on equity and permanent shareholders' equity
- Common Equity Tier 1 ratio
- Medium-/long-term regulatory funding
- TLAC/MREL ratio
- Distance to MDA
- Risk-weighted assets
- Liquidity
- Long-term debt ratings

1H26 SIMPLIFIED PROFIT & LOSS STATEMENT

€m	1H26	1H25	*Var. / 1H25*	*Var. / 1H25 csr*
Revenues (NBI)	**28,147**	**25,541**	***+10.2%***	***+9.2%***
Operating Expenses and Dep.	-16,696	-15,489	*+7.8%*	*+4.2%*
Gross Operating Income	**11,451**	**10,052**	***+13.9%***	***+17.0%***
Cost of Risk	-1,871	- 1,650	*+13.4%*	*+14.2%*
Costs of legal risks on financial instruments	-344	-115	*n.s.*	*n.s.*
Operating Income	**9,236**	**8,287**	***+11.5%***	***+15.0%***
Share of Earnings of Equity-Method Entities	459	420	*+9.3%*	*+0.7%*
Other Non Operating Items	976	90	*n.s.*	*n.s.*
Pre-Tax Income	**10,671**	**8,797**	***+21.3%***	***+13.4%***
Corporate Income Tax	- 2,871	- 2,288	*+25.5%*	-
Net Income Attributable to Minority Interests	-238	-300	*-20.7%*	-
Net Income Attributable to Equity Holders	**7,562**	**6,209**	***+21.8%***	**-**
Cost/income	***59.3%***	***60.6%***	***-1.3 pt***	**-**

1H26 EXCEPTIONAL ITEMS

€m	1H26	1H25
Revaluation of a financial stake (Corporate Centre)	+38	
Total revenues	**+38**	_
Restructuring costs and adaptation costs (Corporate Centre)	-320	-84
IT reinforcement costs (Corporate Centre)	-72	-171
Total operating expenses	**-392**	**-255**
Cost of legal risks on financial instruments (Corporate Centre)	-219	_
Total operating income	**-611**	**-255**
Revaluation of an equity stake (Corporate Centre)	+372	
Revaluation of an equity stake (Insurance)		+168
Net capital gain on AGEAS transaction (Corporate Centre)	+858	
Total Other non-operating items	**+1,230**	**+168**
Total exceptional items (pre-tax)	**+657**	**-87**
Total exceptional items (after-tax)	**+870**	**-26**
Effects of the hyperinflation situation in Türkiye[1]		
Impact on pre-tax income	-192	-176
Impact on Net Income, Group share	-182	-129

SECTION 4

Details by business lines

2Q26 Results

CIB

CIB | 2Q26 Dashboard

	CIB			o/w Global Banking			o/w Global Markets			o/w Securities Services		
€m	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**
Revenues	**5,281**	**4,684**	**+12.7%**	**1,547**	**1,506**	**+2.7%**	**2,810**	**2,392**	**+17.5%**	**924**	**787**	**+17.5%**
incl. FICC	1,404	1,410	-0.4%				1,404	1,410	-0.4%			
incl. Equity & Prime Services	1,406	982	+43.2%				1,406	982	+43.2%			
Operating Expenses and Dep.	-2,836	-2,574	+10.2%	-716	-688	+4.1%	-1,541	-1,331	+15.8%	-578	-555	+4.2%
Gross operating profit	**2,446**	**2,110**	**+15.9%**	**831**	**818**	**+1.6%**	**1,268**	**1,061**	**+19.6%**	**346**	**232**	**+49.4%**
Cost of Risk	-95	-111	-15.0%	-77	-108	-29.1%	-18	-3	n.s.	-0	0	n.s.
Costs of legal risks on financial instruments	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.
Operating Income	**2,351**	**1,999**	**+17.6%**	**754**	**709**	**+6.4%**	**1,251**	**1,057**	**+18.3%**	**346**	**232**	**+49.1%**
Share of Earnings of Equity-Method Entities	4	5	-8.1%	1	1	n.s.	0	0	+22.3%	3	4	-26.7%
Other Non Operating Items	-0	-0	-31.7%	-0	0	n.s.	-0	-0	-20.6%	0	0	n.s.
Pre-Tax Income	**2,355**	**2,003**	**+17.6%**	**756**	**710**	**+6.4%**	**1,251**	**1,057**	**+18.3%**	**349**	**236**	**+47.9%**
Cost/Income (%)	53.7%	55.0%	-1.3 pt	46.3%	45.7%	+0.6 pt	54.9%	55.6%	-0.8 pt	62.6%	70.5%	-8.0 pt
Cost of risk (in annualised bp)				14	21	-7						
RONE (annualised basis)	26.6%	22.6%	+4.0 pt	16.7%	16.0%	+0.7 pt	32.0%	26.4%	+5.5 pt	84.1%	53.2%	+31.0 pt
€bn												
RWA	269.3	267.3	+0.7%	152.3	143.3	+6.3%	104.3	110.3	-5.5%	12.7	13.6	-7.0%
Allocated Equity (YTD)	34.8	35.7	-2.6%	18.0	17.9	+0.6%	15.3	16.1	-5.2%	1.6	1.8	-11.6%
Business indicators												
Global banking - loans (€bn)	218.4	197.2	+10.8%	218.4	197.2	+10.8%						
Global banking - deposits (€bn)	248.4	219.2	+13.3%	248.4	219.2	+13.3%						
Securities services - AuC (€bn)	15,298	14,880	+2.8%							15,298	14,880	+2.8%
Securities services - AuA (€bn)	2,991	2,782	+7.5%							2,991	2,782	+7.5%
Securities services - transactions (m)	56.1	48.4	+15.9%							56.1	48.4	+15.9%

CIB | 1H26 Dashboard

	CIB			o/w Global Banking			o/w Global Markets			o/w Securities Services		
€m	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**
Revenues	**10,524**	**9,970**	**+5.6%**	**3,061**	**3,185**	**-3.9%**	**5,694**	**5,205**	**+9.4%**	**1,769**	**1,580**	**+12.0%**
incl. FICC	3,031	3,036	-0.2%				3,031	3,036	-0.2%			
incl. Equity & Prime Services	2,663	2,169	+22.8%				2,663	2,169	+22.8%			
Operating Expenses and Dep.	-5,735	-5,541	+3.5%	-1,426	-1,419	+0.5%	-3,177	-3,029	+4.9%	-1,132	-1,092	+3.6%
Gross operating profit	**4,789**	**4,429**	**+8.1%**	**1,635**	**1,765**	**-7.4%**	**2,517**	**2,176**	**+15.6%**	**638**	**488**	**+30.7%**
Cost of Risk	-206	-176	+16.7%	-189	-167	+13.3%	-17	-10	n.s.	0	0	n.s.
Costs of legal risks on financial instruments	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.
Operating Income	**4,583**	**4,253**	**+7.8%**	**1,446**	**1,599**	**-9.5%**	**2,500**	**2,167**	**+15.4%**	**638**	**488**	**+30.7%**
Share of Earnings of Equity-Method Entities	10	10	-4.4%	3	2	+22.4%	1	1	+19.8%	6	7	-14.9%
Other Non Operating Items	0	3	n.s.	-0	-0	n.s.	-0	3	n.s.	0	0	n.s.
Pre-Tax Income	**4,593**	**4,266**	**+7.7%**	**1,449**	**1,601**	**-9.5%**	**2,500**	**2,170**	**+15.2%**	**644**	**495**	**+30.1%**
Cost/Income (%)	54.5%	55.6%	-1.1 pt	46.6%	44.6%	+2.0 pt	55.8%	58.2%	-2.4 pt	64.0%	69.1%	-5.2 pt
Cost of risk (in annualised bp)				18	16	2						
RONE (annualised basis)	26.6%	24.1%	+2.5 pt	16.3%	18.1%	-1.8 pt	33.0%	27.2%	+5.8 pt	82.7%	56.2%	+26.5 pt
€bn												
RWA	269.3	267.3	+0.7%	152.3	143.3	+6.3%	104.3	110.3	-5.5%	12.7	13.6	-7.0%
Allocated Equity (YTD)	34.8	35.7	-2.6%	18.0	17.9	+0.6%	15.3	16.1	-5.2%	1.6	1.8	-11.6%
Business indicators												
Global banking - loans (€bn)	212.4	200.9	+5.7%	212.4	200.9	+5.7%						
Global banking - deposits (€bn)	242.0	224.6	+7.8%	242.0	224.6	+7.8%						
Securities services - AuC (€bn)	15,298	14,880	+2.8%							15,298	14,880	+2.8%
Securities services - AuA (€bn)	2,991	2,782	+7.5%							2,991	2,782	+7.5%
Securities services - transactions (m)	110.4	94.9	+16.3%							110.4	94.9	+16.3%

CIB | Global Banking – Solid quarter, strong rankings and promising pipeline

(€m)	2Q26	2Q25	Var.
Global Banking			
Revenues	**1,547**	**1,506**	**+2.7%**
Operating Expenses and Dep.	-716	-688	+4.1%
Gross Operating Income	**831**	**818**	**+1.6%**
Cost of Risk	-77	-108	-29.1%
Operating Income	**754**	**709**	**+6.4%**
Share of Earnings of Equity-Method Entities	1	1	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**756**	**710**	**+6.4%**
Cost/Income	**46.3%**	**45.7%**	**+0.6 pt**

— **Revenues up 4.2%** at constant FX supported by sustained business momentum, as reflected in solid league-table positions, particularly on segments that will benefit from SIU. Easing FX and rates headwinds

- **In Europe strong rebound in fees in May-June** after a slowdown in March-April due to geopolitical context
- **In the US**, markets remained very active in ECM, acquisition finance and project finance/infrastructure

— **Operating expenses** reflecting a low base in 2Q25 and investments

— **Cost of risk** down to 14 bps (vs 21 bps in 2Q25)

Var. vs. 2Q25

— **EMEA leadership reaffirmed in 1H26[1]**

- **#1** across multiple debt segments (DCM, European Corp IG DCM, euro-denominated DCM, Syndicated Loans)
- **#2** in European securitisation with 12.3% market share
- **#3** in EMEA M&A by volume
- **#6** in EMEA ECM revenues (#7 in 1H25), #3 in IPO (#10 in 1H25)

— **Transaction Banking fuelled by strong commercial activity and easing headwinds** (FX and lower interest rates)

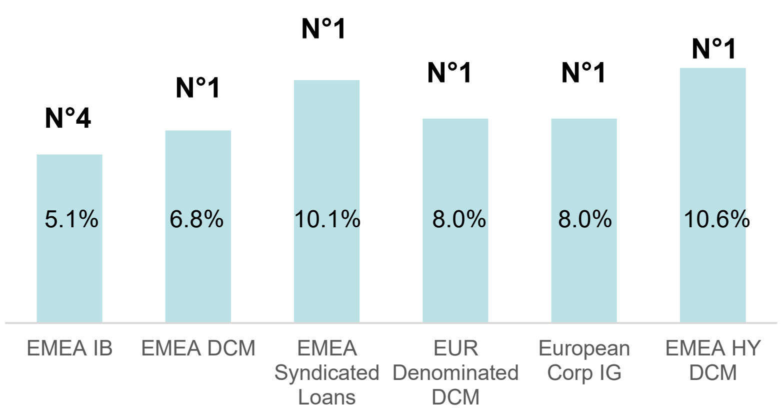
— **Business development:** loans +10.8% YoY, deposits +13.3% YoY

— **Global Capital Markets[1]: sustaining a strong position (#8 globally, stable vs 1H25, 2.8% market share)**

- Strong momentum in Loans (#7 globally, +4 YoY)
- Continued strength in DCM (#6 globally, +1 QoQ) and Securitisation (#5, 6.5% market share)

Var. vs. 2Q25

— **We maintained our #1[1] ranking in EMEA IB among European banks, with market share of 5.1%**



CIB | Global Markets – Particularly strong quarter with EPS on par with FICC

(€m)	2Q26	2Q25	Var.
Global Markets			
Revenues	**2,810**	**2,392**	**+17.5%**
incl. FICC	*1,404*	*1,410*	*-0.4%*
incl. Equity & Prime Services	*1,406*	*982*	*+43.2%*
Operating Expenses and Dep.	-1,541	-1,331	+15.8%
Gross Operating Income	**1,268**	**1,061**	**+19.6%**
Cost of Risk	-18	-3	n.s.
Operating Income	**1,251**	**1,057**	**+18.3%**
Share of Earnings of Equity-Method Entities	0	0	+22.3%
Other Non Operating Items	0	0	-20.6%
Pre-Tax Income	**1,251**	**1,057**	**+18.3%**
Cost/Income	**54.9%**	**55.6%**	**-0.8 pt**

— **Revenues:** very strong revenues, close to best quarter ever (1Q26). A particularly strong showing from Equity & Prime Services with revenues on par with FICC this quarter

- EPS: up +43.2% thanks to strong client appetite for all equities products: derivatives, cash and prime. Very strong performance of equity financing, particularly in AMER and APAC
- FICC: broadly stable at a high level, supported by DM rates

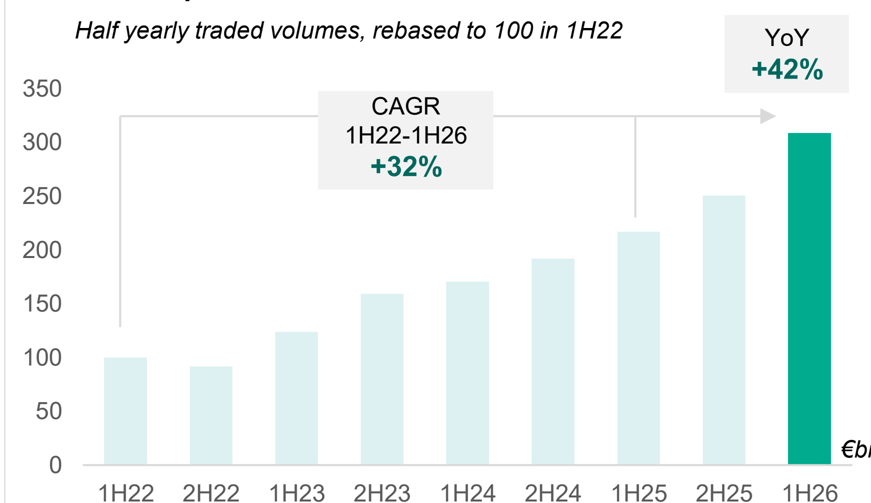
— **Operating expenses:** up, reflecting continued investments in our franchise

— **Particularly strong 2Q26 for Global Markets**

- **Equity & Prime Services (EPS):** excellent quarter for all products and regions
  - Cash Equities supported by sharp increase in volumes and market levels. APAC volumes more than doubling
  - Equity Derivatives benefited from very high client activity, sustained demand on cross-regional assets
  - Prime Services continued to deliver strong performances on the back of rising client balances and client demand
- **Fixed Income, Currencies and Commodities (FICC):** strong rebound in DM Rates business, particularly Euro after a slow 1Q26
  - Strong secondary credit; FX revenues stable at a high level (2Q25 tariff announcements), commodities less supportive

— **Cash Equities: a successful transformation**

Half yearly traded volumes, rebased to 100 in 1H22



Securities Services – Record quarter: strong activity and reaping benefits of ongoing client onboarding

(€m)	2Q26	2Q25	Var.
Securities Services			
Revenues	**924**	**787**	**+17.5%**
Operating Expenses and Dep.	-578	-555	+4.2%
Gross Operating Income	**346**	**232**	**+49.4%**
Cost of Risk	0	0	n.s.
Operating Income	**346**	**232**	**+49.1%**
Share of Earnings of Equity-Method Entities	3	4	-26.7%
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**349**	**236**	**+47.9%**
Cost/Income	**62.6%**	**70.5%**	**-8.0 pt**

— **Record performance supported by strong commercial activity, with new clients boosting activity in a context of high volatility**

- **Revenues:** outstanding level of transactions and deposits, very good performance by Market Financing Solutions, very positive impact of recently onboarded clients. All revenue components strongly up : core fees, NII, FX
- **Operating expenses:** strictly controlled considering growing activity
- **Cost-income ratio:** down (-8.0 pts) thanks to a very positive jaws effect (+13.3 pts)

