

RESULTS

THIRD QUARTER 2026

DETAILS BY DIVISION
APPENDICES

28 OCTOBER 2026



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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 | Details by divisions and Other items

— Details by division (3Q26)

— CIB

- Global Banking
- Global Markets
- Securities Services

— CPBS

- Commercial & Personal Banking
- Specialised Businesses

— IPS

- 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



Details by business lines

3Q26 Results

CIB



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CIB | 3Q26 Dashboard

€m	CIB			o/w Global Banking			o/w Global Markets			o/w Securities Services		
	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.
Revenues	5,201	4,460	+16.6%	1,615	1,490	+8.4%	2,674	2,194	+21.9%	912	775	+17.6%
<i>incl. FICC</i>	1,215	1,222	-0.5%				1,215	1,222	-0.5%			
<i>incl. Equity & Prime Services</i>	1,459	973	+50.0%				1,459	973	+50.0%			
Operating Expenses and Dep.	-2,841	-2,603	+9.2%	-713	-690	+3.4%	-1,552	-1,370	+13.3%	-576	-543	+6.1%
Gross operating profit	2,360	1,857	+27.1%	902	801	+12.6%	1,122	824	+36.1%	336	232	+44.6%
Cost of Risk	-111	-195	-43.0%	-107	-197	-45.4%	-4	4	n.s.	0	-2	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	2,249	1,662	+35.3%	795	604	+31.5%	1,118	828	+34.9%	336	230	+46.2%
Share of Earnings of Equity-Method Entities	2	2	-22.8%	1	2	-24.5%	0	1	n.s.	0	-0	n.s.
Other Non Operating Items	-0	-0	+4.0%	0	-0	n.s.	-0	-0	+29.1%	0	0	n.s.
Pre-Tax Income	2,250	1,665	+35.2%	796	606	+31.4%	1,118	829	+34.9%	336	230	+46.3%
Cost/Income (%)	54.6%	58.4%	-3.7 pt	44.2%	46.3%	-2.1 pt	58.0%	62.4%	-4.4 pt	63.2%	70.1%	-6.9 pt
Cost of risk (in annualised bp)				19	40	-21						
RONE (annualised basis)	25.3%	18.5%	+6.8 pt	16.8%	14.1%	+2.8 pt	29.6%	19.5%	+10.1 pt	83.4%	52.9%	+30.5 pt
€bn												
RWA	271.8	256.7	+5.9%	155.8	144.7	+7.7%	102.6	100.6	+2.0%	13.3	11.4	+16.6%
Allocated Equity (YTD)	35.0	35.7	-2.0%	18.2	17.6	+3.6%	15.2	16.3	-7.1%	1.6	1.8	-10.1%
Business indicators												
Global banking - loans (€bn)	227.9	193.9	+17.5%	227.9	193.9	+17.5%						
Global banking - deposits (€bn)	264.6	223.6	+18.4%	264.6	223.6	+18.4%						
Securities services - AuC (€bn)	15,103	14,912	+1.3%							15,103	14,912	+1.3%
Securities services - AuA (€bn)	3,049	2,879	+5.9%							3,049	2,879	+5.9%
Securities services - transactions (m)	56.3	48.2	+16.9%							56.3	48.2	+16.9%



CIB | 9M26 Dashboard

€m	CIB			o/w Global Banking			o/w Global Markets			o/w Securities Services		
	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.
Revenues	15,725	14,430	+9.0%	4,676	4,675	+0.0%	8,368	7,399	+13.1%	2,681	2,355	+13.8%
<i>incl. FICC</i>	4,246	4,258	-0.3%				4,246	4,258	-0.3%			
<i>incl. Equity & Prime Services</i>	4,122	3,141	+31.2%				4,122	3,141	+31.2%			
Operating Expenses and Dep.	-8,576	-8,143	+5.3%	-2,139	-2,109	+1.4%	-4,729	-4,399	+7.5%	-1,708	-1,635	+4.4%
Gross operating profit	7,149	6,287	+13.7%	2,537	2,566	-1.1%	3,638	3,001	+21.3%	973	720	+35.2%
Cost of Risk	-317	-371	-14.7%	-296	-363	-18.5%	-21	-5	n.s.	1	-2	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	6,832	5,916	+15.5%	2,241	2,203	+1.7%	3,617	2,995	+20.8%	974	718	+35.7%
Share of Earnings of Equity-Method Entities	12	13	-7.9%	4	4	+1.6%	1	1	-18.7%	6	7	-12.0%
Other Non Operating Items	-0	3	n.s.	-0	-0	n.s.	-0	3	n.s.	0	0	n.s.
Pre-Tax Income	6,844	5,931	+15.4%	2,245	2,207	+1.7%	3,618	2,999	+20.6%	981	725	+35.3%
Cost/Income (%)	54.5%	56.4%	-1.9 pt	45.7%	45.1%	+0.6 pt	56.5%	59.4%	-2.9 pt	63.7%	69.4%	-5.7 pt
Cost of risk (in annualised bp)				18	24	-6						
RONE (annualised basis)	26.2%	22.2%	+3.9 pt	16.5%	16.8%	-0.3 pt	31.9%	24.5%	+7.3 pt	82.9%	55.1%	+27.8 pt
€bn												
RWA	271.8	256.7	+5.9%	155.8	144.7	+7.7%	102.6	100.6	+2.0%	13.3	11.4	+16.6%
Allocated Equity (YTD)	35.0	35.7	-2.0%	18.2	17.6	+3.6%	15.2	16.3	-7.1%	1.6	1.8	-10.1%
Business indicators												
Global banking - loans (€bn)	217.6	198.6	+9.6%	217.6	198.6	+9.6%						
Global banking - deposits (€bn)	249.5	224.2	+11.3%	249.5	224.2	+11.3%						
Securities services - AuC (€bn)	15,103	14,912	+1.3%							15,103	14,912	+1.3%
Securities services - AuA (€bn)	3,049	2,879	+5.9%							3,049	2,879	+5.9%
Securities services - transactions (m)	166.7	143.1	+16.5%							166.7	143.1	+16.5%



CIB | Global Banking – Solid quarter and high rankings underscore the strength of our client franchise

(in €m)	3Q26	3Q25	Var.
Global Banking			
Revenues	1,615	1,490	+8.4%
Operating Expenses and Dep.	-713	-690	+3.4%
Gross Operating Income	902	801	+12.6%
Cost of Risk	-107	-197	-45.4%
Operating Income	795	604	+31.5%
Share of Earnings of Equity-Method Entities	1	2	-24.5%
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	796	606	+31.4%
Cost/Income	44.2%	46.3%	-2.1 pt

- **Revenues** supported by sustained business momentum, as reflected in solid league-table positions
 - 1H26 headwinds (FX and rates) turning into tailwind into 2H26
 - **In Europe** strong performance of Advisory and acceleration of Transaction Banking on volumes and margins
 - **In AMER**, double-digit revenue growth, particularly DCM, acquisition finance, securitisation and infrastructure finance
 - **In APAC**, particularly strong performance of capital markets
- **Operating expenses** contained and reflecting investments. Very positive jaws effect +5 pts
- **Cost of risk** at 19 bps vs 40 bps in 3Q25 which had been impacted by one specific credit situation