— **Strong business drive**

- New mandates in all segments and geographies, with particularly strong traction in Private Capital
- Selected by BCC Risparmio & Previdenza to provide depositary bank services for the Aureo pension fund and its range of UCITS funds
- Extension of a long-term partnership with Athora Netherlands, a leading Dutch provider of life-insurance and pension solutions

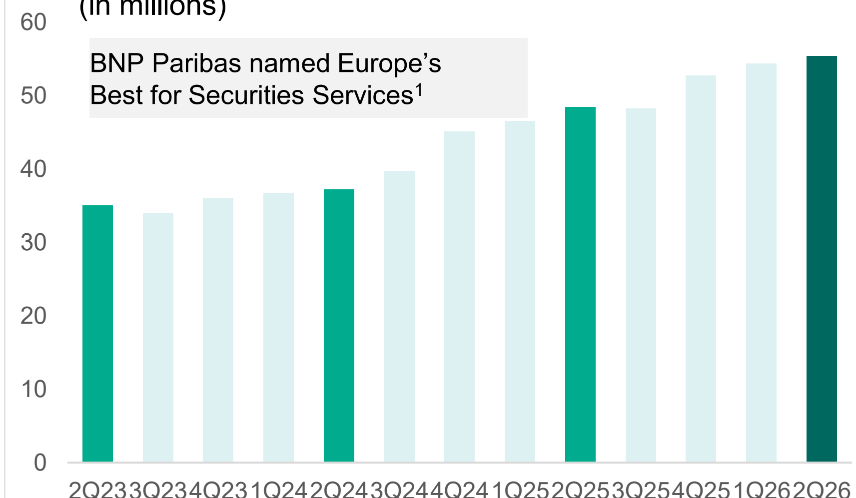
— **Technological innovation**

- Contribution to the development of the Depository Trust Company's (DTC's) tokenisation service, an industry initiative led by DTCC, alongside 50 financial industry firms

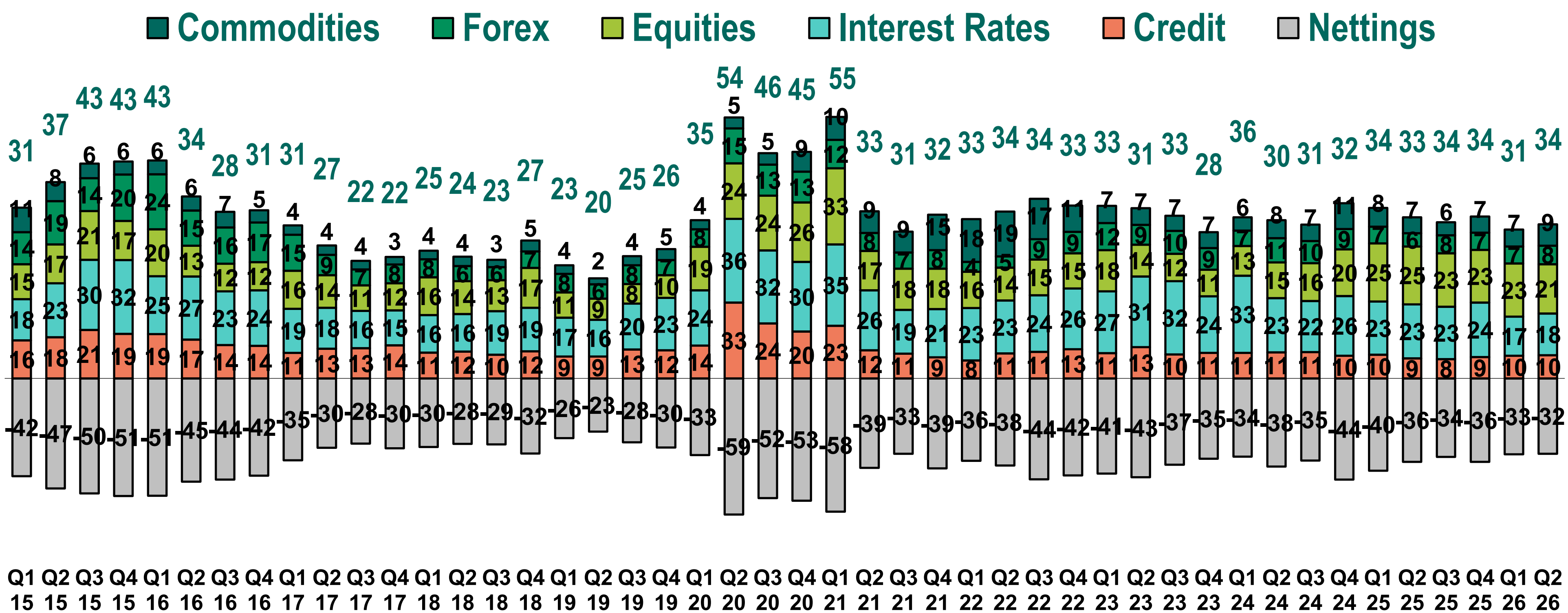
— **7 July:** BNP Paribas and CACEIS entered into exclusive negotiations with Euroclear to sell Uptevia

— **Number of transactions up +15.9% vs. 2Q25**

(in millions)



— **Average 99% 1-day interval VaR (Value at Risk) (€m)**



— **Average[1] Group VaR remains at low levels for Q2 2026**

- Average Group VaR in 2Q26: €34m
- No VaR theoretical back-testing event was observed in 2Q26
- One theoretical back-testing event is observed over the last 12 months without impacting the capital requirements

SECTION 5

Details by business lines

2Q26 Results

CPBS

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CPBS | 2Q26 Dashboard

	Commercial & Personal Banking Services (CPBS) *			Commercial & Personal Banking (CPB)									Specialised Businesses		
				Total CPB *			CPB in the Eurozone*			EM					
€m	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**	**2Q26**	**2Q25**	**Var.**
Revenues (including 100% of Private Banking)*	**7,155**	**6,817**	**+5.0%**	**4,886**	**4,474**	**+9.2%**	**3,905**	**3,577**	**+9.2%**	**980**	**897**	**+9.3%**	**2,269**	**2,343**	**-3.2%**
incl. net interest revenue				3,182	2,849	+11.7%	2,369	2,107	+12.4%	813	742	+9.6%			
incl. fees				1,704	1,625	+4.9%	1,537	1,470	+4.5%	167	155	+8.0%			
Operating Expenses and Dep.	-4,086	-3,928	+4.0%	-2,857	-2,723	+4.9%	-2,294	-2,211	+3.8%	-562	-512	+9.8%	-1,229	-1,205	+2.0%
Gross operating profit	**3,069**	**2,889**	**+6.2%**	**2,029**	**1,750**	**+15.9%**	**1,611**	**1,366**	**+17.9%**	**418**	**384**	**+8.8%**	**1,040**	**1,139**	**-8.6%**
Cost of Risk	-767	-747	+2.6%	-266	-288	-7.7%	-213	-219	-2.6%	-53	-69	-24.0%	-501	-459	+9.1%
Costs of legal risks on financial instruments	-40	-99	n.s.	-15	-59	n.s.	0	0	n.s.	-15	-59	n.s.	-25	-40	-37.3%
Operating Income	**2,262**	**2,043**	**+10.8%**	**1,748**	**1,404**	**+24.6%**	**1,398**	**1,147**	**+21.8%**	**350**	**256**	**+36.7%**	**514**	**639**	**-19.6%**
Share of Earnings of Equity-Method Entities	156	113	+38.3%	142	108	+31.6%	2	0	n.s.	140	108	+29.8%	14	5	n.s.
Other Non Operating Items	-88	-65	+36.2%	-61	-42	+45.9%	4	1	n.s.	-65	-42	n.s.	-27	-23	+18.4%
Pre-Tax Income	**2,330**	**2,091**	**+11.5%**	**1,830**	**1,470**	**+24.5%**	**1,404**	**1,148**	**+22.3%**	**425**	**322**	**+32.1%**	**500**	**621**	**-19.4%**
Cost/Income (%)	57.1%	57.6%	-0.5 pt	58.5%	60.9%	-2.4 pt	58.7%	61.8%	-3.1 pt	57.4%	57.1%	+0.2 pt	54.2%	51.4%	+2.7 pt
Cost of risk (in annualised bp)	48	47	1	21	23	-2	18	19	-1	52	72	-19	144	135	9
with 2/3 of Private Banking, including PEL/CEL for CPBF															
Revenues	**6,945**	**6,630**	**+4.8%**	**4,679**	**4,290**	**+9.1%**	**3,710**	**3,403**	**+9.0%**	**970**	**887**	**+9.3%**	**2,265**	**2,340**	**-3.2%**
Pre-Tax Income	2,224	2,001	+11.1%	1,725	1,382	+24.8%	1,306	1,066	+22.6%	419	316	+32.5%	499	619	-19.5%
RWA	440.1	437.0	+0.7%	290.4	291.2	-0.3%	225.0	227.9	-1.3%	65.4	63.3	+3.4%	149.6	145.8	+2.6%
Allocated Equity (YTD)	56.1	56.4	-0.4%	37.1	37.3	-0.6%	29.1	29.5	-1.1%	8.0	7.9	+1.3%	19.0	19.0	-0.1%
RONE (annualised basis)	**14.8%**	**13.3%**	**+1.5 pt**	**17.3%**	**13.5%**	**+3.8 pt**	**16.5%**	**12.9%**	**+3.6 pt**	**20.2%**	**15.8%**	**+4.4 pt**	**10.1%**	**12.9%**	**-2.8 pt**
Loans and customer funds															
Average outstandings (€bn)															
Loans	**659.7**	**648.4**	**+1.7%**	**476.4**	**473.2**	**+0.7%**	**436.9**	**436.1**	**+0.2%**	**39.5**	**37.1**	**+6.4%**	**183.3**	**175.2**	**+4.6%**
Deposits	**573.2**	**568.0**	**+0.9%**	**537.3**	**536.0**	**+0.2%**	**485.1**	**485.5**	**-0.1%**	**52.2**	**50.5**	**+3.4%**	**35.9**	**32.0**	**+12.2%**

* excl. PEL/CEL for CPBF

CPBS | 1H26 Dashboard

	Commercial & Personal Banking Services (CPBS) *			Commercial & Personal Banking (CPB)									Specialised Businesses		
				Total CPB *			CPB in the Eurozone*			EM					
€m	1H26	1H25	Var.	1H26	1H25	Var.	1H26	1H25	Var.	1H26	1H25	Var.	1H26	1H25	Var.
Revenues (including 100% of Private Banking)*	**14,214**	**13,542**	**+5.0%**	**9,616**	**8,855**	**+8.6%**	**7,657**	**7,050**	**+8.6%**	**1,959**	**1,805**	**+8.5%**	**4,598**	**4,686**	**-1.9%**
incl. net interest revenue				6,265	5,613	+11.6%	4,635	4,127	+12.3%	1,630	1,486	+9.7%			
incl. fees				3,351	3,243	+3.3%	3,022	2,923	+3.4%	329	319	+3.0%			
Operating Expenses and Dep.	-8,702	-8,425	+3.3%	-6,194	-5,960	+3.9%	-5,010	-4,854	+3.2%	-1,184	-1,106	+7.1%	-2,508	-2,465	+1.8%
Gross operating profit	**5,512**	**5,117**	**+7.7%**	**3,422**	**2,895**	**+18.2%**	**2,647**	**2,196**	**+20.6%**	**775**	**699**	**+10.8%**	**2,090**	**2,222**	**-5.9%**
Cost of Risk	-1,521	-1,442	+5.5%	-538	-495	+8.6%	-421	-367	+14.9%	-117	-128	-9.3%	-983	-947	+3.8%
Costs of legal risks on financial instruments	-66	-114	-42.6%	-40	-74	-45.5%	0	0	n.s.	-40	-74	-45.5%	-25	-40	-37.3%
Operating Income	**3,925**	**3,560**	**+10.3%**	**2,844**	**2,326**	**+22.3%**	**2,226**	**1,829**	**+21.7%**	**618**	**497**	**+24.4%**	**1,081**	**1,234**	**-12.4%**
Share of Earnings of Equity-Method Entities	275	243	+13.2%	265	238	+11.4%	4	19	n.s.	261	218	+19.7%	10	5	n.s.
Other Non Operating Items	-186	-143	+29.9%	-130	-89	+46.8%	6	-0	n.s.	-136	-88	n.s.	-56	-54	+2.3%
Pre-Tax Income	**4,015**	**3,660**	**+9.7%**	**2,979**	**2,475**	**+20.4%**	**2,236**	**1,848**	**+21.0%**	**743**	**627**	**+18.6%**	**1,036**	**1,185**	**-12.6%**
Cost/Income (%)	61.2%	62.2%	-1.0 pt	64.4%	67.3%	-2.9 pt	65.4%	68.9%	-3.4 pt	60.4%	61.3%	-0.8 pt	54.6%	52.6%	+2.0 pt
Cost of risk (in annualised bp)	47	45	2	21	20	2	18	16	2	58	66	-8	142	139	3
with 2/3 of Private Banking, including PEL/CEL for CPBF															
Revenues	**13,797**	**13,164**	**+4.8%**	**9,207**	**8,485**	**+8.5%**	**7,268**	**6,700**	**+8.5%**	**1,939**	**1,785**	**+8.6%**	**4,590**	**4,679**	**-1.9%**
Pre-Tax Income	3,821.5	3,491.3	+9.5%	2,789	2,308	+20.8%	2,055	1,694	+21.4%	734	615	+19.3%	1,032	1,183	-12.7%
RWA	440.1	437.0	+0.7%	290.4	291.2	-0.3%	225.0	227.9	-1.3%	65.4	63.3	+3.4%	149.6	145.8	+2.6%
Allocated Equity (YTD)	56.1	56.4	-0.4%	37.1	37.3	-0.6%	29.1	29.5	-1.1%	8.0	7.9	+1.3%	19.0	19.0	-0.1%
RONE (annualised basis)	**14.6%**	**13.3%**	**+1.3 pt**	**16.3%**	**13.6%**	**+2.7 pt**	**15.6%**	**13.0%**	**+2.6 pt**	**19.1%**	**16.1%**	**+3.0 pt**	**11.1%**	**12.7%**	**-1.6 pt**
Loans and customer funds															
Average outstandings (€bn)															
Loans	**656.5**	**647.1**	**+1.4%**	**474.2**	**472.3**	**+0.4%**	**435.2**	**435.4**	**-0.1%**	**39.0**	**36.9**	**+5.8%**	**182.3**	**174.8**	**+4.3%**
Deposits	**571.7**	**568.0**	**+0.6%**	**534.5**	**535.8**	**-0.2%**	**482.1**	**484.9**	**-0.6%**	**52.4**	**51.0**	**+2.8%**	**37.2**	**32.2**	**+15.6%**

* excl. PEL/CEL for CPBF

CPBS | 2Q26 Dashboard – Commercial & Personal Banking in the eurozone

	CPB in the Eurozone*			incl. CPBF *			incl. BNL			incl. CPBB			incl. CPBL		
€m	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.
Revenues (including 100% of Private Banking)*	**3,905**	**3,577**	**+9.2%**	**1,915**	**1,735**	**+10.4%**	**679**	**690**	**-1.6%**	**1,124**	**984**	**+14.2%**	**187**	**167**	**+12.0%**
incl. net interest revenue	2,369	2,107	+12.4%	999	856	+16.8%	385	404	-4.8%	822	705	+16.7%	163	143	+14.0%
incl. fees	1,537	1,470	+4.5%	916	880	+4.1%	295	286	+2.9%	301	280	+7.8%	25	25	+0.8%
Operating Expenses and Dep.	-2,294	-2,211	+3.8%	-1,172	-1,129	+3.9%	-437	-426	+2.6%	-602	-579	+4.0%	-83	-78	+6.5%
Gross operating profit	**1,611**	**1,366**	**+17.9%**	**743**	**606**	**+22.5%**	**242**	**264**	**-8.4%**	**522**	**406**	**+28.6%**	**104**	**89**	**+16.9%**
Cost of Risk	-213	-219	-2.6%	-142	-120	+18.4%	-56	-69	-18.4%	-12	-25	n.s.	-3	-5	-44.6%
Costs of legal risks on financial instruments	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.
Operating Income	**1,398**	**1,147**	**+21.8%**	**600**	**486**	**+23.5%**	**186**	**196**	**-4.9%**	**510**	**381**	**+33.9%**	**102**	**85**	**+20.4%**
Share of Earnings of Equity-Method Entities	2	0	n.s.	-0	-0	n.s.	-0	-1	n.s.	1	1	+17.0%	1	-0	n.s.
Other Non Operating Items	4	1	n.s.	0	-0	n.s.	-0	0	n.s.	4	0	n.s.	0	1	n.s.
Pre-Tax Income	**1,404**	**1,148**	**+22.3%**	**600**	**486**	**+23.4%**	**186**	**195**	**-4.5%**	**516**	**382**	**+35.0%**	**103**	**85**	**+20.8%**
Cost/Income (%)	58.7%	61.8%	-3.1 pt	61.2%	65.1%	-3.8 pt	64.4%	61.7%	+2.7 pt	53.6%	58.8%	-5.2 pt	44.3%	46.5%	-2.3 pt
Cost of risk (in annualised bp)	18	19	-1	25	21	4	31	38	-7	3	7	-3	8	15	-7
with 2/3 of Private Banking, including PEL/CEL for CPBF															
Revenues	**3,710**	**3,403**	**+9.0%**	**1,813**	**1,641**	**+10.4%**	**652**	**666**	**-2.1%**	**1,063**	**933**	**+14.0%**	**182**	**162**	**+12.0%**
Pre-Tax Income	1,306	1,066	+22.6%	546	439	+24.5%	175	186	-5.7%	485	358	+35.2%	100	82	+21.2%
RWA	225.0	227.9	-1.3%	99.0	102.0	-2.9%	49.3	48.7	+1.2%	67.2	68.8	-2.3%	9.5	8.5	+12.0%
Allocated Equity (YTD)	29.1	29.5	-1.1%	13.1	13.1	-0.2%	6.2	6.2	-0.8%	8.5	9.0	-5.4%	1.4	1.1	+21.5%
RONE (annualised basis)	**16.5%**	**12.9%**	**+3.6 pt**	**16.3%**	**12.8%**	**+3.4 pt**	**11.1%**	**11.6%**	**-0.5 pt**	**18.8%**	**12.0%**	**+6.9 pt**	**27.9%**	**27.1%**	**+0.8 pt**
Loans and customer funds															
Average outstandings (€bn)															
Loans	**436.9**	**436.1**	**+0.2%**	**205.8**	**207.5**	**-0.8%**	**71.8**	**70.5**	**+1.8%**	**146.3**	**145.4**	**+0.6%**	**13.0**	**12.7**	**+2.3%**
Individual customers	231.0	230.9	+0.0%	109.3	109.9	-0.5%	35.1	35.6	-1.4%	78.2	77.2	+1.3%	8.4	8.3	+1.9%
inc. Mortgages	197.7	198.3	-0.3%	97.5	98.2	-0.7%	24.0	24.6	-2.2%	68.7	68.2	+0.7%	7.5	7.3	+2.1%
Corporates and Local Governments	205.9	205.2	+0.4%	96.5	97.6	-1.1%	36.7	34.9	+5.1%	68.0	68.2	-0.2%	4.6	4.5	+3.1%
Deposits	**485.1**	**485.5**	**-0.1%**	**224.4**	**227.9**	**-1.5%**	**67.0**	**67.4**	**-0.5%**	**160.2**	**158.5**	**+1.1%**	**33.4**	**31.7**	**+5.3%**
incl. current accounts	243.4	240.8	+1.1%	119.7	118.6	+0.9%	54.0	53.8	+0.4%	57.4	57.4	+0.0%	12.3	11.0	+12.0%
incl. savings accounts	163.3	161.0	+1.4%	68.8	70.5	-2.4%	0.1	0.1	-12.4%	79.4	76.3	+4.1%	14.9	14.1	+5.8%
incl. term deposits	78.4	83.8	-6.4%	35.9	38.8	-7.6%	12.9	13.5	-4.3%	23.4	24.8	-5.5%	6.2	6.7	-6.9%
Off balance sheet savings (€bn)															
Life insurance	175.9	163.9	+7.3%	126.1	115.9	+8.8%	22.9	22.6	+1.6%	25.8	24.4	+5.7%	1.0	1.0	+2.0%
Mutual funds	125.5	113.5	+10.6%	49.7	48.3	+3.0%	20.2	17.6	+14.4%	53.0	45.4	+16.6%	2.7	2.2	+20.5%

* excl. PEL/CEL for CPBF

CPBS | 1H26 Dashboard – Commercial & Personal Banking in the eurozone

	CPB in the Eurozone*			incl. CPBF *			incl. BNL			incl. CPBB			incl. CPBL		
€m	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**
Revenues (including 100% of Private Banking)*	**7,657**	**7,050**	**+8.6%**	**3,705**	**3,397**	**+9.1%**	**1,408**	**1,421**	**-0.9%**	**2,179**	**1,907**	**+14.2%**	**365**	**325**	**+12.6%**
incl. net interest revenue	4,635	4,127	+12.3%	1,924	1,683	+14.3%	811	834	-2.8%	1,584	1,335	+18.6%	316	275	+15.3%
incl. fees	3,022	2,923	+3.4%	1,781	1,714	+3.9%	597	587	+1.7%	595	572	+4.0%	49	50	-2.0%
Operating Expenses and Dep.	-5,010	-4,854	+3.2%	-2,386	-2,313	+3.1%	-881	-864	+2.0%	-1,568	-1,514	+3.6%	-175	-163	+7.1%
Gross operating profit	**2,647**	**2,196**	**+20.6%**	**1,319**	**1,084**	**+21.7%**	**526**	**557**	**-5.5%**	**611**	**393**	**n.s.**	**191**	**162**	**+18.1%**
Cost of Risk	-421	-367	+14.9%	-282	-245	+14.8%	-79	-105	-25.3%	-46	-12	n.s.	-15	-4	n.s.
Costs of legal risks on financial instruments	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.	0	0	n.s.
Operating Income	**2,226**	**1,829**	**+21.7%**	**1,037**	**839**	**+23.7%**	**448**	**451**	**-0.8%**	**566**	**382**	**+48.2%**	**176**	**158**	**+11.5%**
Share of Earnings of Equity-Method Entities	4	19	n.s.	-0	-0	n.s.	0	-0	n.s.	4	20	n.s.	0	0	n.s.
Other Non Operating Items	6	-0	n.s.	0	0	n.s.	0	1	n.s.	6	-1	n.s.	0	1	n.s.
Pre-Tax Income	**2,236**	**1,848**	**+21.0%**	**1,037**	**838**	**+23.7%**	**448**	**452**	**-0.9%**	**575**	**400**	**+43.7%**	**176**	**158**	**+11.2%**
Cost/Income (%)	65.4%	68.9%	-3.4 pt	64.4%	68.1%	-3.7 pt	62.6%	60.8%	+1.8 pt	72.0%	79.4%	-7.4 pt	47.8%	50.2%	-2.4 pt
Cost of risk (in annualised bp)	18	16	2	25	21	3	22	29	-8	6	2	4	23	6	17
with 2/3 of Private Banking, including PEL/CEL for CPBF															
Revenues	**7,268**	**6,700**	**+8.5%**	**3,498**	**3,210**	**+9.0%**	**1,353**	**1,371**	**-1.3%**	**2,062**	**1,804**	**+14.3%**	**355**	**315**	**+12.6%**
Pre-Tax Income	2,055	1,694	+21.4%	926	743	+24.7%	427	432	-1.2%	532	365	+45.5%	170	153	+11.3%
RWA	225.0	227.9	-1.3%	99.0	102.0	-2.9%	49.3	48.7	+1.2%	67.2	68.8	-2.3%	9.5	8.5	+12.0%
Allocated Equity (YTD)	29.1	29.5	-1.1%	13.1	13.1	-0.2%	6.2	6.2	-0.8%	8.5	9.0	-5.4%	1.4	1.1	+21.5%
RONE (annualised basis)	**15.6%**	**13.0%**	**+2.6 pt**	**14.6%**	**11.8%**	**+2.8 pt**	**14.0%**	**14.0%**	**+0.0 pt**	**16.7%**	**12.1%**	**+4.6 pt**	**25.2%**	**27.5%**	**-2.3 pt**
Loans and customer funds															
Average outstandings (€bn)															
Loans	**435.2**	**435.4**	**-0.1%**	**205.5**	**207.4**	**-0.9%**	**71.2**	**70.4**	**+1.1%**	**145.6**	**144.8**	**+0.5%**	**12.9**	**12.8**	**+1.4%**
Individual customers	230.8	231.1	-0.1%	109.3	109.9	-0.5%	35.1	35.8	-1.9%	78.0	77.2	+1.1%	8.4	8.3	+1.7%
inc. Mortgages	197.8	198.4	-0.3%	97.6	98.2	-0.6%	24.1	24.7	-2.3%	68.6	68.2	+0.6%	7.4	7.3	+2.1%
Corporates and Local Governments	204.3	204.3	-0.0%	96.2	97.6	-1.4%	36.1	34.6	+4.2%	67.5	67.6	-0.2%	4.5	4.5	+1.0%
Deposits	**482.1**	**484.9**	**-0.6%**	**223.6**	**228.0**	**-1.9%**	**66.7**	**67.7**	**-1.4%**	**158.9**	**157.6**	**+0.9%**	**32.8**	**31.5**	**+4.1%**
incl. current accounts	241.9	238.7	+1.4%	118.5	117.2	+1.1%	54.2	54.0	+0.3%	57.1	56.5	+1.1%	12.1	11.0	+10.1%
incl. savings accounts	163.1	159.4	+2.4%	69.1	70.1	-1.4%	0.1	0.1	-13.0%	79.1	75.6	+4.7%	14.8	13.5	+9.5%
incl. term deposits	77.0	86.8	-11.2%	36.0	40.8	-11.7%	12.4	13.5	-8.1%	22.7	25.5	-10.9%	5.9	7.0	-15.8%
Off balance sheet savings (€bn)															
Life insurance	175.9	163.9	+7.3%	126.1	115.9	+8.8%	22.9	22.6	+1.6%	25.8	24.4	+5.7%	1.0	1.0	+2.0%
Mutual funds	125.5	113.5	+10.6%	49.7	48.3	+3.0%	20.2	17.6	+14.4%	53.0	45.4	+16.6%	2.7	2.2	+20.5%

* excl. PEL/CEL for CPBF

CPBS | CPBE (Eurozone) – Double-digit pre-tax income growth and very positive jaws

(€m)	2Q26	2Q25	Var.
Commercial & Personal Banking in the Eurozone[1]			
Revenues	**3,905**	**3,577**	**+9.2%**
incl. net interest revenue	*2,369*	*2,107*	*+12.4%*
incl. fees	*1,537*	*1,470*	*+4.5%*
Operating Expenses and Dep.	-2,294	-2,211	+3.8%
Gross Operating Income	**1,611**	**1,366**	**+17.9%**
Cost of Risk	-213	-219	-2.6%
Operating Income	**1,398**	**1,147**	**+21.8%**
Share of Earnings of Equity-Method Entities	2	0	n.s.
Other Non Operating Items	4	1	n.s.
Pre-Tax Income	**1,404**	**1,148**	**+22.3%**
Income Attributable to Wealth Management	-99	-82	+21.0%
Pre-Tax Income of CPB in Eurozone	**1,305**	**1,066**	**+22.4%**
Cost/Income	**58.7%**	**61.8%**	**-3.1 pt**

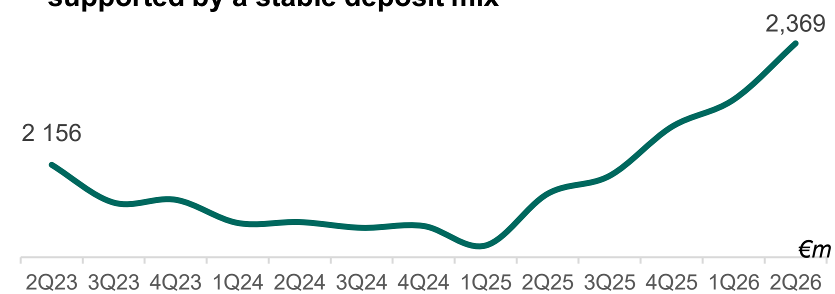
[1] Including 100% of Private Banking for the Revenues to Pre-tax income line items – Excluding PEL/CEL – Allocated equity available in quarterly series

- **Revenues[2]:** up +9.2%, confirming our expectation of long-lasting positive trend
  - Net interest revenue: strong positive momentum from higher margins on deposits particularly in Belgium, France and Luxembourg
  - Fees: strong growth in financial fees (+11.6%) combined with a positive momentum on corporates with banking fees and cash management
- **Operating expenses:** very positive jaws effect at **+5.4 pts** – gradual implementation of the operating model transformation
- **Cost of risk** remains low at 18 bps, down YoY
- **Pre-tax income**: up +22.4% driven by the gross operating profit

Var. vs. 2Q25

- **Improving deposit mix and strong asset-gathering momentum**
- **Stable deposits with an improvement in the mix on the back of lower term deposits (-6.4% YoY)**
  - Increase in current accounts mostly non-remunerated (+1.1% YoY) and growth in savings accounts (+1.4% YoY)
- **Loan outstandings broadly stable YoY,** with gradual renewed corporate demand supporting lending momentum notably in Italy
- **Off-balance sheet savings** reach €301bn, up +8.6% YoY
- **Private Banking**: AuM at €307bn, up +10.7% YoY, strong net new cash at +€5.3bn

- **Sustained growth in net interest revenue supported by a stable deposit mix**



%	2Q25	4Q25	2Q26
Current Accounts	50%	50%	50%
Savings Accounts	33%	34%	34%
Term Deposits	17%	16%	16%

CPBS | CPBF (France) – Double-digit revenue and pre-tax income growth

€m	2Q26	2Q25	Var.
CPBF - excl. PEL/CEL[1]			
Revenues	**1,915**	**1,735**	**+10.4%**
incl. net interest revenue	*999*	*856*	*+16.8%*
incl. fees	*916*	*880*	*+4.1%*
Operating Expenses and Dep.	-1,172	-1,129	+3.9%
Gross Operating Income	**743**	**606**	**+22.5%**
Cost of Risk	-142	-120	+18.4%
Operating Income	**600**	**486**	**+23.5%**
Share of Earnings of Equity-Method Entities	0	0	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**600**	**486**	**+23.4%**
Income Attributable to Wealth Management	-55	-47	+17.0%
Pre-Tax Income of CPBF	**545**	**439**	**+24.1%**
Cost/Income	**61.2%**	**65.1%**	**-3.8 pt**

[1] Including 100% of Private Banking for the Revenues to Pre-tax income line items –Allocated equity available in quarterly series

— **Revenues[2] growth of +10.4% confirms Deep Dive trajectory**
- Net interest revenue: supported by the reinvestment of non-remunerated deposits partly offset by continued pressure on lending margins
- Fees: growth supported by financial fees (wealth management and asset gathering) and cash management

— **Operating expenses:** increase related to investment costs; strong positive jaws effect at **+6.5 pts**

— **Cost of risk** at 25 bps in line with the guidance

— **Balance sheet management**: 3 new securitizations launched in 2Q26 (€1.1bn of RWA savings)

— **Pre-Tax Income** up +24.1% driven by the gross operating income

Var. vs. 2Q25

— **Stable deposit mix**: deposits down -1.5% YoY, due to a decline in term deposits (-7.6% YoY)

— **Loans slightly down** -0.8% YoY, stable excluding state-guaranteed loans

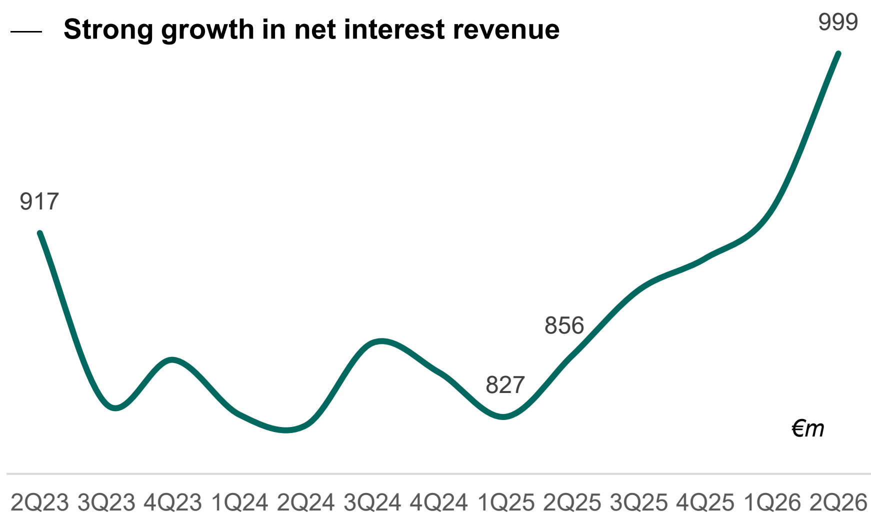
— **Off-balance sheet savings**: €176bn up +7.1% YoY; strong business momentum with €2.7bn net inflows in life insurance – significantly above 2025 levels (+24.7% vs. 30.06.25).