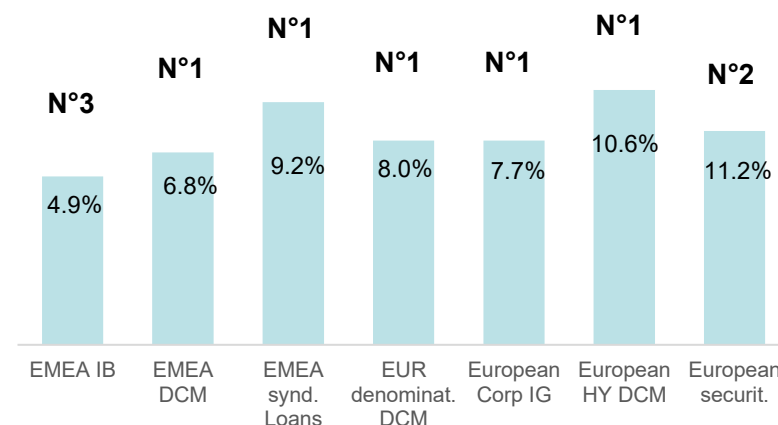
— EMEA leadership confirmed at 9M26¹

- **#1** across multiple debt segments (DCM, European Corp IG DCM, euro-denominated DCM, Syndicated Loans)
- **#2** in European securitisation with 11.2% market share
- **#2** in Transaction Banking²
- **#3** in EMEA IB revenues up +19%, +2 ranks, market shares > 60 bps
- **#6** in EMEA ECM revenues with 4.1% market share

— Sustained client momentum: loans +17.5%, deposits +18.4% YoY

- **Global IB:** continued expansion of our client franchise, with revenues up 21% and market share up 9 bps, driven by ECM (+61%) and Loans (+32%)
 - Global Capital Markets strong position (#8 globally, +1 rank, 2.7% market share) with EMEA the main engine with 6.8% market share

— We maintained our #1 ranking¹ in EMEA IB among European banks, with market share of **4.9%** in 9M26



CIB | Global Markets – Particularly strong quarter for Equity & Prime Services

(in €m)	3Q26	3Q25	Var.
Global Markets			
Revenues	2,674	2,194	+21.9%
<i>incl. FICC</i>	<i>1,215</i>	<i>1,222</i>	<i>-0.5%</i>
<i>incl. Equity & Prime Services</i>	<i>1,459</i>	<i>973</i>	<i>+50.0%</i>
Operating Expenses and Dep.	-1,552	-1,370	+13.3%
Gross Operating Income	1,122	824	+36.1%
Cost of Risk	-4	4	n.s.
Operating Income	1,118	828	+34.9%
Share of Earnings of Equity-Method Entities	0	1	n.s.
Other Non Operating Items	0	0	+29.1%
Pre-Tax Income	1,118	829	+34.9%
Cost/Income	58.0%	62.4%	-4.4 pt

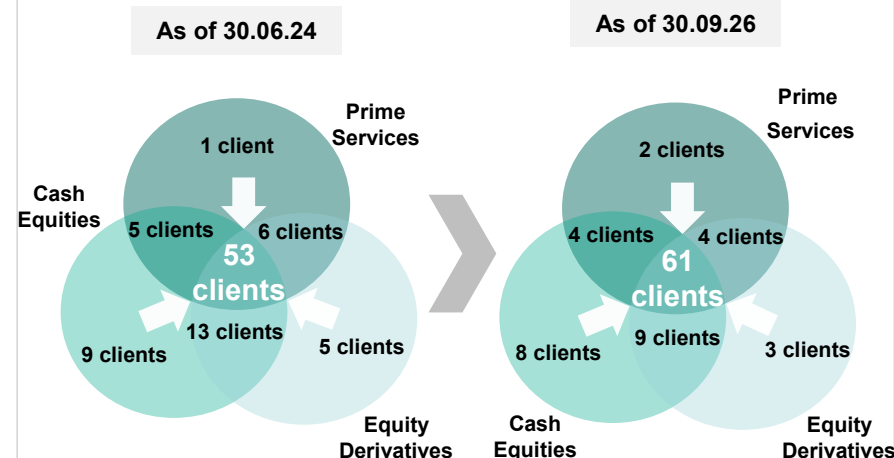
— Robust quarter for Global Markets

- **Equity & Prime Services (EPS):** excellent quarter across all products and regions
 - Prime Services continued to perform strongly, supported by growing client demand and higher balances, particularly in APAC and AMER
 - Equity Derivatives benefited from very high client engagement, sustained demand on cross-regional assets, notably on exotic products
 - Cash Equities supported by sharp increase in volumes and benefited from advisory and research capabilities
- **Fixed Income, Currencies and Commodities (FICC):** solid performance of FX Local markets especially in APAC and Latin America. Secondary credit and DM rates impacted by weaker performance in AMER.

- **Revenues:** very strong revenues, close to all time highs (1Q26). A particularly strong showing from EPS, notably on equity financing
- **EPS:** up +50% thanks to strong client appetite for all equities products: derivatives, cash and prime. AMER and APAC outperforming a strong EMEA performance, notably in equity financing.
- **FICC:** stable at a high level supported by APAC and FX activities globally offsetting weaker credit and DM rates.
- **Operating expenses:** very well controlled despite investments in our franchise, jaws effect ~+9 pts.

— EPS: expanding 3-product penetration across Top 100 Equities clients

BNP Paribas's relationship with its Top 100 clients



CIB | Securities Services – Standout quarter supported by solid contributions from newly onboarded clients

(in €m)	3Q26	3Q25	Var.
Securities Services			
incl. Equity & Prime Services	912	775	+17.6%
Operating Expenses and Dep.	-576	-543	+6.1%
Gross Operating Income	336	232	+44.6%
Cost of Risk	0	-2	n.s.
Operating Income	336	230	+46.2%
Share of Earnings of Equity-Method Entities	0	0	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	336	230	+46.3%
Cost/Income	63.2%	70.1%	-6.9 pt

— Strong business drive

- New mandates across all segments and geographies
- Selected by Bpifrance to provide a range of securities services for its “Bpifrance Défense” S.L.P. fund, labelled ELTIF II and accessible to retail investors
- Appointed by UniSuper to provide advanced investment data through Data PRISM360 solution, in partnership with NeoXam