— **Private Banking**: AuM at €153bn, up +8.8% YoY, strong net new cash at +€3.2bn

— **Supporting growth of innovation leaders** (93% of the Next40 bank with CPBF) and Europe's AI champions through strategic financing

— **Accelerating end-to-end digitalization** for Individual & Entrepreneurs Banking

— **Strong growth in net interest revenue**



CPBS | BNL bc (Italy) – Preparation of the strategic plan and cost of risk at historically low levels

(€m)	2Q26	2Q25	Var.
BNL bc[1]			
Revenues	**679**	**690**	**-1.6%**
incl. net interest revenue	*385*	*404*	*-4.8%*
incl. fees	*295*	*286*	*+2.9%*
Operating Expenses and Dep.	-437	-426	+2.6%
Gross Operating Income	**242**	**264**	**-8.4%**
Cost of Risk	-56	-69	-18.4%
Operating Income	**186**	**196**	**-4.9%**
Share of Earnings of Equity-Method Entities	0	-1	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**186**	**195**	**-4.5%**
Income Attributable to Wealth Management	-11	-9	+20.3%
Pre-Tax Income of BNL bc	**175**	**186**	**-5.7%**
Cost/Income	**64.4%**	**61.7%**	**+2.7 pt**

[1] Including 100% of Private Banking for the Revenues to Pre-tax income line items – Allocated equity available in quarterly series

— **Revenues:** broadly stable (-0.6%) excluding the specialised financing base effect

- Net interest revenue: impacted by loan margin compression offsetting favourable deposit margins
- Fees: higher financial fees (on both running and upfront fees) and banking fees (supported by corporate activity incl. CIB cross-sell)
- **Operating expenses:** increase mainly driven by the current Italian collective labour agreement and continued technology investments

— **Cost of risk**, at 31 bps with lower Stage 3 provisions

— **Pre-tax income**, decrease in gross operating income partially offset by a lower cost of risk

Var. vs. 2Q25

— **Improving deposit mix, disciplined lending and strong asset-inflow momentum**

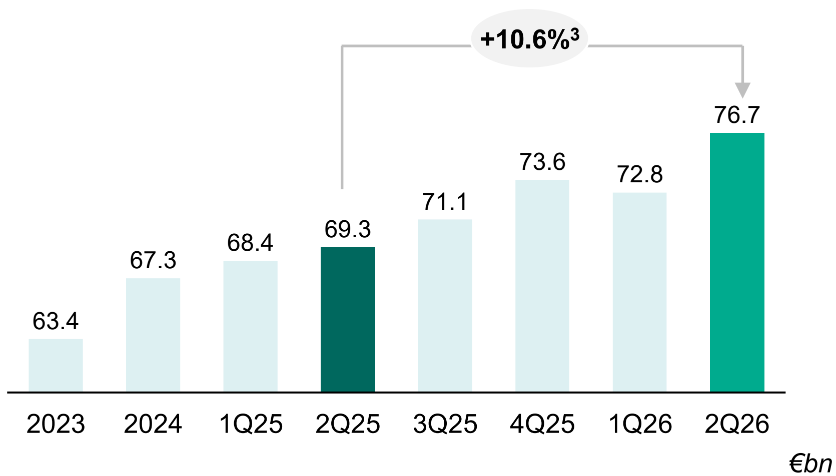
— **Deposits quasi stable** with an improvement in the deposit mix; stable current accounts and lower term deposits (-4.3% YoY)

— **Loans: +1.8% YoY,** +2.2% excl. NPLs; Corporate loans up +5.7% YoY; partially offset by a decline in mortgage loans, reflecting a selective approach

— **Off-balance sheet customer assets[2] up +10.6%[3]** vs. 30.06.2025, driven by private banking and individual customers

— **Private Banking**: AuM at € 51bn[3], up +9.5%[3] YoY, €0.2bn net new cash in 2Q26

— **Strong increase in off-balance sheet customer assets[2]**



CPBS | CPBB (Belgium) – Harder, Better & Faster, Stronger

(€m)	2Q26	2Q25	Var.
CPBB[1]			
Revenues	**1,124**	**984**	**+14.2%**
incl. net interest revenue	*822*	*705*	*+16.7%*
incl. fees	*301*	*280*	*+7.8%*
Operating Expenses and Dep.	-602	-579	+4.0%
Gross Operating Income	**522**	**406**	**+28.6%**
Cost of Risk	-12	-25	n.s.
Operating Income	**510**	**381**	**+33.9%**
Share of Earnings of Equity-Method Entities	1	1	+17.0%
Other Non Operating Items	4	0	n.s.
Pre-Tax Income	**516**	**382**	**+35.0%**
Income Attributable to Wealth Management	-31	-23	+30.8%
Pre-Tax Income of CPBB	**485**	**358**	**+35.2%**
Cost/Income	**53.6%**	**58.8%**	**-5.2 pt**

[1] Including 100% of Private Banking for the Revenues to Pre-tax income line items – Allocated equity available in quarterly series

— **Revenues: up +14.2% reflecting Deep Dive trajectory**

- Net interest revenue: +16.7%; continued strong margin growth driven by the rate environment combined with a stabilised deposit mix
- Fees: +8.8% strong growth excluding distribution fees, mainly driven by financial (asset gathering and recurring fees) and insurance fees

— **Operating expenses**: very strong positive jaws at **+10.1 pts**, with costs reflecting continued investments in line with our strategic plan

— **Cost of risk** remains very low at 3 bps

— **Pre-tax income:** up +35.2% in line with the operating income growth

Var. vs. 2Q25

— **Deposits up +1.1% YoY, with a favorable mix**

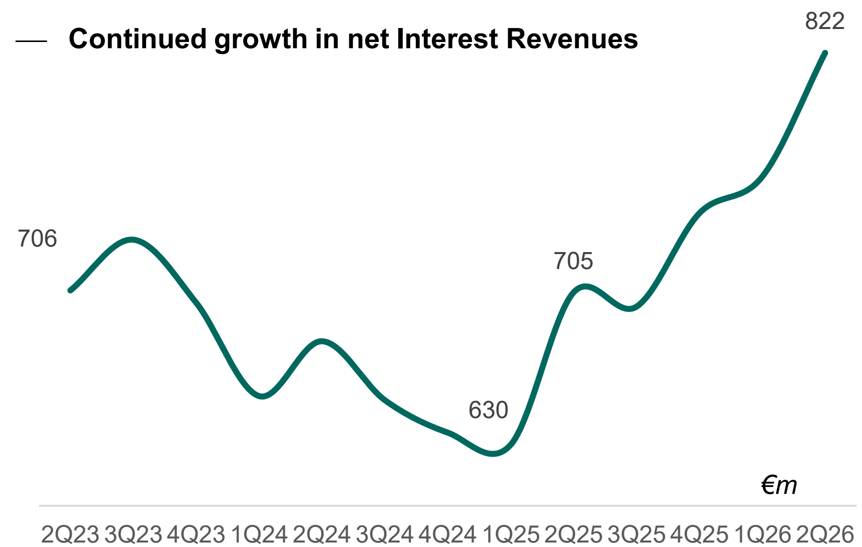
- Continued growth in savings accounts and current accounts (+2.3% YoY), alongside rising off-balance sheet savings ; sharp reduction in term deposits (-5.5% YoY)

— **Loans stable +0.6% YoY**, supported by continued growth in mortgages mitigating softer corporate loans demand

— **Off-balance sheet customer assets[2] up +11.9%** vs. 30.06.2025, led by mutual funds and securities

— **Private Banking**: AuM at €93.5bn, up +11.9% YoY and strong net new cash at +€1.8bn

— **Continued growth in net Interest Revenues**



CPBS | CPBL (Luxembourg) – Strong commercial momentum driving profitable growth

(€m)	2Q26	2Q25	Var.
CPBL[1]			
Revenues	**187**	**167**	**+12.0%**
incl. net interest revenue	*163*	*143*	*+14.0%*
incl. fees	*25*	*25*	*+0.8%*
Operating Expenses and Dep.	-83	-78	+6.5%
Gross Operating Income	**104**	**89**	**+16.9%**
Cost of Risk	-3	-5	-44.6%
Operating Income	**102**	**85**	**+20.4%**
Share of Earnings of Equity-Method Entities	1	0	n.s.
Other Non Operating Items	0	1	n.s.
Pre-Tax Income	**103**	**85**	**+20.8%**
Income Attributable to Wealth Management	-3	-3	+9.2%
Pre-Tax Income of CPBL	**100**	**82**	**+21.2%**
Cost/Income	**44.3%**	**46.5%**	**-2.3 pt**

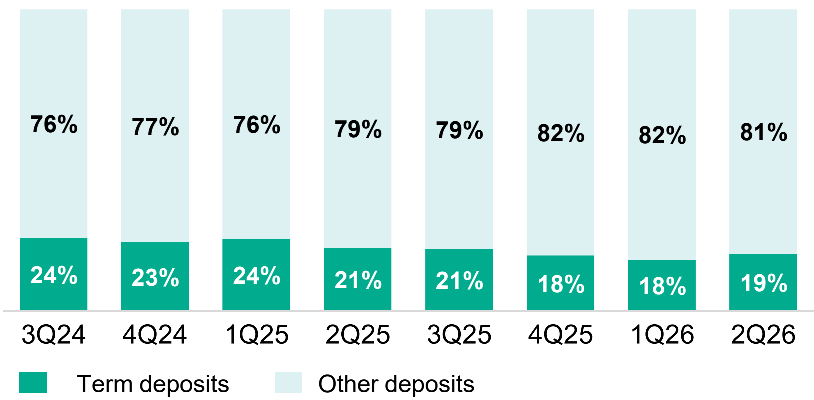
[1] *Including 100% of Private Banking for the Revenues to Pre-tax income line items – Allocated equity available in quarterly series*

- **Revenues up +12.0%, reflecting a solid business momentum**
  - Net interest revenue: very strong increase driven by sustained volumes and the reinvestment of non-remunerated sight deposits
  - Fees: mainly financial fees driven by private banking activities
- **Operating expenses: positive jaws at +5.5 pts**, with cost increases mainly driven by inflation and strategic investments
- **Cost of risk:** lower at 8 bps
- **Pre-tax income:** up +21.2% in line with operating income growth

Var. vs. 2Q25

- **Deposits up +5.3% YoY**, with growth across all business lines and improvement in the mix
  - Higher current accounts (+12.0% YoY); ongoing shift from term deposits (-6.9% YoY) to savings accounts (+5.8% YoY)
- **Loans up +2.3% YoY**
  - Reflecting pick-up in private banking and continued growth in mortgages
- **Off-balance sheet savings up +14.7%** YoY, driven by a sustained market effect
- **Private Banking**: AuM at €7bn, up +14.4% YoY

Stabilisation of the deposit mix



CPBS | Europe-Mediterranean – Positive business momentum and continued growth in pre-tax income

(€m)	2Q26	2Q25	Var.
Europe-Mediterranean[1]			
Revenues	**980**	**897**	**+9.3%**
incl. net interest revenue	*813*	*742*	*+9.6%*
incl. fees	*167*	*155*	*+8.0%*
Operating Expenses and Dep.	-562	-512	+9.8%
Gross Operating Income	**418**	**384**	**+8.8%**
Cost of Risk	-53	-69	-24.0%
Costs of legal risks on financial instruments	-15	-59	n.s.
Operating Income	**350**	**256**	**+36.7%**
Share of Earnings of Equity-Method Entities	140	108	+29.8%
Other Non Operating Items	-65	-42	n.s.
Pre-Tax Income	**425**	**322**	**+32.1%**
Income Attributable to Wealth Management	-6	-6	+11.2%
Pre-Tax Income of Europe-Mediterranean	**419**	**316**	**+32.5%**
Cost/Income	**57.4%**	**57.1%**	**+0.2 pt**

[1] *Including 100% of Private Banking for the Revenues to Pre-tax income line items – Allocated equity available in quarterly series*

- **Revenues:** supported by the increase in loan outstandings and improved margins in Türkiye, partly offset by margin normalization in Poland due to competitive market and rate cuts
- **Operating expenses:** still impacted by high inflation in Türkiye. Continuation of cost optimization measures in all countries
- **Cost of risk:** 52 bps, the lowest in recent quarters
- **Cost of legal risks on financial instruments:** lower additional specific provisions in Poland.
- **Excluding the hyperinflation accounting standard in Türkiye (vs. 2Q25)**: revenues up +3.5%; operating expenses up +3.8%; pre-tax net income +31.2%

- **Deposits up +3.4% YoY**, driven by solid dynamic particularly in Poland
- **Loans up +6.4% YoY**, with strong growth in Poland and Türkiye, reflecting robust client activity
- **BNP Paribas Bank Polska:** business momentum in line with CMD commitments
- **Ukrsibbank:** fully operational, continuing to deliver positive results
- **BMCI:** completion of the disposal expected in 4Q26 (annual revenue base ~€350m in 2025). Expected positive impact on BNP Paribas CET1 ratio of approximately +15 basis points
- **TRY/EUR**: -12.1% YoY; -3.6% QoQ**; PLN/EUR:** +0.3% YoY; -0.4% QoQ
- **Türkiye hyperinflation context slowly stabilising:** inflation at 7% (vs 10% in 1Q26 and 6% in 2Q25)

Cost of risk at lower end of recent quarters

(bps)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
EM	**61**	**72**	**77**	**60**	**64**	**52**
Türkiye	200	163	226	109	222	183
Poland	-14	-14	-1	31	-1	-10
Other	58	170	93	72	23	39

Geographical breakdown in loans outstanding and RWA

(€bn)	2Q25	2Q26	var	% 2Q26	RWA 2Q26
EM	**37.1**	**39.5**	**6.4%**	**100%**	**65.4**
Türkiye	9.5	10.4	9.8%	26%	15.8
Poland	20.5	22.0	7.6%	56%	22.4
Other	7.1	7.0	-1.5%	18%	27.3