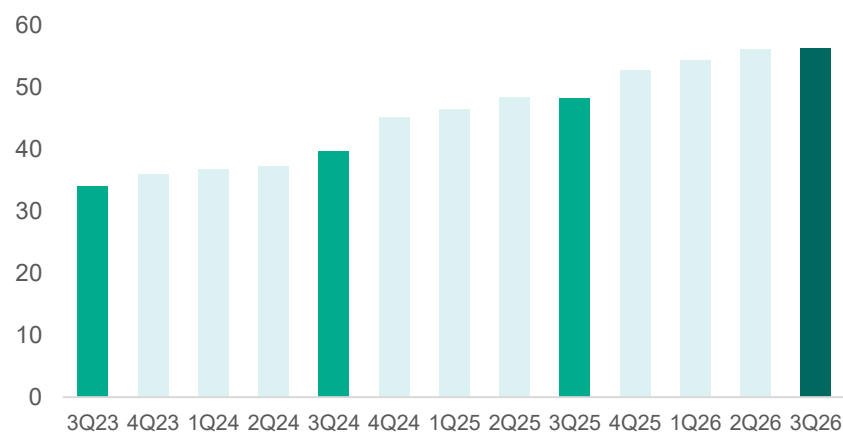
— Technological innovation

- Extension of general meetings voting services to global custody clients across EMEA and Asia Pacific, supported by Proxymity's technology

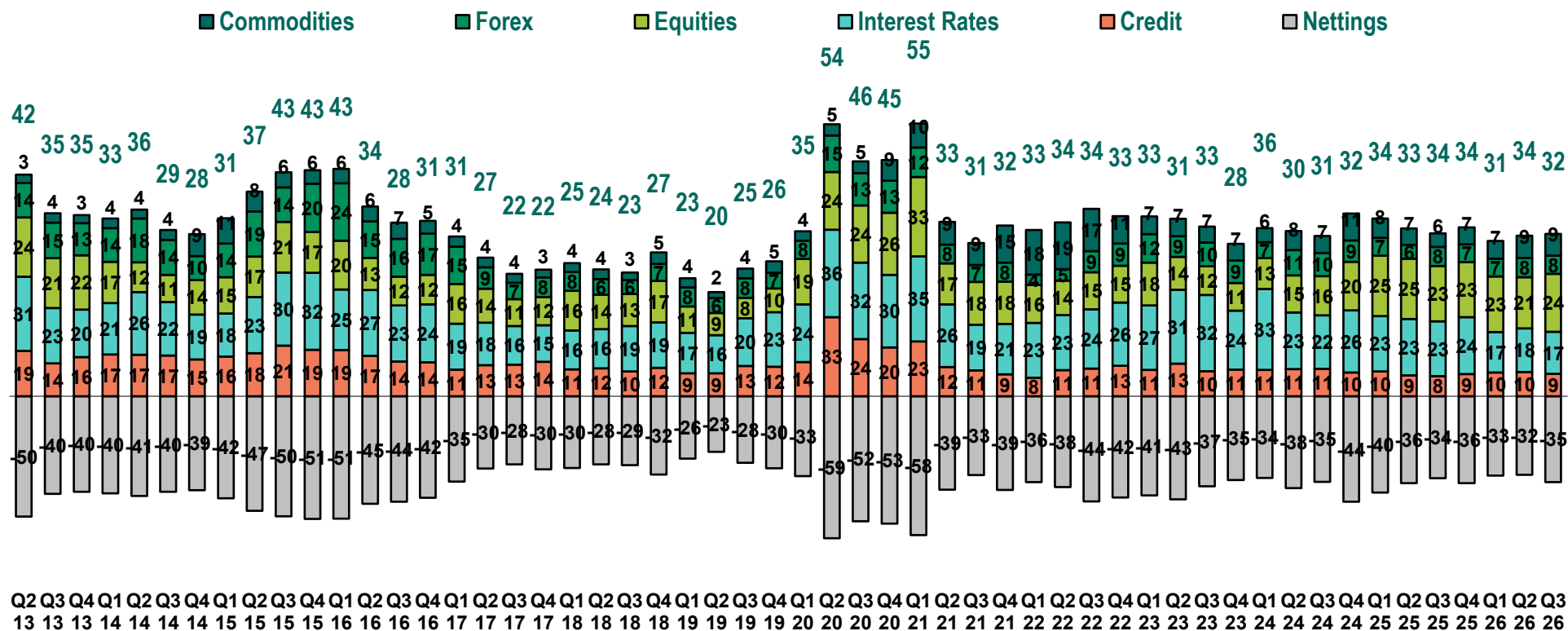
— Sustained performance supported by contributions from newly onboarded clients, organic growth and favorable market conditions, including interest rates and volatility

- **Revenues:** continued outstanding level of transactions. All revenue components strongly up : core fees, net interest income and FX
- **Operating expenses:** strictly controlled considering strong growth of activity
- **Cost/Income ratio:** down 6.9 pts thanks to a very positive 11.5 pts jaws effect

— Transaction numbers up **+16.9%** vs. 3Q25
(in millions)



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



— Average¹ Group VaR remains at low levels for 3Q26, decreasing slightly compared to 2Q26

- Average Group VaR in 3Q26: €32.2m
- No VaR theoretical back-testing event was observed in 3Q26
- One theoretical back-testing event is observed over the last 12 months without impacting the capital requirements