CPBS | 2Q26 Dashboard – Specialised Businesses

€m	Total Specialised Businesses *			incl. Personal Finance			incl. Arval & Leasing Solutions			incl. New Digital Businesses & Personal Investors*		
	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.
Revenues	**2,265**	**2,340**	**-3.2%**	**1,352**	**1,281**	**+5.6%**	**624**	**791**	**-21.1%**	**289**	**268**	**+8.1%**
Operating Expenses and Dep.	-1,227	-1,202	+2.0%	-649	-644	+0.9%	-410	-397	+3.3%	-168	-162	+3.5%
Gross operating profit	**1,038**	**1,137**	**-8.7%**	**703**	**637**	**+10.3%**	**214**	**395**	**-45.7%**	**121**	**105**	**+15.2%**
Cost of Risk	-501	-459	+9.1%	-426	-389	+9.6%	-48	-45	+7.8%	-26	-26	+3.1%
Costs of legal risks on financial instruments	-25	-40	-37.3%	-25	-40	-37.3%	0	0	n.s.	0	0	n.s.
Operating Income	**512**	**638**	**-19.7%**	**251**	**208**	**+20.7%**	**166**	**350**	**-52.6%**	**95**	**80**	**+19.1%**
Share of Earnings of Equity-Method Entities	14	5	n.s.	14	7	n.s.	2	-0	n.s.	-2	-2	+1.7%
Other Non Operating Items	-27	-23	+18.4%	-0	0	n.s.	-27	-23	+16.3%	-0	0	n.s.
Pre-Tax Income	**499**	**619**	**-19.5%**	**265**	**215**	**+23.0%**	**141**	**326**	**-56.5%**	**93**	**78**	**+19.4%**
Cost/Income (%)	54.2%	51.4%	+2.8 pt	48.0%	50.2%	-2.2 pt	65.7%	50.1%	+15.5 pt	58.1%	60.7%	-2.6 pt
Cost of risk (in annualised bp)				153	144	9						
€bn												
RWA	149.6	145.8	+2.6%	84.3	81.4	+3.5%	60.1	59.5	+1.1%	5.2	4.9	+6.1%
Allocated Equity (YTD)	19.0	19.0	-0.1%	10.7	10.8	-0.8%	7.3	7.4	-1.0%	1.0	0.8	+15.9%
RONE (annualised basis)	10.1%	12.9%	-2.8 pt	9.4%	7.8%	+1.6 pt	7.5%	17.7%	-10.2 pt	38.0%	34.4%	+3.6 pt
Business indicators												
Loans outstanding (€bn)	183.3	175.2	+4.6%	111.5	106.5	+4.7%	70.2	67.1	+4.6%	1.7	1.6	+4.2%
Of which consolidated outstandings - Arval	46.1	43.0	+7.4%				46.1	43.0	+7.4%			
Of which consolidated outstandings - Leasing Solutions	24.0	24.1	-0.5%				24.0	24.1	-0.5%			
Deposits (€bn)	35.9	32.0	+12.2%							35.9	32.0	+12.2%
Arval fleet (k)	1,932	1,828	+5.7%				1,932	1,828	+5.7%			
Nickel accounts (m)	5.3	4.6	+14.2%							5.3	4.6	+14.2%
Nickel points of sale	13,717	12,265	+11.8%							13,717	12,265	+11.8%
AuM (Personal Investors, €bn)	179.3	155.3	+15.5%							179.3	155.3	+15.5%
European customer orders Personal Investors (m)	10.0	9.8	+2.0%							10.0	9.8	+2.0%

* Including 2/3 of private banking

CPBS | 1H26 Dashboard – Specialised Businesses

€m	Total Specialised Businesses *			incl. Personal Finance			incl. Arval & Leasing Solutions			incl. New Digital Businesses & Personal Investors*		
	1H26	1H25	Var.	1H26	1H25	Var.	1H26	1H25	Var.	1H26	1H25	Var.
Revenues	**4,590**	**4,679**	**-1.9%**	**2,664**	**2,528**	**+5.4%**	**1,366**	**1,631**	**-16.3%**	**561**	**520**	**+7.7%**
Operating Expenses and Dep.	-2,504	-2,460	+1.8%	-1,340	-1,325	+1.1%	-829	-810	+2.3%	-335	-325	+3.3%
Gross operating profit	**2,086**	**2,219**	**-6.0%**	**1,324**	**1,203**	**+10.1%**	**537**	**821**	**-34.6%**	**225**	**196**	**+15.2%**
Cost of Risk	-983	-947	+3.8%	-837	-791	+5.8%	-93	-102	-8.9%	-53	-53	-1.0%
Costs of legal risks on financial instruments	-25	-40	-37.3%	-25	-40	-37.3%	0	0	n.s.	0	0	n.s.
Operating Income	**1,078**	**1,232**	**-12.5%**	**462**	**371**	**+24.4%**	**443**	**718**	**-38.3%**	**173**	**142**	**+21.2%**
Share of Earnings of Equity-Method Entities	10	5	n.s.	10	10	+10.4%	3	-1	n.s.	-3	-4	-19.2%
Other Non Operating Items	-56	-54	+2.3%	-3	0	n.s.	-52	-55	-4.7%	-0	0	n.s.
Pre-Tax Income	**1,032**	**1,183**	**-12.7%**	**469**	**381**	**+23.0%**	**394**	**663**	**-40.6%**	**170**	**139**	**+22.2%**
Cost/Income (%)	54.6%	52.6%	+2.0 pt	50.3%	52.4%	-2.1 pt	60.7%	49.7%	+11.0 pt	59.8%	62.4%	-2.6 pt
Cost of risk (in annualised bp)				152	147	5						
€bn												
RWA	149.6	145.8	+2.6%	84.3	81.4	+3.5%	60.1	59.5	+1.1%	5.2	4.9	+6.1%
Allocated Equity (YTD)	19.0	19.0	-0.1%	10.7	10.8	-0.8%	7.3	7.4	-1.0%	1.0	0.8	+15.9%
RONE (annualised basis)	11.1%	12.7%	-1.6 pt	9.0%	7.3%	+1.6 pt	10.9%	18.1%	-7.2 pt	34.9%	33.2%	+1.7 pt
Business indicators												
Loans outstanding (€bn)	182.3	174.8	+4.3%	110.9	106.4	+4.2%	69.7	66.8	+4.4%	1.7	1.6	+4.9%
Of which consolidated outstandings - Arval	45.8	42.7	+7.5%				45.8	42.7	+7.5%			
Of which consolidated outstandings - Leasing Solutions	23.9	24.1	-1.0%				23.9	24.1	-1.0%			
Deposits (€bn)	37.2	32.2	+15.6%							37.2	32.2	+15.6%
Arval fleet (k)	1,919	1,818	+5.6%				1,919	1,818	+5.6%			
Nickel accounts (m)	5.3	4.6	+14.2%							5.3	4.6	+14.2%
Nickel points of sale	13,717	12,265	+11.8%							13,717	12,265	+11.8%
AuM (Personal Investors, €bn)	179.3	155.3	+15.5%							179	155	+15.5%
European customer orders Personal Investors (m)	21.1	19.9	+5.8%							21.1	19.9	+5.8%

* Including 2/3 of private banking

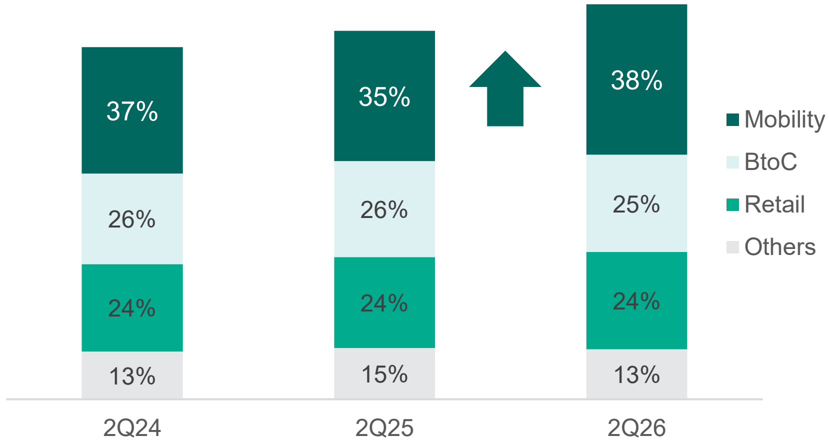
CPBS | Personal Finance – Strong mobility performance and double-digit pre-tax income growth

(€m)	2Q26	2Q25	Var.
Personal Finance			
Revenues	**1,352**	**1,281**	**+5.6%**
Operating Expenses and Dep.	-649	-644	+0.9%
Gross Operating Income	**703**	**637**	**+10.3%**
Cost of Risk	-426	-389	+9.6%
Costs of legal risks on financial instruments	-25	-40	-37.3%
Operating Income	**251**	**208**	**+20.7%**
Share of Earnings of Equity-Method Entities	14	7	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**265**	**215**	**+23.0%**
Cost/Income	**48.0%**	**50.2%**	**-2.2 pt**

- **Revenues:** strong revenue growth, in line with the Deep Dive trajectory, benefiting from combined volume and rate effects
- **Operating Expenses:** stable, despite business growth and inflation, reflecting digitalisation benefits and driving a strong positive jaws effect (+4.7 pts)
- **Cost of Risk: 153 bps,** slight increase YoY reflecting seasonality effects, continuous measures to improve the portfolio risk profile
- **Other net losses for risk on financial instruments**: mainly linked to Spanish Supreme Court rulings on transparency of disclosures covering revolving credit agreements
- **Pre-Tax Income:** strong increase YoY

- **Solid business momentum** with loans outstanding up +4.8% YoY csr
- **Strong Mobility performance**, with production up +16.4*% YoY, driven by Stellantis as well as Chery Group partnership signed in 2025
- **Steady growth in Retail consumer credit**, with production up +11.1*% YoY, supported by the Apple launch in the UK and the sustained performance of major partnerships (Apple, Orange and Currys)
- **Active balance sheet management:** Two new SRT securitisations for ~€1.8bn driving a €1.0bn reduction in RWA over the quarter

- **Production up +8.4% vs. 2Q25, confirming positive business momentum**



* At constant exchange rates

CPBS | Arval & Leasing Solutions – Business activity remains robust amid market uncertainty

(€m)	2Q26	2Q25	Var.
Arval & Leasing Solutions			
Revenues	**624**	**791**	**-21.1%**
Operating Expenses and Dep.	-410	-397	+3.3%
Gross Operating Income	**214**	**395**	**-45.7%**
Cost of Risk	-48	-45	+7.8%
Operating Income	**166**	**350**	**-52.6%**
Share of Earnings of Equity-Method Entities	2	0	n.s.
Other Non Operating Items	-27	-23	+16.3%
Pre-Tax Income	**141**	**326**	**-56.8%**
Cost/Income	**65.7%**	**50.1%**	**+15.5 pt**

Arval

- **Revenues:** sustained organic NBI growth: +11.3%, driven by fleet expansion and higher financial margin. Used-car NBI impacted by lower volumes and price pressure on ICE vehicles (~80% of the fleet), with the deterioration observed in March persisting through 2Q26 amid adverse geopolitical conditions and rising gas prices. Contract extensions and used vehicles re-leasing helping mitigate residual value pressure
- **Operating expenses:** tightly managed

Leasing Solutions

- Slight increase in pre-tax income (+1.4%) despite challenging investment backdrop

Var. vs. 2Q25

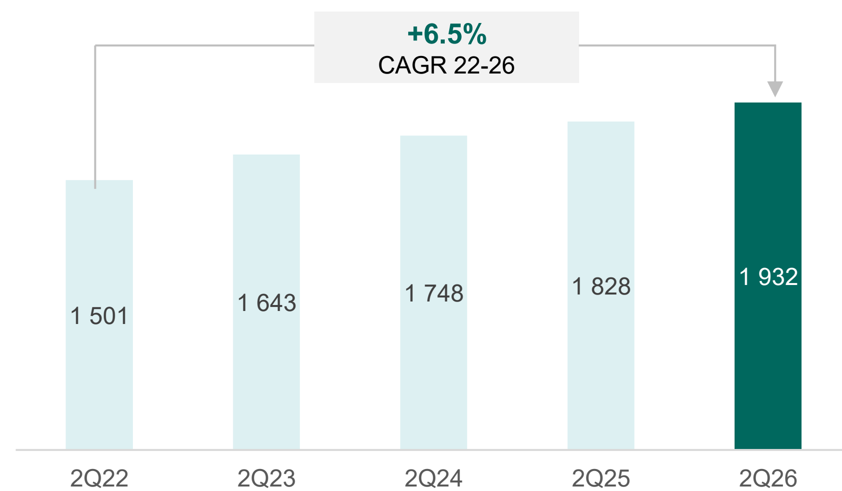
Arval

- Continued growth in the financed fleet (1.9m vehicles, +5.7% YoY) and in loans outstanding (+7.4% YoY), particularly in Spain, Italy and Germany
- Strong growth in the private individual segment (+17.0% YoY, 12.6% of the fleet) thanks to the success of new partnerships

Leasing Solutions

- Slight decrease in loans outstanding (-0.5% YoY) with growth in technological asset financing (+3.4% YoY)
- Strategic partnership reinforced with Iveco through a new Joint Venture in Romania and expanded activities in Austria

Continuous growth of Arval fleet (in thousands)



CPBS | NDB & Personal Investors – Double digit pre-tax income growth reflecting strong business momentum

(€m)	2Q26	2Q25	Var.
New Digital Businesses & Personal Investors[1]			
Revenues	**293**	**271**	**+8.1%**
Operating Expenses and Dep.	-170	-165	+3.2%
Gross Operating Income	**123**	**106**	**+15.6%**
Cost of Risk	-26	-26	+3.1%
Operating Income	**97**	**81**	**+19.6%**
Share of Earnings of Equity-Method Entities	-2	-2	+1.7%
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**95**	**79**	**+19.9%**
Income Attributable to Wealth Management	-2	-1	+52.2%
Pre-Tax Income of New Digital Businesses & Personal Investors	**93**	**78**	**+19.4%**
Cost/Income	**58.0%**	**60.7%**	**-2.7 pt**

[1] Including 100% of Private Banking for the Revenues to Pre-tax income line items – Allocated equity available in quarterly series

— **Revenues:** strong growth driven by a sustained level of activity, notably at Personal Investors

— **Operating expenses:** well controlled while supporting business expansion, resulting in a positive jaws effect of +4.9 pts and a further improvement in the cost-income ratio

— **Pre-tax income:** double digit growth, reflecting strong operating leverage and disciplined cost execution

— **Nickel – Broadening access to payments and everyday banking**

- Launch of Compte Pro, fast and accessible account for Pros
- Dedicated offer with Amazon to boost client acquisition and brand appeal

— **Floa – Sustained growth supported by efficient execution**

- Revenues growth despite geopolitical uncertainty

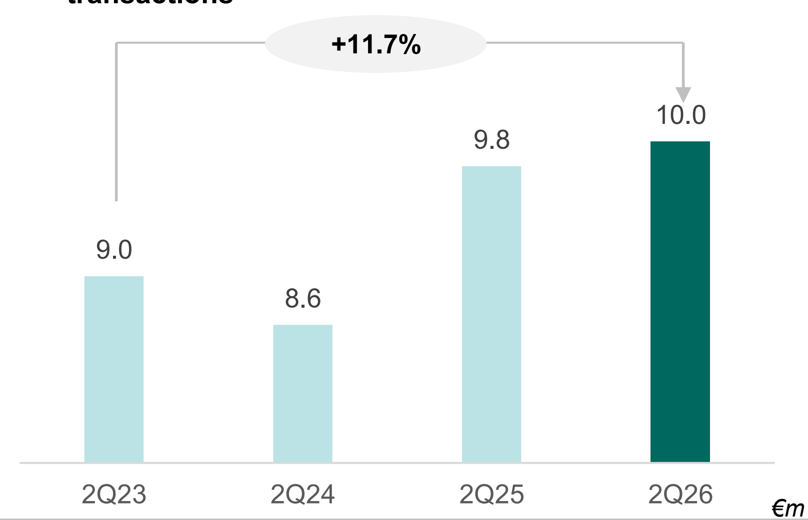
— **BNP Paribas Personal Investors – a digital bank in Germany**

- Strong transaction momentum sustained from the elevated 2Q25 base
- High level of deposits (+12.3%YoY) in a very competitive environment