Details by business lines

3Q26 Results

CPBS



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CPBS | 3Q26 Dashboard

	Commercial & Personal Banking Services (CPBS) *			Commercial & Personal Banking (CPB)									Specialised Businesses		
				Total CPB *			CPB in the Eurozone*			EM					
€m	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.
Revenues (including 100% of private Banking)*	7,046	6,815	+3.4%	4,874	4,487	+8.6%	3,856	3,549	+8.7%	1,017	938	+8.4%	2,172	2,327	-6.7%
<i>incl. net interest revenue</i>				3,260	2,925	+11.5%	2,404	2,142	+12.2%	857	783	+9.5%			
<i>incl. fees</i>				1,613	1,562	+3.3%	1,453	1,407	+3.3%	161	156	+3.3%			
Operating Expenses and Dep.	-4,111	-3,949	+4.1%	-2,861	-2,758	+3.8%	-2,304	-2,220	+3.8%	-558	-538	+3.7%	-1,249	-1,192	+4.8%
Gross operating profit	2,936	2,865	+2.5%	2,012	1,730	+16.3%	1,553	1,329	+16.8%	460	400	+14.8%	923	1,136	-18.7%
Cost of Risk	-837	-700	+19.5%	-335	-249	+34.2%	-244	-176	+38.8%	-91	-74	+23.2%	-502	-451	+11.4%
Costs of legal risks on financial instruments	-20	-15	+38.0%	-20	-15	+36.1%	0	0	n.s.	-20	-15	+36.1%	-0	-0	n.s.
Operating Income	2,078	2,150	-3.3%	1,658	1,466	+13.1%	1,309	1,154	+13.5%	349	312	+11.9%	420	685	-38.6%
Share of Earnings of Equity-Method Entities	127	100	+26.5%	119	98	+20.7%	2	1	n.s.	116	97	+20.0%	8	2	n.s.
Other Non Operating Items	-86	33	n.s.	-57	62	n.s.	6	113	n.s.	-63	-51	+23.2%	-29	-29	+0.5%
Pre-Tax Income	2,119	2,283	-7.2%	1,720	1,626	+5.8%	1,317	1,268	+3.9%	403	358	+12.5%	399	657	-39.3%
Cost/Income (%)	58.3%	58.0%	+0.4 pt	58.7%	61.5%	-2.7 pt	59.7%	62.5%	-2.8 pt	54.8%	57.3%	-2.5 pt	57.5%	51.2%	+6.3 pt
Cost of risk (in annualised bp)	51	44	8	26	20	6	21	15	6	88	77	10	143	133	10
with 2/3 of private Banking, including PEL/CEL for CPBF															
Revenues	6,863	6,622	+3.6%	4,695	4,298	+9.2%	3,688	3,369	+9.5%	1,006	929	+8.3%	2,168	2,323	-6.7%
Pre-Tax Income	2,041	2,184	-6.5%	1,643	1,529	+7.5%	1,247	1,175	+6.1%	396	353	+12.2%	398	656	-39.3%
RWA	446.2	434.3	+2.7%	286.2	286.4	-0.1%	220.9	223.6	-1.2%	65.3	62.8	+4.0%	160.0	148.0	+8.2%
Allocated Equity (YTD)	56.5	56.3	+0.4%	37.2	37.4	-0.4%	29.3	29.5	-1.0%	8.0	7.8	+1.9%	19.3	18.9	+2.0%
RONE (annualised basis)	13.3%	14.6%	-1.3 pt	16.2%	15.1%	+1.2 pt	15.4%	14.4%	+1.1 pt	19.2%	17.9%	+1.4 pt	7.8%	13.8%	-6.0 pt
Loans and customer funds															
<i>Average outstandings (€bn)</i>															
Loans	669.9	650.0	+3.1%	478.3	473.7	+1.0%	438.1	436.3	+0.4%	40.2	37.4	+7.5%	191.6	176.3	+8.7%
Individual customers	231.0	230.5	+0.2%				231.0	230.5	+0.2%						
inc. Mortgages	197.7	197.9	-0.1%				197.7	197.9	-0.1%						
Corporates and Local Governments	207.1	205.8	+0.6%				207.1	205.8	+0.6%						
Deposits	575.8	565.2	+1.9%	540.8	533.1	+1.4%	487.8	482.0	+1.2%	53.0	51.0	+3.8%	35.0	32.1	+9.0%
incl. current accounts	240.4	240.4	-0.0%				240.4	240.4	-0.0%						
incl. savings accounts	162.6	162.6	-0.0%				162.6	162.6	-0.0%						
incl. term deposits	84.9	79.1	+7.3%				84.9	79.1	+7.3%						

* excl. PEL/CEL for CPBF

CPBS | 9M26 Dashboard

	Commercial & Personal Banking Services (CPBS) *			Commercial & Personal Banking (CPB)									Specialised Businesses		
€m	9M26	9M25	Var.	Total CPB *			CPB in the Eurozone*			EM			9M26	9M25	Var.
Revenues (including 100% of private Banking)*	21,260	20,356	+4.4%	14,490	13,343	+8.6%	11,513	10,599	+8.6%	2,977	2,743	+8.5%	6,770	7,014	-3.5%
<i>incl. net interest revenue</i>				9,526	8,538	+11.6%	7,039	6,269	+12.3%	2,487	2,268	+9.6%			
<i>incl. fees</i>				4,964	4,805	+3.3%	4,475	4,330	+3.3%	490	475	+3.1%			
Operating Expenses and Dep.	-12,813	-12,374	+3.5%	-9,055	-8,718	+3.9%	-7,313	-7,074	+3.4%	-1,742	-1,644	+6.0%	-3,758	-3,656	+2.8%
Gross operating profit	8,447	7,982	+5.8%	5,435	4,625	+17.5%	4,200	3,525	+19.1%	1,235	1,099	+12.3%	3,013	3,357	-10.3%
Cost of Risk	-2,358	-2,142	+10.1%	-872	-745	+17.2%	-665	-542	+22.6%	-207	-202	+2.6%	-1,485	-1,398	+6.3%
Costs of legal risks on financial instruments	-86	-129	-33.4%	-60	-89	-32.0%	0	0	n.s.	-60	-89	-32.0%	-26	-40	-36.5%
Operating Income	6,004	5,710	+5.1%	4,502	3,791	+18.7%	3,535	2,983	+18.5%	967	809	+19.6%	1,502	1,919	-21.7%
Share of Earnings of Equity-Method Entities	402	343	+17.1%	383	336	+14.1%	6	21	n.s.	378	315	+19.8%	18	7	n.s.
Other Non Operating Items	-272	-110	n.s.	-187	-27	n.s.	12	113	n.s.	-199	-139	+42.6%	-85	-84	+1.7%
Pre-Tax Income	6,134	5,943	+3.2%	4,699	4,101	+14.6%	3,553	3,116	+14.0%	1,146	985	+16.4%	1,435	1,843	-22.1%
Cost/Income (%)	60.3%	60.8%	-0.5 pt	62.5%	65.3%	-2.8 pt	63.5%	66.7%	-3.2 pt	58.5%	59.9%	-1.4 pt	55.5%	52.1%	+3.4 pt
Cost of risk (in annualised bp)	49	45	4	23	20	3	19	16	3	68	70	-2	143	137	5
with 2/3 of private Banking, including PEL/CEL for CPBF															
Revenues	20,660	19,786	+4.4%	13,902	12,783	+8.7%	10,956	10,069	+8.8%	2,945	2,714	+8.5%	6,758	7,002	-3.5%
Pre-Tax Income	5,862.8	5,675.6	+3.3%	4,432	3,837	+15.5%	3,302	2,869	+15.1%	1,130	968	+16.7%	1,431	1,839	-22.2%
RWA	446.2	434.3	+2.7%	286.2	286.4	-0.1%	220.9	223.6	-1.2%	65.3	62.8	+4.0%	160.0	148.0	+8.2%
Allocated Equity (YTD)	56.5	56.3	+0.4%	37.2	37.4	-0.4%	29.3	29.5	-1.0%	8.0	7.8	+1.9%	19.3	18.9	+2.0%
RONE (annualised basis)	14.1%	13.7%	+0.4 pt	16.3%	14.1%	+2.2 pt	15.5%	13.4%	+2.1 pt	19.2%	16.7%	+2.5 pt	9.9%	13.0%	-3.1 pt
Loans and customer funds															
Average outstandings (€bn)															
Loans	661.0	648.1	+2.0%	475.6	472.8	+0.6%	436.1	435.7	+0.1%	39.4	37.0	+6.4%	185.4	175.3	+5.8%
Individual customers	230.9	230.9	-0.0%				230.9	230.9	-0.0%						
inc. Mortgages	197.7	198.2	-0.2%				197.7	198.2	-0.2%						
Corporates and Local Governments	205.3	204.8	+0.2%				205.3	204.8	+0.2%						
Deposits	573.1	567.1	+1.1%	536.6	534.9	+0.3%	484.0	483.9	+0.0%	52.6	51.0	+3.1%	36.5	32.2	+13.4%
incl. current accounts	241.4	239.3	+0.9%				241.4	239.3	+0.9%						
incl. savings accounts	163.0	160.4	+1.6%				163.0	160.4	+1.6%						
incl. term deposits	79.6	84.2	-5.4%				79.6	84.2	-5.4%						