— **1Point6 – Payment solution for all platforms**

- Growth path initiated

— **Personal Investors: increase in the number of transactions**



SECTION 6

Details by business lines

2Q26 Results

IPS

BNP PARIBAS

The bank for a changing world

IPS | 2Q26 Dashboard – Investment & Protection Services

	IPS			o/w Insurance			o/w Asset Management			o/w Wealth Management & Real Estate *		
€m	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.	2Q26	2Q25	Var.
Revenues	**1,942**	**1,526**	**+27.3%**	**610**	**635**	**-3.9%**	**673**	**294**	**n.s.**	**659**	**597**	**+10.3%**
Operating Expenses and Dep.	-1,172	-873	+34.2%	-206	-202	+2.0%	-490	-217	n.s.	-476	-454	+4.9%
Gross operating profit	**770**	**653**	**+17.9%**	**404**	**433**	**-6.7%**	**183**	**77**	**n.s.**	**183**	**143**	**+27.6%**
Cost of Risk	-3	-7	n.s.	0	0	n.s.	-0	-1	n.s.	-2	-6	n.s.
Costs of legal risks on financial instruments	-0	-0	n.s.	0	0	n.s.	0	0	n.s.	-0	-0	n.s.
Operating Income	**767**	**646**	**+18.8%**	**404**	**433**	**-6.7%**	**183**	**76**	**n.s.**	**180**	**137**	**+31.9%**
Other Results	68	113	-39.9%	62	106	-41.1%	15	8	n.s.	-9	-2	n.s.
Pre-Tax Income	**835**	**758**	**+10.1%**	**467**	**539**	**-13.4%**	**198**	**84**	**n.s.**	**171**	**135**	**+26.5%**
Cost/Income (%)	60.3%	57.2%	+3.1 pt	33.7%	31.8%	+2.0 pt	72.8%	73.9%	-1.1 pt	72.3%	76.0%	-3.8 pt
RONE (annualised basis)	24.7%	23.1%	+1.6 pt	23.7%	24.1%	-0.3 pt	37.0%	41.3%	-4.2 pt	19.2%	16.0%	+3.3 pt
€bn												
RWA	65.1	52.3	+24.4%	22.4	19.0	+18.1%	15.5	6.4	n.s.	27.1	26.9	+0.7%
Business indicators (in €bn)												
Assets under management	**2,589.5**	**1,398.5**	**n.s.**	**324.5**	**291.6**	**+11.3%**	**1,731.9**	**636.0**	**n.s.**	**533.1**	**471.0**	**+13.2%**
Net asset flows**	**16.5**	**24.3**	**-32.2%**	**2.3**	**3.0**	**-23.0%**	**6.0**	**14.8**	**n.s.**	**8.2**	**6.5**	**+25.9%**
Gross Written Premiums	**10.8**	**10.5**	**+3.0%**	**10.8**	**10.5**	**+3.0%**						
o/w Gross Written Premiums Savings	8.5	8.5	-0.3%	8.5	8.5	-0.3%						
o/w Gross Written Premiums Protection	2.3	2.0	+17.3%	2.3	2.0	+17.3%						

* Including IPS Investments ** Excluding Ageas

1H26 Dashboard – Investment & Protection Services

	IPS			o/w Insurance			o/w Asset Management			o/w Wealth Management & Real Estate *		
€m	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**	**1H26**	**1H25**	**Var.**
Revenues	**3,922**	**3,017**	**+30.0%**	**1,241**	**1,203**	**+3.2%**	**1,352**	**596**	**n.s.**	**1,329**	**1,219**	**+9.1%**
Operating Expenses and Dep.	-2,380	-1,780	+33.7%	-412	-406	+1.6%	-992	-438	n.s.	-976	-936	+4.3%
Gross operating profit	**1,542**	**1,237**	**+24.7%**	**828**	**797**	**+4.0%**	**360**	**158**	**n.s.**	**354**	**283**	**+25.1%**
Cost of Risk	-6	-5	+29.1%	0	0	n.s.	-0	-1	n.s.	-6	-4	n.s.
Costs of legal risks on financial instruments	-0	-0	n.s.	0	0	n.s.	0	0	n.s.	-0	-0	n.s.
Operating Income	**1,536**	**1,232**	**+24.7%**	**828**	**797**	**+4.0%**	**360**	**157**	**n.s.**	**347**	**279**	**+24.7%**
Other Results	69	278	n.s.	58	275	n.s.	31	16	n.s.	-20	-13	+48.7%
Pre-Tax Income	**1,605**	**1,510**	**+6.2%**	**886**	**1,072**	**-17.4%**	**391**	**173**	**n.s.**	**328**	**266**	**+23.5%**
Cost/Income (%)	60.7%	59.0%	+1.7 pt	33.2%	33.8%	-0.5 pt	73.3%	73.5%	-0.2 pt	73.4%	76.8%	-3.4 pt
RONE (annualised basis)	23.5%	24.2%	-0.6 pt	21.4%	24.8%	-3.3 pt	37.1%	43.9%	-6.8 pt	20.2%	17.6%	+2.6 pt
€bn												
RWA	65.1	52.3	+24.4%	22.4	19.0	+18.1%	15.5	6.4	n.s.	27.1	26.9	+0.7%
Business indicators (in €bn)												
Assets under management	**2,589.5**	**1,398.5**	**n.s.**	**324.5**	**291.6**	**+11.3%**	**1,731.9**	**636.0**	**n.s.**	**533.1**	**471.0**	**+13.2%**
Net asset flows**	**36.3**	**40.5**	**-10.4%**	**5.6**	**5.7**	**-1.8%**	**21.7**	**18.9**	**+14.6%**	**9.1**	**15.9**	**-43.0%**
Gross Written Premiums	**22.4**	**22.1**	**+1.2%**	**22.4**	**22.1**	**+1.2%**						
o/w Gross Written Premiums Savings	17.7	17.8	-1.0%	17.7	17.8	-1.0%						
o/w Gross Written Premiums Protection	4.7	4.3	+10.5%	4.7	4.3	+10.5%						

* Including IPS Investments ** Excluding Ageas

IPS | Insurance – Strong Savings and Protection inflows

(€m)	2Q26	2Q25	Var.
Insurance			
Revenues	**610**	**635**	**-3.9%**
Operating Expenses and Dep.	-206	-202	+2.0%
Gross Operating Income	**404**	**433**	**-6.7%**
Cost of Risk	0	0	n.s.
Costs of legal risks on financial instruments	0	0	n.s.
Operating Income	**404**	**433**	**-6.7%**
Share of Earnings of Equity-Method Entities	125	110	+13.5%
Other Non Operating Items	-62	-4	n.s.
Pre-Tax Income	**467**	**539**	**-13.4%**
Cost/Income	**33.7%**	**31.8%**	**+2.0 pt**

— **First consolidation of Ageas**: recognition of Ageas earnings through equity-method[1] since 28 April. Loss of dividend income (~€60m in 2Q25; ~€45m in 4Q25) in revenues and of AGI contribution in equity method. The Ageas/AGI transaction is expected to contribute ~€40m annually on pre-tax income

— **Revenues:** up +5.5% at csr excluding 2Q25 Ageas dividend impact, driven by Protection internationally as well as financial revenues

— **Operating expenses:** slight increase, demonstrating continued cost discipline; positive jaws at 3.9 pts at csr excluding 2Q25 Ageas dividend impact

— **Pre-tax income :** impact of the Ageas transaction and a provision for the sale of a financial stake in non-operating items

Var. vs. 2Q25

— **Savings: Strong inflows and solid commercial momentum**

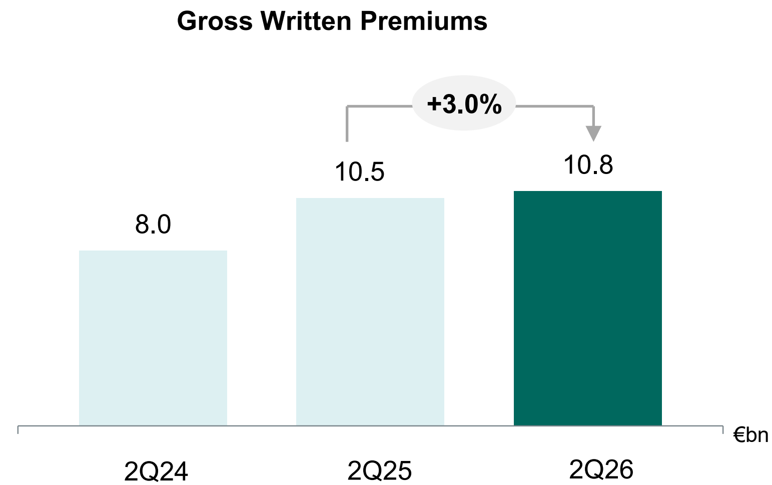
- Gross inflows at a high level (€8.5bn) stable vs. 2Q25 with solid business momentum in CPBF, a strong increase in Italy with BCC Vita and in Asia, driven by new product launches
- Positive net inflows in all geographies
- Launch of a digital savings and corporate pension offer for SMEs, in partnership with BNP Paribas Épargne & Retraite Entreprises in France

— **Protection: Growth in Protection premiums (+17.3% vs. 2Q25)**

- Strong business momentum in Latin America, supported by the renewal of key long-term partnerships
- Continued international rollout of the Stellantis partnership, with its launch in Italy in used-car motor and maintenance warranties

— **AI deployment** at scale with ~100 operational AI use cases. Over 2 million pages processed by CardX, enhancing claims management efficiency

— **Strong inflows in Savings and Protection**



IPS | Asset Management – Strong increase in profitability, driven by robust organic growth and disciplined execution of the AXA IM integration

(€m)	2Q26	2Q25	Var.
Asset Management			
Revenues	**673**	**294**	**n.s.**
Operating Expenses and Dep.	-490	-217	n.s.
Gross Operating Income	**183**	**77**	**n.s.**
Cost of Risk	0	-1	n.s.
Costs of legal risks on financial instruments	0	0	n.s.
Operating Income	**183**	**76**	**n.s.**
Share of Earnings of Equity-Method Entities	15	8	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	**198**	**84**	**n.s.**
Cost/Income	**72.8%**	**73.9%**	**-1.1 pt**

— **Revenues:** strong growth driven by the successful integration of AXA IM, supported by solid organic momentum and strong fee generation from increased assets under management

— **Operating expenses:** increase reflecting the AXA IM integration, while delivering a positive jaws effect of +8.0 bps at constant scope and exchange rate, underscoring disciplined cost execution

— **Pre-tax income:** strong increase benefiting from the successful integration of AXA IM, reinforcing the earnings growth profile

— Restructuring costs (€53m in 2Q26) in the Corporate Centre

— *Reminder: partnership agreement amortisation to have an approximately -€80m impact on a yearly basis*

— **AXA IM integration on track**, supporting delivery of the 2030 growth plan

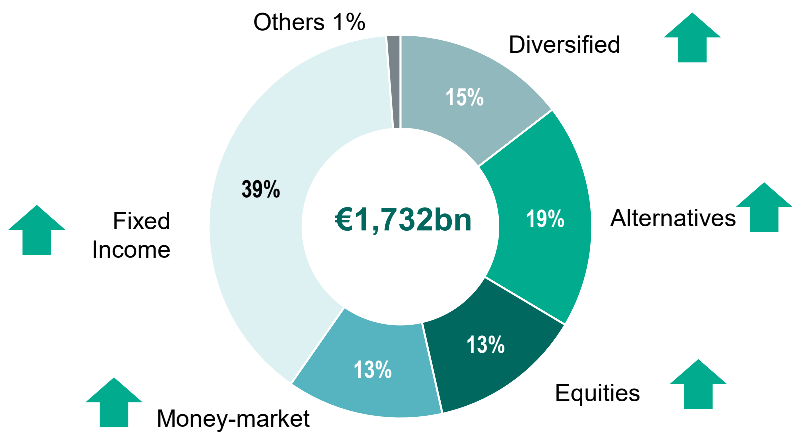
— **Strong AuM increase**

- Robust commercial activity, with net inflows of €21.7bn since 31.12.25, concentrated in medium- and long-term strategies, notably Alternative Assets, Fixed Income and ETFs
- Assets under management up €108bn (+6.6%) versus year-end, reflecting strong client demand, market tailwinds and the expansion of general mandates delegated by BNP Paribas Cardif

— **Continued product range and distribution expansion**

- 4 actively managed ETFs launched in 2Q26, leveraging Global Markets' systematic expertise
- New strategic partnership with UniCredit across several products
- Successful launch of an alternative credit unit-linked offering in France, leveraging Wealth Management and Cardif distribution capabilities

— **AuM by asset class (30.06.2026)**



IPS | Wealth Management & Real Estate – Strong net inflows and solid increase in pre-tax income

(€m)	2Q26	2Q25	Var.
Wealth Management & Real Estate (including IPS Investments)			
Revenues	**659**	**597**	**+10.3%**
Operating Expenses and Dep.	-476	-454	+4.9%
Gross Operating Income	**183**	**143**	**+27.6%**
Cost of Risk	-2	-6	-61.6%
Costs of legal risks on financial instruments	0	0	-67.3%
Operating Income	**180**	**137**	**+31.9%**
Share of Earnings of Equity-Method Entities	-8	-1	n.s.
Other Non Operating Items	-1	0	n.s.
Pre-Tax Income	**171**	**135**	**+26.5%**
Cost/Income	**72.3%**	**76.0%**	**-3.8 pt**

— **Revenues:** strong increase, driven by sustained growth in Wealth Management (+16.3%), supported by transactional activity, higher fees and deposit income. Real Estate revenues up (+2.9%), from a low base, supported by advisory fees

— **Operating expenses**: very strong positive jaws (+5.4pts) while maintaining continued investments in the business development and in IT

— **Pre-tax income:** up sharply +26.5%, reflecting operating leverage and disciplined execution

— **RWA optimisation :** First Synthetic Risk Transfer on a Lombard portfolio closed in 2Q26 generating RWA savings

Var. vs. 2Q25

— Wealth Management

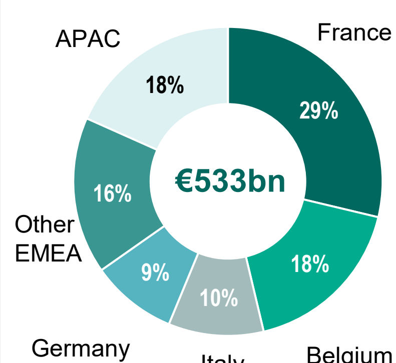
- Strong net inflows (+€9.1bn since 31.12.25) supported by sustained momentum in Commercial & Personal Banking in Europe and in APAC
- Assets under management up +3.1% since 2025, supported by commercial momentum and favorable market performance
- Strong revenue generation, combining a high level of transactional activity, strong recurring fees and solid deposit revenues
- GENIX deployed across Wealth Management, providing AI-powered support for investment case generation, DPM commentary and equity research, leveraging best-in class technologies including Mistral AI models

— Real Estate

- Activity remained subdued amid a lacklustre market
- Closing of a landmark advisory transaction in residential investment in the UK in collaboration with CIB

— Wealth Management

Global presence



AuM at 30.06.26

Recognised leadership

PWM Wealth Tech Awards 2026

Global Best Private Bank for Use of Technology

Global Best Private Bank for Digital Customer Experience

Highly Commended Best Private Bank for Use of AI Global

SECTION 7

Other items

2Q26 results

Restatements of volatility and attributable operating expenses related to insurance activities

€m	2Q26	2Q25	Var.
Corporate Center : restatement related to insurance activities of the volatility (IFRS9) and attributable costs (internal distributors)			
Revenues	**-268**	**-303**	**-11.8%**
Restatement of the volatility (Insurance business)	*42*	*-4*	*n.s.*
Restatement of attributable costs (Internal Distributors)	*-310*	*-299*	*+3.5%*
Operating Expenses and Dep.	**310**	**299**	+3.5%
Restatement of attributable costs (Internal Distributors)	*310*	*299*	*+3.5%*
Gross Operating Income	**42**	**-4**	**n.s.**
Operating Income	**42**	**-4**	**n.s.**
Pre-Tax Income	**42**	**-4**	**n.s.**

- **Since 01.01.23. Corporate Centre has included two restatements related to the application of IFRS 17 alongside the implementation of IFRS 9 for insurance activities. For better readability, these restatements will be reported separately each quarter.**
- Operating expenses deemed “attributable to insurance activities” are recognised in deduction of revenues and no longer booked under operating expenses. The impact of these entries for internal distributors is presented in Corporate Centre. These entries have no impact on gross operating income.
- The impact of volatility generated by the fair value accounting of assets through profit & loss (IFRS 9) is presented in Corporate Centre and therefore has no impact on Insurance revenues; the increase in volatility is related to the financial markets this quarter.

CORPORATE CENTRE | Excluding restatements related to insurance activities

€m	2Q26	2Q25	Var.
Corporate Center excl. restatement related to insurance activities of the volatility (IFRS9) and attributable costs (internal distributors)			
Revenues	**191**	**44**	n.s.
Operating Expenses and Dep.	-304	-252	+20.9%
Incl. Restructuring, IT Reinforcement and Adaptation Costs	*-130*	*-148*	*-12.3%*
Gross Operating Income	**-113**	**-207**	**-45.3%**
Cost of Risk	*-87*	*-20*	*n.s.*
Costs of legal risks on financial instruments	*-59*	*-1*	*n.s.*
Operating Income	**-259**	**-228**	**+13.5%**
Share of Earnings of Equity-Method Entities	15	22	-32.9%
Other Non Operating Items	852	5	n.s.
Pre-Tax Income	**607**	**-202**	**n.s.**

— *Reminder: following the restating of quarterly series reported in March 2025, the non-core* perimeter of Personal Finance is now included in Corporate Centre.*

— **Revenues**
- Strong performance this quarter
- Revaluation of a financial stake for ~+€80m
- Negative DVA -€30m (+€56m in 2Q25)
- Positive elements of liquidity and mark-to-market

— **Operating expenses**
- Restructuring and adaptation costs: -€90m (-€63m in 2Q25)
- IT reinforcement costs: -€40m (-€86m in 2Q25)

* Non-strategic perimeter equivalent to businesses placed in run-off

NUMBER OF SHARES AND EARNINGS PER SHARE

Number of Shares

In millions	30-Jun-26	30-Jun-25
Number of Shares (end of period)	**1,102**	**1,131**
Number of Shares excluding Treasury Shares (end of period)	**1,096**	**1,116**
Average number of Shares outstanding excluding Treasury Shares	**1,098**	**1,126**

Reminder: During the second quarter 2025 , 14,025,914 shares were repurchased under the 2025 Share Buyback Program. They were cancelled on 1st October 2025. During the fourth quarter 2025, 15,184,150 shares were purchased under the 2026 Share Buyback Program. They were cancelled on 21st January 2026.

Earnings Per Share (EPS)

In millions	30-Jun-26	30-Jun-25
Net income attributable to equity holders	**7,562**	**6,209**
Remuneration net of tax of Undated Super Subordinated Notes	-481	-381
Exchange rate effect on reimbursed Undated Super Subordinated Notes	0	6
Net income attributable to equity holders, after remuneration and exchange rate effect on Undated Super Subordinated Notes	**7,081**	**5,834**
Average number of Shares outstanding excluding Treasury Shares	**1,098**	**1,126**
Net Earnings per Share (EPS) in euros	**6.45**	**5.18**

The interim dividend for 2026 represents 50% of the earnings per share as of 30 June 2026 and amounts to €3.23 per share. The ex-dividend date is set for 24 September, with payment scheduled for 28 September 2026.

BOOK VALUE PER SHARE

in millions of euros	30-Jun-26	30-Jun-25	
Shareholders' Equity Group share	**131,922**	**125,686**	(1)
of which Changes in assets and liabilities recognised directly in equity (valuation reserve)	*-4,053*	*-4,532*	
of which Undated Super Subordinated Notes	11,862	11,960	(2)
of which Remuneration net of tax payable to holders of Undated Super Subordinated Notes	244	219	(3)
Net Book Value (a)	**119,816**	**113,507**	(1)-(2)-(3)
Deduction of goodwill and intangibles	-11,988	-9,778	
Tangible Net Book Value (a)	**107,828**	**103,729**	
Number of Shares excluding Treasury Shares (end of period) in millions	**1,096**	**1,116**	
Book Value per Share (euros)	**109.4**	**101.7**	
of which book value per share excluding valuation reserve (euros)	*113.1*	*105.8*	
Net Tangible Book Value per Share (euros)	**98.4**	**92.9**	

(a) Excluding Undated Super Subordinated Notes and remuneration net of tax payable to holders of Undated Super Subordinated Notes

RETURN ON EQUITY AND PERMANENT SHAREHOLDERS' EQUITY (1/2)

Shareholders' Equity Group share, revaluated, used for the calculation of ROE and ROTE
(based on reported results)

in millions of euros	30-Jun-26	30-Jun-25 *Restated*	30-Jun-25 *Reported*	
Net Book Value	**119,816**	**113,507**	**113,507**	(1)
of which changes in assets and liabilities recognised directly in equity (valuation reserve)	-4,053	-4,532	-4,532	(2)
Inclusion of annualisation of restated result (a)	7,119	6,681	6,681	(3)
2025 dividend distribution project	-	-7,298	-7,298	(4)
Assumption of 2026 dividend distribution project	-8,218	0	0	(5)
Restatement of remuneration of Undated Super Subordinated Notes for the annualised calculation	-504	-351	-351	(6)
Shareholders' equity, revaluated, used for the calculation of ROE (b)	**118,213**	**112,539**		(1)+(3)+(4)+(5)+(6)
Permanent shareholders' equity, not revaluated, used for the calculation of ROE (b)			**117,071**	(1)-(2)+(3)+(4)+(5)+(6)
Deduction of goodwill and intangibles	-11,988	-9,778	-9,778	
Tangible shareholders' equity, used for the calculation of ROTE (b)	**106,225**	**102,761**	**107,293**	
Average shareholders' equity, revaluated, used for the ROE calculation (c)	**115,043**	**110,901**		
Average permanent shareholders' equity, not revaluated, used for the ROE calculation (d)			**114,421**	
Average tangible shareholders' equity, used for the ROTE calculation (e)	**103,145**	**101,041**	**104,561**	

(a) 1H26 Net Income Group share excluding exceptional items but including IT reinforcement, adaptation and restructuring costs and excluding contribution to levies after tax (see details on IFRIC 21 slide).
(b) Excluding Undated Super Subordinated Notes, remuneration net of tax payable to holders of Undated Super Subordinated Notes, and including the assumptions of distribution of net income
(c) Average shareholders' equity 2026: average of beginning of the year and end of the period including in particular annualised net income as at 30 June 2026 with exceptional items and contribution to taxes not annualised (Permanent Shareholders' equity = Shareholders' equity attributable to shareholders - Undated Super Subordinated Notes - remuneration net of tax payable to holders of Undated Super Subordinated Notes - dividend distribution assumption)
(d) Average permanent shareholders' equity 2025: average of beginning of the year and end of the period including in particular annualised net income as at 30 June 2025 with exceptional items and contribution to taxes not annualised (Permanent Shareholders' equity = Shareholders' equity attributable to shareholders - changes in assets and liabilities recognised directly in equity - Undated Super Subordinated Notes - remuneration net of tax payable to holders of Undated Super Subordinated Notes - dividend distribution assumption)
(e) Average Tangible shareholders' equity: average of beginning of the year and end of the period including in particular annualised net income with exceptional items and contribution to taxes not annualised (Tangible shareholders' equity = shareholders' equity - intangible assets - goodwill)

RETURN ON EQUITY AND PERMANENT SHAREHOLDERS' EQUITY (2/2)

Calculation of Return on Equity

in millions of euros	30-Jun-26	30-Jun-25 Restated	30-Jun-25 Reported	
Net income Group share	**7,562**	**6,209**	**6,209**	(1)
Exceptional items (after tax) (a)	870	-26	-26	(2)
of which exceptional items (not annualised)	*1,021*	*146*	*146*	(3)
of which IT reinforcement and restructuring costs (annualised)	*-151*	*-172*	*-172*	(4)
Systemic levies after tax	-578	-618	-618	(5)
Net income Groupe share, not revaluated (exceptional items and systemic levies not annualised) (b)	**14,983**	**13,234**	**13,234**	(6)
Remuneration net of tax of Undated Super Subordinated Notes and exchange effect	-985	-726	-726	
Impact of annualised IT reinforcement and restructuring costs	-302	-344	-344	
Net income Groupe share used for the calculation of ROE / ROTE	**13,696**	**12,164**	**12,164**	
Average shareholders' equity, revaluated, used for the ROE calculation (c)	**115,043**	**110,901**		
Average permanent shareholders' equity, not revaluated, used for the ROE calculation (d)			**114,421**	
Return on Equity (ROE)	**11.9%**	**11.0%**	**10.6%**	
Average tangible shareholders' equity, revaluated, used for the ROTE calculation (e)	**103,145**	**101,041**		
Average tangible permanent shareholders' equity, not revaluated, used for the ROTE calculation (e)			**104,561**	
Return on Tangible Equity (ROTE)	**13.3%**	**12.0%**	**11.6%**	

(a) See slide 41
(b) Based on annualised reported 1H26 Net Income, Group share, (6)=2*[(1)-(2)-(5)]+(3)+(5)
(c) Average shareholders' equity: average between beginning of the year and end of the period including in particular 1H26 annualised reported Net Income with exceptional items and taxes not annualised (Permanent Shareholders' equity = Shareholders' equity attributable to shareholders - Undated Super Subordinated Notes - remuneration net of tax payable to holders of Undated Super Subordinated Notes - dividend distribution assumption)
(d) Average Permanent shareholders' equity: average between beginning of the year and end of the period including in particular 1H25 annualised reported Net Income with exceptional items and taxes not annualised (Permanent Shareholders' equity = Shareholders' equity attributable to shareholders – changes in assets and liabilities recognised directly in equity - Undated Super Subordinated Notes - remuneration net of tax payable to holders of Undated Super Subordinated Notes - dividend distribution assumption)
(e) Average Tangible permanent shareholders' equity: average of beginning of the year and end of the period including in particular annualised net income with exceptional items and taxes not annualised (Tangible permanent shareholders' equity = permanent shareholders' equity - intangible assets - goodwill)

RATIO COMMON EQUITY TIER 1

Common Equity Tier 1 ratio[1]
(Accounting capital to prudential capital reconciliation)

€bn	30-June-2026 Basel 4	31-Mar-2026 Basel 4	31-Dec-25 Basel 4
Consolidated Equity	**138.4**	**136.7**	**132.2**
Undated super subordinated notes	-11.9	-11.9	-10.6
2025 net income distribution project (dividend)	0.0	-2.8	-2.8
2026 net income distribution project (dividend)	-4.2	-1.8	0.0
Regulatory adjustments on minority interests	-3.5	-3.9	-4.1
Regulatory adjustments on equity[2]	-1.5	-2.2	-1.8
Goodwill and intangible assets	-9.3	-9.3	-9.4
Deferred tax assets related to tax loss carry forwards	-0.2	-0.2	-0.2
Other regulatory adjustements	-3.1	-3.0	-3.5
Deduction of irrevocable payments commitments	-1.5	-1.5	-1.5
Common Equity Tier One capital	**103.2**	**100.1**	**98.3**
Risk-weighted assets	**795**	**784**	**779**
Common Equity Tier 1 Ratio	**13.0%**	**12.8%**	**12.6%**

1. CRD5; 2. Including Prudent Valuation Adjustment

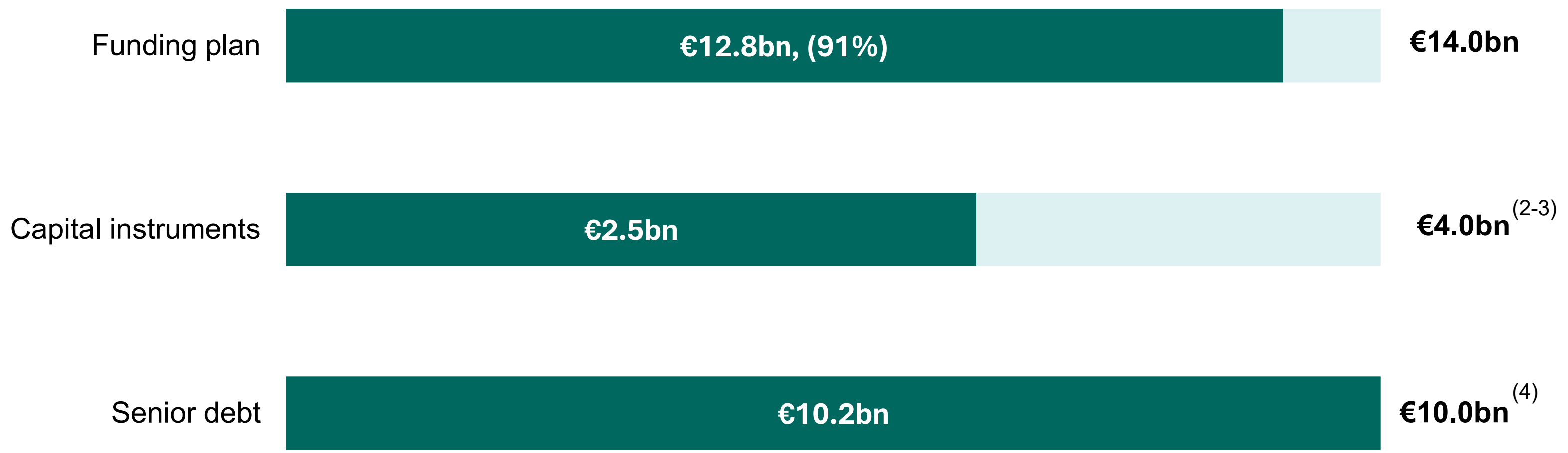
Capital ratios [a]

	30-June-2026 Basel 4	31-Mar-2026 Basel 4	31-Dec-25 Basel 4
Total Capital Ratio	17.7%	17.3%	17.0%
Tier 1 Ratio	15.5%	15.1%	14.7%
Common Equity Tier 1 ratio	13.0%	12.8%	12.6%

(a) CRD5, on risk-weighted assets of €795bn as at 30.06.26, €784bn as at 31.03.26 and €779 bn as at 31.12.25

MEDIUM/LONG-TERM REGULATORY FUNDING

~91% of the 2026 regulatory issuance plan[1] realised as of July 13th, 2026



Main recent issuances - Capital instruments

— **AT1: €2.5bn already issued[5], including:**

- $1.5bn, PerpNC10, 7.2% coupon, US Treasuries+294.2bps
- €1.25bn, Perp NC7, 5.625% coupon, mid-swap€+305.2bps

Main recent issuances - Senior debt

— **Non-Preferred: €6.5bn already issued[5], including:**

- $1.5bn, 4NC3, US Treasuries+77bps
- €1.0bn, 10y bullet, mid-swap€+100bps

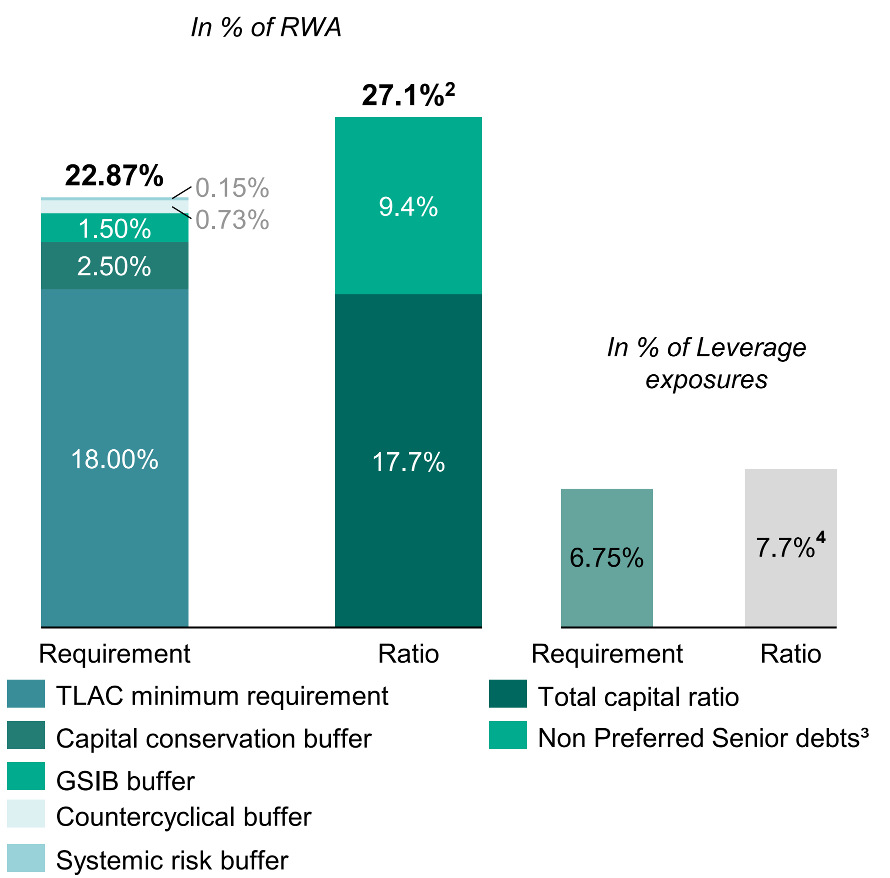
— **Preferred: €3.7bn already issued[5], including:**