* excl. PEL/CEL for CPBF

CPBS | 3Q26 Dashboard – Commercial & Personal Banking in the eurozone

€m	CPB in the Eurozone*			incl. CPBF *			incl. BNL			incl. CPBB			incl. CPBL		
	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.
Revenues (including 100% of private Banking)*	3,856	3,549	+8.7%	1,844	1,704	+8.2%	683	686	-0.4%	1,141	986	+15.7%	189	174	+8.8%
<i>incl. net interest revenue</i>	2,404	2,142	+12.2%	1,006	887	+13.5%	393	407	-3.4%	840	698	+20.3%	164	151	+9.2%
<i>incl. fees</i>	1,453	1,407	+3.3%	837	817	+2.5%	290	279	+3.9%	301	288	+4.6%	25	23	+6.3%
Operating Expenses and Dep.	-2,304	-2,220	+3.8%	-1,189	-1,142	+4.1%	-418	-411	+1.6%	-615	-588	+4.6%	-82	-78	+4.3%
Gross operating profit	1,553	1,329	+16.8%	655	561	+16.6%	265	275	-3.5%	526	398	+32.1%	107	95	+12.5%
Cost of Risk	-244	-176	+38.8%	-140	-85	n.s.	-51	-57	-11.2%	-43	-24	n.s.	-10	-9	+14.0%
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	1,309	1,154	+13.5%	514	476	+8.1%	215	218	-1.4%	483	374	+29.2%	97	86	+12.4%
Share of Earnings of Equity-Method Entities	2	1	n.s.	-0	-0	-45.1%	-0	-0	-5.5%	2	2	+3.6%	0	-1	n.s.
Other Non Operating Items	6	113	n.s.	3	0	n.s.	0	100	n.s.	3	2	n.s.	0	11	n.s.
Pre-Tax Income	1,317	1,268	+3.9%	517	476	+8.6%	215	318	-32.4%	488	378	+29.3%	97	96	+0.7%
Cost/Income (%)	59.7%	62.5%	-2.8 pt	64.5%	67.1%	-2.6 pt	61.2%	59.9%	+1.2 pt	53.9%	59.6%	-5.7 pt	43.3%	45.2%	-1.9 pt
Cost of risk (in annualised bp)	21	15	6	24	15	10	27	31	-4	11	6	5	31	28	3
with 2/3 of private Banking, including PEL/CEL for CPBF															
Revenues	3,688	3,369	+9.5%	1,766	1,604	+10.1%	657	664	-1.0%	1,082	932	+16.1%	183	169	+8.6%
Pre-Tax Income	1,247	1,175	+6.1%	488	419	+16.5%	205	310	-34.0%	460	353	+30.5%	94	94	+0.4%
RWA	220.9	223.6	-1.2%	97.3	100.0	-2.8%	48.5	49.5	-2.2%	65.6	65.6	+0.0%	9.5	8.5	+12.8%
Allocated Equity (YTD)	29.3	29.5	-1.0%	13.1	13.2	-0.5%	6.2	6.3	-0.9%	8.5	8.9	-4.3%	1.4	1.2	+18.8%
RONE (annualised basis)	15.4%	14.4%	+1.1 pt	14.3%	12.1%	+2.2 pt	12.7%	19.2%	-6.5 pt	17.3%	12.0%	+5.3 pt	26.6%	30.3%	-3.6 pt
Loans and customer funds															
<i>Average outstandings (€bn)</i>															
Loans	438.1	436.3	+0.4%	206.6	207.0	-0.2%	71.9	71.4	+0.6%	146.6	145.1	+1.0%	13.1	12.8	+2.5%
Individual customers	231.0	230.5	+0.2%	109.3	109.4	-0.2%	34.8	35.3	-1.6%	78.5	77.4	+1.4%	8.4	8.4	+1.0%
inc. Mortgages	197.7	197.9	-0.1%	97.5	97.9	-0.4%	23.8	24.3	-2.0%	68.9	68.3	+0.9%	7.5	7.4	+1.0%
Corporates and Local Governments	207.1	205.8	+0.6%	97.4	97.6	-0.2%	37.1	36.1	+2.7%	68.0	67.7	+0.5%	4.6	4.4	+5.2%
Deposits	487.8	482.0	+1.2%	227.1	226.4	+0.3%	66.8	66.5	+0.4%	161.1	157.2	+2.5%	32.8	31.9	+2.9%
incl. current accounts	240.4	240.4	-0.0%	118.8	118.5	+0.2%	53.4	53.5	-0.1%	56.3	57.0	-1.3%	11.9	11.4	+4.3%
incl. savings accounts	162.6	162.6	-0.0%	68.0	71.1	-4.3%	0.1	0.1	-13.1%	79.4	77.5	+2.5%	15.0	13.9	+7.9%
incl. term deposits	84.9	79.1	+7.3%	40.3	36.8	+9.6%	13.2	12.9	+2.5%	25.4	22.8	+11.5%	5.9	6.5	-10.3%
Off balance sheet savings (€bn)															
Life insurance	176.2	166.4	+5.9%	126.8	117.8	+7.6%	22.8	22.9	-0.3%	25.6	24.6	+4.1%	1.0	1.0	+1.5%
Mutual funds	126.0	117.8	+6.9%	49.5	49.5	-0.1%	20.3	18.3	+10.9%	53.5	47.6	+12.3%	2.7	2.3	+16.7%

* excl. PEL/CEL for CPBF



CPBS | 9M26 Dashboard – Commercial & Personal Banking in the eurozone

€m	CPB in the Eurozone*			incl. CPBF *			incl. BNL			incl. CPBB			incl. CPBL		
	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.
Revenues (including 100% of private Banking)*	11,513	10,599	+8.6%	5,549	5,101	+8.8%	2,091	2,107	-0.8%	3,320	2,893	+14.7%	555	498	+11.3%
<i>incl. net interest revenue</i>	7,039	6,269	+12.3%	2,930	2,570	+14.0%	1,204	1,241	-3.0%	2,424	2,033	+19.2%	481	425	+13.1%
<i>incl. fees</i>	4,475	4,330	+3.3%	2,618	2,531	+3.4%	887	866	+2.4%	896	860	+4.2%	74	73	+0.6%
Operating Expenses and Dep.	-7,313	-7,074	+3.4%	-3,575	-3,456	+3.5%	-1,299	-1,275	+1.9%	-2,183	-2,102	+3.9%	-256	-241	+6.2%
Gross operating profit	4,200	3,525	+19.1%	1,974	1,645	+19.9%	791	831	-4.8%	1,137	791	+43.6%	298	257	+16.0%
Cost of Risk	-665	-542	+22.6%	-422	-331	+27.5%	-129	-162	-20.4%	-88	-36	n.s.	-26	-13	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	3,535	2,983	+18.5%	1,552	1,315	+18.0%	662	669	-1.0%	1,049	755	+38.8%	272	244	+11.8%
Share of Earnings of Equity-Method Entities	6	21	n.s.	-1	-1	+11.8%	0	-0	n.s.	6	22	n.s.	0	-1	n.s.
Other Non Operating Items	12	113	n.s.	3	0	n.s.	0	101	n.s.	9	0	n.s.	0	11	n.s.
Pre-Tax Income	3,553	3,116	+14.0%	1,554	1,315	+18.2%	663	770	-13.9%	1,063	778	+36.7%	273	255	+7.2%
Cost/Income (%)	63.5%	66.7%	-3.2 pt	64.4%	67.7%	-3.3 pt	62.1%	60.5%	+1.6 pt	65.8%	72.6%	-6.9 pt	46.2%	48.4%	-2.2 pt
Cost of risk (in annualised bp)	19	16	3	24	19	5	24	30	-6	8	3	5	26	14	12
with 2/3 of private Banking, including PEL/CEL for CPBF															
Revenues	10,956	10,069	+8.8%	5,264	4,814	+9.4%	2,010	2,035	-1.2%	3,144	2,737	+14.9%	538	484	+11.2%
Pre-Tax Income	3,302	2,869	+15.1%	1,414	1,162	+21.7%	632	743	-14.9%	992	718	+38.1%	264	247	+7.1%
RWA	220.9	223.6	-1.2%	97.3	100.0	-2.8%	48.5	49.5	-2.2%	65.6	65.6	+0.0%	9.5	8.5	+12.8%
Allocated Equity (YTD)	29.3	29.5	-1.0%	13.1	13.2	-0.5%	6.2	6.3	-0.9%	8.5	8.9	-4.3%	1.4	1.2	+18.8%
RONE (annualised basis)	15.5%	13.4%	+2.1 pt	14.5%	11.9%	+2.6 pt	13.6%	15.8%	-2.2 pt	16.9%	12.1%	+4.8 pt	25.7%	28.5%	-2.8 pt
Loans and customer funds															
<i>Average outstandings (€bn)</i>															
Loans	436.1	435.7	+0.1%	205.9	207.3	-0.7%	71.4	70.8	+0.9%	145.9	144.9	+0.7%	13.0	12.8	+1.8%
Individual customers	230.9	230.9	-0.0%	109.3	109.7	-0.4%	35.0	35.6	-1.8%	78.2	77.3	+1.2%	8.4	8.3	+1.4%
inc. Mortgages	197.7	198.2	-0.2%	97.5	98.1	-0.5%	24.0	24.6	-2.2%	68.7	68.2	+0.7%	7.4	7.3	+1.8%
Corporates and Local Governments	205.3	204.8	+0.2%	96.6	97.6	-1.0%	36.4	35.1	+3.7%	67.7	67.7	+0.0%	4.6	4.5	+2.3%
Deposits	484.0	483.9	+0.0%	224.8	227.5	-1.2%	66.7	67.3	-0.8%	159.7	157.5	+1.4%	32.8	31.7	+3.7%
incl. current accounts	241.4	239.3	+0.9%	118.6	117.6	+0.8%	53.9	53.8	+0.2%	56.8	56.7	+0.3%	12.0	11.1	+8.2%
incl. savings accounts	163.0	160.4	+1.6%	68.7	70.4	-2.4%	0.1	0.1	-13.1%	79.2	76.2	+3.9%	14.9	13.6	+9.0%
incl. term deposits	79.6	84.2	-5.4%	37.4	39.4	-5.1%	12.7	13.3	-4.7%	23.6	24.6	-4.0%	5.9	6.9	-14.1%
Off balance sheet savings (€bn)															
Life insurance	176.2	166.4	+5.9%	126.8	117.8	+7.6%	22.8	22.9	-0.3%	25.6	24.6	+4.1%	1.0	1.0	+1.5%
Mutual funds	126.0	117.8	+6.9%	49.5	49.5	-0.1%	20.3	18.3	+10.9%	53.5	47.6	+12.3%	2.7	2.3	+16.7%

* excl. PEL/CEL for CPBF

CPBS | CPBE (Eurozone) – Confirming strong NII momentum and positive jaws

(in €m)	3Q26	3Q25	Var.
CPBE			
Revenues	3,856	3,549	+8.7%
<i>incl. net interest revenue</i>	<i>2,404</i>	<i>2,142</i>	<i>+12.2%</i>
<i>incl. fees</i>	<i>1,453</i>	<i>1,407</i>	<i>+3.3%</i>
Operating Expenses and Dep.	-2,304	-2,220	+3.8%
Gross Operating Income	1,553	1,329	+16.8%
Cost of Risk	-244	-176	+38.8%
Operating Income	1,309	1,154	+13.5%
Share of Earnings of Equity-Method Entities	2	1	+75.6%
Other Non Operating Items	6	113	-94.5%
Pre-Tax Income	1,317	1,268	+3.9%
Income Attributable to Wealth Management	-93	-84	+10.2%
Pre-Tax Income of CPBE	1,225	1,184	+3.4%
Cost/Income	59.7%	62.5%	-2.8 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

- **Deposits up +1.2% YoY** mainly driven by private and corporate clients
 - Stable current and savings accounts
- **Loan outstandings broadly stable YoY**, with targeted growth initiatives on corporate loans in France and in Italy
- **Off-balance sheet savings** up +6.4% YoY to €302bn driven equally by life insurance and mutual funds demonstrating strong cross-selling with IPS
- **Private Banking:** AuM at €306bn, up +8.6% YoY

Wero: accelerated rollout in 3Q26, expanding from P2P payments to full consumer merchant offering in France, Belgium and Luxembourg

— Revenues² confirming our growth trajectory

- Net interest revenue: strong positive momentum from higher margins on deposits across all networks with credit margins still under pressure
- Fees: strong growth in financial fees (+6.9%) combined with a positive momentum on corporates with banking fees, cash management and CIB cross-sell