- CNY 2bn, 3y bullet, CDB+23bps
- CNY 3bn, 5y bullet, CDB+32bps

1. Subject to market conditions and regulatory developments, indicative amounts; 2. Including a majority of AT1 Debt; 3. Separately BNPP Cardif is scheduled to issue subordinated debts (mostly Tier 2); 4. Including a majority of Non-Preferred Senior debt; 5. Valuation in € based on historical FX rates for cross-currency swapped issuances and on trade date for others

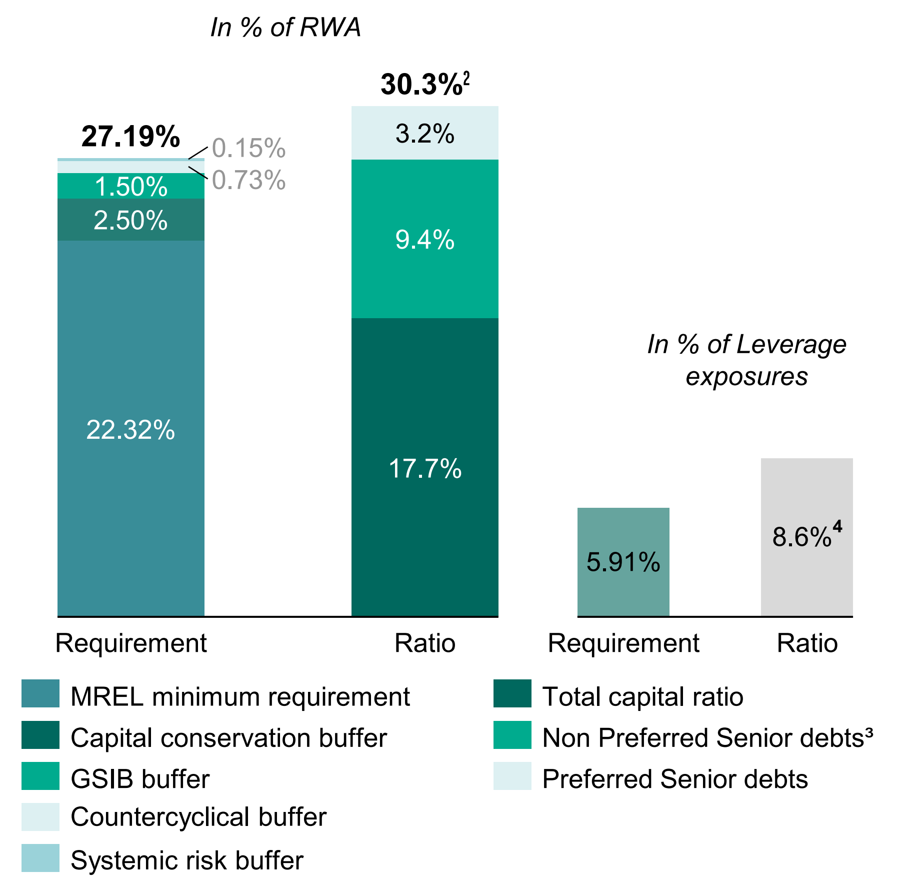
TLAC AND MREL RATIOS

TLAC ratios[1] as at 30.06.26



Distance to requirement	**€34bn[2]**
	~ 430 bps

MREL ratios as at 30.06.26



Distance to M-MDA	**€25bn[2]**
	~ 310 bps

1. In accordance with Regulation (EU) No. 2019/876, Article 72b paragraphs 3 and 4, some Preferred Senior debt instruments (amounting to 25.1 billion euros as at 30 June 2026) are eligible within the limit of 3.5% of risk-weighted assets; BNP Paribas had not used this option as at 30 June 2026; 2. Calculated on €795bn RWA as at 30.06.26, including transitional arrangements allowed in Art. 465/495/500 of the CRR (2024/1623); 3. Principal amount outstanding and other regulatory adjustments, including amortised portion of Tier 2 instruments; 4. Calculated on €2,797bn leverage exposures as at 30.06.26

MDA | Distance to MDA restrictions as at 30.06.26

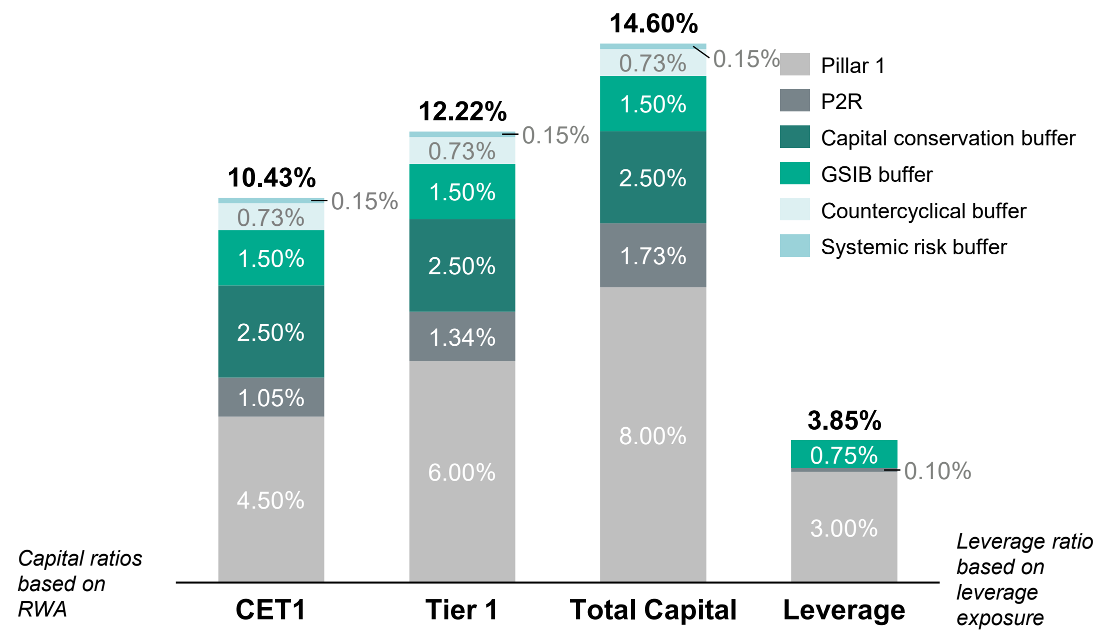
— **Capital requirements as at 30.06.26:**

- CET1: 10.43%
- Tier 1: 12.22%
- Total Capital: 14.60%

— **Leverage requirement as at 30.06.26: 3.85%**

— **Distance as at 30.06.26 to Maximum Distributable Amount restrictions[1], equal to the lowest of the calculated amounts: €15bn**

Capital and leverage requirements as at 30.06.26



BNP Paribas ratios as at 30.06.26	**13.0%[2]**	**15.5%[2]**	**17.7%[2]**	**4.4%[3]**
Distance as of 30.06.26 to Maximum Distributable Amount restrictions[1]	€ 20 bn	€ 26 bn	€ 25 bn	€ 15 bn

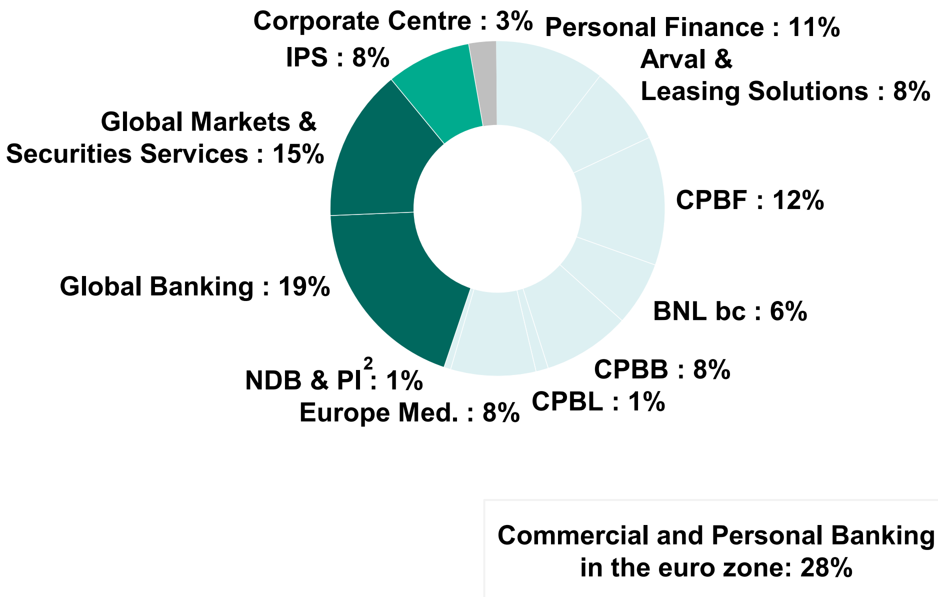
1. As defined by the Article 141 of CRD;
2. Calculated on €795bn RWA as at 30.06.26, including transitionary arrangements allowed in Art. 465/495/500 of the CRR (2024/1623);
3. Calculated on €2,797bn leverage exposures as at 30.06.26

RISK-WEIGHTED ASSETS[1]

€795bn as at 30.06.26 (€784bn as at 31.03.26)

€bn	**30.06.26**	**31.03.26**
Credit risk	582	568
Operational risk	112	112
Counterparty risk	46	50
Market / Foreign exchange risk	31	30
Securitisation positions in the banking book	24	24
RWA Phased In	**795**	**784**

Breakdown of RWA by business based on €795bn as at 30.06.26



1. Including transitionary arrangements allowed in Art. 465/495/500 of the CRR (2024/1623)
2. New Digital Businesses & Personal Investors

LIQUIDITY | A diversified base of deposits and disciplined, prudent and proactive management

— **Base of deposits supported by the Group's diversification, its long-term approach to clients, and its leading positions in flows**

- **Deposits diversified by geographies**, entities and currencies: CPBF (22%), CPBB (16%), other Commercial and Personal Banking (19%), Global Banking (26%), Securities Services (12%) and IPS (5%)
- **Deposits diversified by client segment**: 42% from retail deposits, of which ~2/3 insured; 45% from corporates, of which 17% operational; and 13% from financial clients[1], of which 75% operational

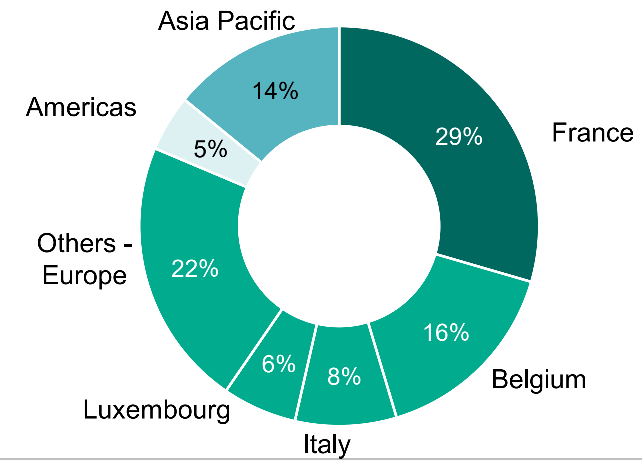
— **Disciplined, prudent and proactive management**

- **Measures and monitoring done at various levels** (consolidated, sub-consolidated and by entity): by currencies, on horizons from 1 day to +20 years; using internal and regulatory metrics; and based on normal and stressed conditions
- **Indicators integrated into the operating management of business lines** (budgetary process, customer follow-up, origination, pricing, etc.)

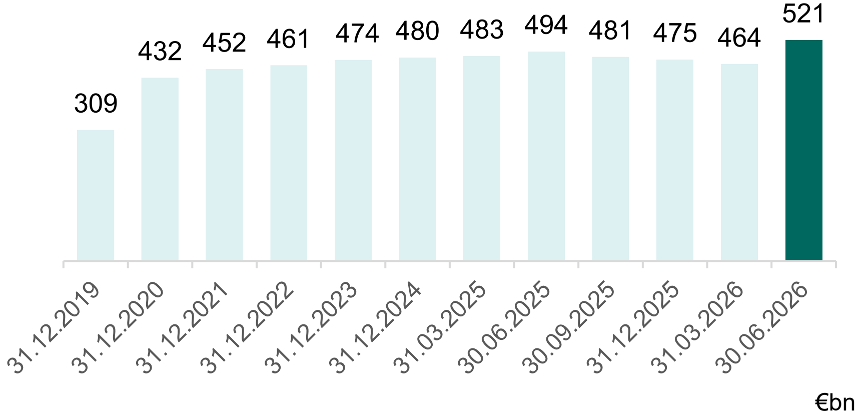
— **High level of high-quality liquid assets (HQLA) (€430bn as of 30.06.26)**

- Of which 46% in deposits at central banks; and
- 54% in mostly "level 1" debt securities

— **Breakdown of deposits by geography as of 30.06.26**



— **Change in immediately available liquidity reserve[2]**



1. Excluding non-operational deposits under one month; 2. Liquid market assets or eligible assets in central banks (counterbalancing capacity), taking into account prudential standards, notably US standards, minus intra-day payment system needs

LONG-TERM DEBT RATINGS*

	S&P	Moody's	Fitch Ratings
Senior Preferred	A+	A1	AA-
Senior Non-Preferred	A-	Baa1	A+
Tier 2	BBB+	Baa2	A-
Additional Tier 1	BBB-	Ba1	BBB
Outlook	Stable	Stable	Stable

*Date of the most recent review committee (19 May 2026). Ratings are subject to change at any time.

ENDNOTES

- **Slide 41**
  1. Impact from the application of IAS 29 and recognition of the performance of inflation-linked hedging instruments in Türkiye (CPI Linkers)
- **Slide 45**
  1. Official Dealogic Reports, H1’26.
  - Global Capital Markets, Global DCM, Global Loans, EMEA ECM, Securitisation, EMEA IB, EMEA DCM, EMEA Loans, European HY DCM excluding banks and domestics rankings and market shares based on fees
  - All other rankings and market shares are based on volume (EURO Denominated DCM, European Corporate IG Bonds)
- **Slide 47**
  1. Euromoney's Awards for Excellence 2026
- **Slide 48**
  1. VaR calculated to monitor market limits
- **Slide 54 & 55**
  2. Excluding the PEL/CEL impact (revenues impact : -0.5 M€ in 2Q25 and +1.0 M€ in 2Q26)
- **Slide 56**
  2. Life Insurance, mutual funds and securities accounts
  3. Excluding the €2bn impact of an exceptional Net New Cash special situation booked in 4Q25 (NNC growth including this transaction, +13.5% vs 2Q25, and AUM @€53bn ; +13.8% vs 2Q25)
- **Slide 57**
  2. Life Insurance, mutual funds and securities accounts
- **Slide 68**
  1. Ageas contribution based on Ageas publicly available reported data