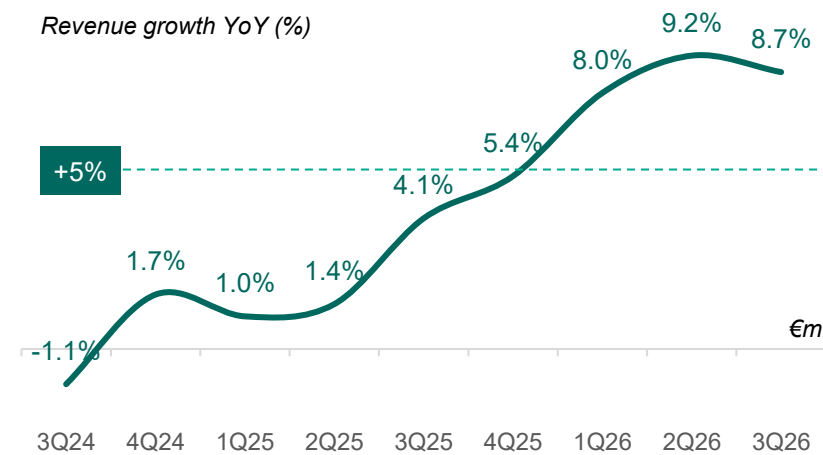
— Operating expenses: positive jaws effect at +4.9 pts – gradual implementation of the operating model transformation

— Cost of risk at 21 bps contained at a low level with an increase mainly at CPBF (low 3Q25)

— Pre-tax income: +3.4%; +13.0% (excl. €100m BNL gain 3Q25)

— Confirming revenue growth trajectory

Revenue growth YoY (%)



CPBS | CPBF (France) – Delivering strong quarterly revenue growth and positive jaws

€m	3Q26	3Q25	Var.
CPBF - excl. PEL/CEL¹			
Revenues	1,844	1,704	+8.2%
<i>incl. net interest revenue</i>	<i>1,006</i>	<i>887</i>	<i>+13.5%</i>
<i>incl. fees</i>	<i>837</i>	<i>817</i>	<i>+2.5%</i>
Operating Expenses and Dep.	-1,189	-1,142	+4.1%
Gross Operating Income	655	561	+16.6%
Cost of Risk	-140	-85	n.s.
Operating Income	514	476	+8.1%
Share of Earnings of Equity-Method Entities	0	0	-45.1%
Other Non Operating Items	3	0	n.s.
Pre-Tax Income	517	476	+8.6%
Income Attributable to Wealth Management	-51	-49	+4.7%
Pre-Tax Income of CPBF	466	427	+9.0%
Cost/Income	64.5%	67.1%	-2.6 pt

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

- **Deposits up +0.3% YoY** thanks to private and corporate clients
 - Stable current accounts
- **Loans stable: -0.2% YoY**, +3.5% YoY on investment loans excl. State Guaranteed Loans; stable mortgages in a highly competitive market
- **Off-balance sheet savings**: €176bn up +5.3% YoY; €3.3bn net inflows in life insurance (+26.4% vs. 30.09.25), highlighting strong cross-selling with Cardif
- **Private Banking**: AuM at €153bn, up +7.2% YoY
- BNP Paribas **moved #1 in France** in Dealogic 3Q26 **M&A advisory** league tables

BNP Paribas won **2 Corbeilles d'Or Epargne awards** and maintained a #1 ranking for **student loans** in France for second consecutive year

— Revenues² growth in line with Deep Dive trajectory

- Net interest revenue driven by reinvestment of non-remunerated deposits partly offset by continued pressure on lending margins; positive contribution of inflation hedges related to Livret A
- Fees: growth driven by strong momentum in off-balance sheet savings (financial fees +8.1% YoY) and by cash management

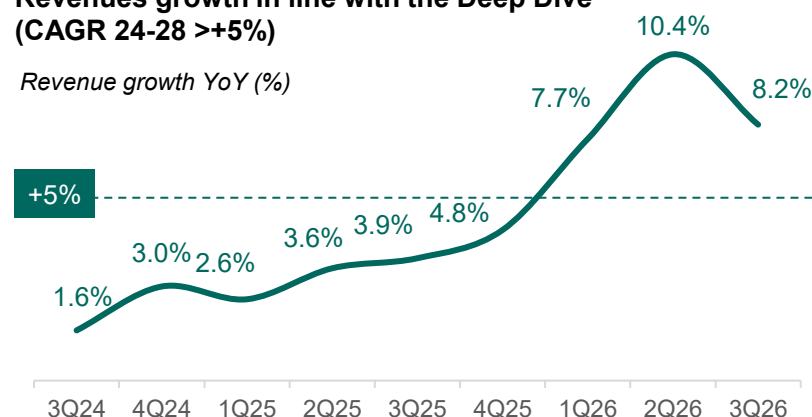
— **Operating expenses**: increase driven by investments to support delivery of the plan; strong positive jaws effect at +4.1 pts

— **Cost of risk** at 24 bps in line with the guidance, base effect due to a low 3Q25

— **Pre-tax income**: strong increase

— Revenues growth in line with the Deep Dive (CAGR 24-28 >+5%)

Revenue growth YoY (%)



CPBS | BNL bc (Italy) – Building the next strategic plan

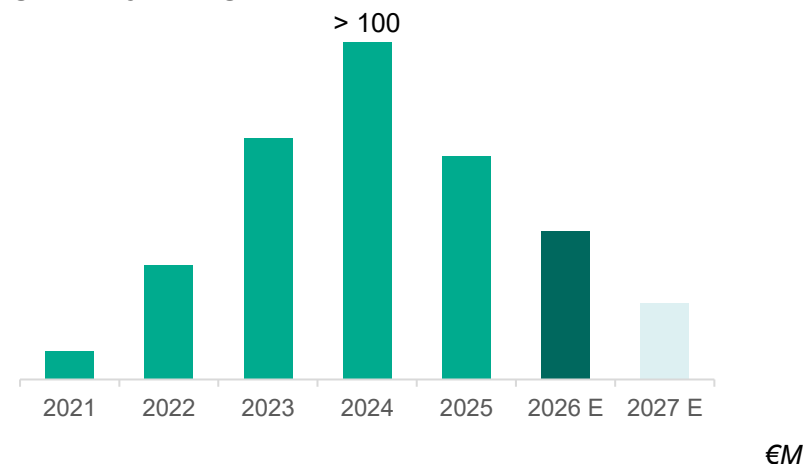
(in €m)	3Q26	3Q25	Var.
BNL bc¹			
Revenues	683	686	-0.4%
<i>incl. net interest revenue</i>	393	407	-3.4%
<i>incl. fees</i>	290	279	+3.9%
Operating Expenses and Dep.	-418	-411	+1.6%
Gross Operating Income	265	275	-3.5%
Cost of Risk	-51	-57	-11.2%
Operating Income	215	218	-1.4%
Share of Earnings of Equity-Method Entities	0	0	-5.5%
Other Non Operating Items	0	100	n.s.
Pre-Tax Income	215	318	-32.4%
Income Attributable to Wealth Management	-10	-8	+36.4%
Pre-Tax Income of BNL bc	205	310	-34.0%
Cost/Income	61.2%	59.9%	+1.2 pt

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

- **Deposits: +0.4% YoY**, with an increase in private and corporate offsetting a decrease on retail
 - Stable current accounts
- **Loans: +0.6% YoY**, +1.0% excl. NPLs; corporate loans up +3.1% YoY excl. NPLs partially offset by a decline in mortgage loans, reflecting a selective approach
- **Off-balance sheet customer assets up +7.6%^{2 3}** vs. 30.09.2025, driven by private banking and individual customers
- **Private Banking: AuM⁴ at €50.9bn**, up +6.9%YoY

- **Revenues¹ +0.6% YoY** excluding the specialised financing base effect
 - Net interest revenue: impacted by loan margin compression and specialised financing run-off, offsetting favourable deposit margins
 - Fees: growth concentrated on banking fees (lending and insurance as well as CIB cross-sell)
- **Operating expenses¹**: contained growth related to IT costs
- **Cost of risk¹**, low at 27 bps
- **Pre-tax income**: -2.6% YoY (excluding the impact of revaluation of equity investments in 3Q25 – €100m)
- **Balance sheet management**: 1 new securitization launched in 3Q26 (€0.7bn of RWA savings)

— **Specialized financing base effects on revenues gradually fading**



CPBS | CPBB (Belgium) – Strong operating leverage driving double-digit pretax profit growth

(in €m)	3Q26	3Q25	Var.
CPBB ¹			
Revenues	1,141	986	+15.7%
<i>incl. net interest revenue</i>	<i>840</i>	<i>698</i>	<i>+20.3%</i>
<i>incl. fees</i>	<i>301</i>	<i>288</i>	<i>+4.6%</i>
Operating Expenses and Dep.	-615	-588	+4.6%
Gross Operating Income	526	398	+32.1%
Cost of Risk	-43	-24	n.s.
Operating Income	483	374	+29.2%
Share of Earnings of Equity-Method Entities	2	2	+3.6%
Other Non Operating Items	3	2	n.s.
Pre-Tax Income	488	378	+29.3%
Income Attributable to Wealth Management	-28	-25	+13.2%
Pre-Tax Income of CPBB	460	353	+30.5%
Cost/Income	53.9%	59.6%	-5.7 pt

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

- **Deposits up +2.5% YoY across all segments**, alongside continued growth in off-balance sheet savings;
 - Increase in savings accounts largely offsetting decrease in current accounts
- **Loans up by +1.0% YoY**, supported by continued growth in mortgages
- **Off-balance sheet customer assets²** up +7.8% vs. 30.09.2025, led by mutual funds
- **Private Banking:** AuM at €93.7bn, up +9.1% YoY
- Since 1st October: increasing **Samy** visibility across digital customer journeys, facilitating access to the **chatbot** and doubling daily customer interactions

— Revenues: growth in line with Deep Dive trajectory

- Net interest revenue: continued margin growth supported by favourable deposit trends, despite ongoing pressure on mortgage pricing
- Fees: +7.3% strong growth excluding distribution fees, mainly driven by financial recurring fees and CIB cross-sell

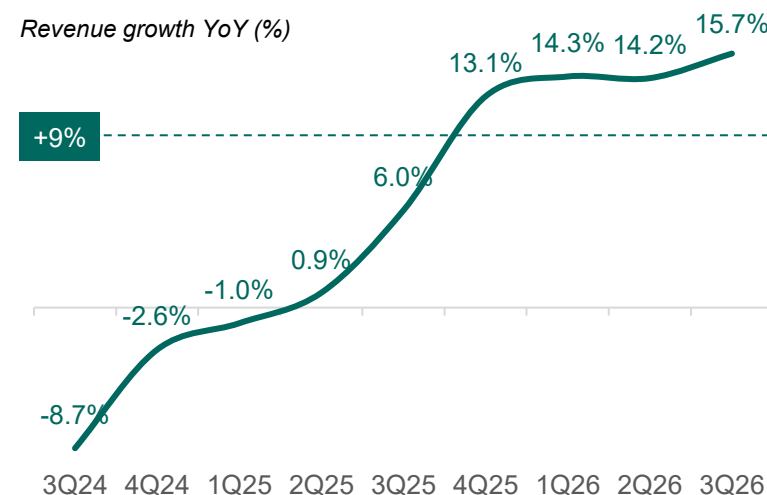
— **Operating expenses** reflecting continued investments in line with our strategic plan; strong positive jaws at +11.1 pts

— **Cost of risk** remains low at 11 bps

— **Pre-tax income:** up +30.5% in line with the operating income growth

— Revenues growth in line with Deep Dive

Revenue growth YoY (%)



CPBS | CPBL (Luxembourg) – Solid business momentum driving strong revenues growth

(in €m)	3Q26	3Q25	Var.
CPBL ¹			
Revenues	189	174	+8.8%
<i>incl. net interest revenue</i>	<i>164</i>	<i>151</i>	<i>+9.2%</i>
<i>incl. fees</i>	<i>25</i>	<i>23</i>	<i>+6.3%</i>
Operating Expenses and Dep.	-82	-78	+4.3%
Gross Operating Income	107	95	+12.5%
Cost of Risk	-10	-9	+14.0%
Operating Income	97	86	+12.4%
Share of Earnings of Equity-Method Entities	0	-1	n.s.
Other Non Operating Items	0	11	n.s.
Pre-Tax Income	97	96	+0.7%
Income Attributable to Wealth Management	-3	-3	+10.7%
Pre-Tax Income of CPBL	94	94	+0.4%
Cost/Income	43.3%	45.2%	-1.9 pt

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

- **Deposits: +2.9% YoY**, across all segments
 - Increase in current and savings accounts
- **Loans: +2.5% YoY** across all segments, notably in real estate lending and a pick-up in private banking
- **Off-balance sheet savings: +12.1% / 3Q25**
- **Private Banking AuM: €7bn, up 12.2% / 3Q25**
- Launch of **WERO** in Luxembourg on 01/09/26 with ~17% market share in net users

Revenues reflecting a continued business momentum

- Net interest revenue: sharp increase driven by higher deposit margins across all segments, supported by volume growth
- Fees: strong growth driven by higher management fees in the private segment and payment fees in the retail segment

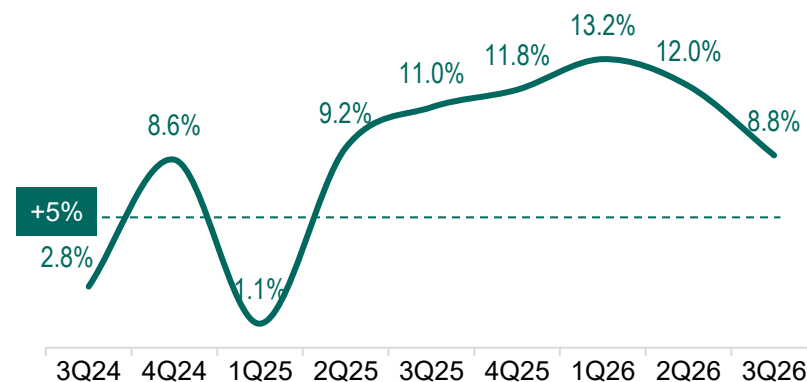
Operating expenses: positive jaws at +4.5 pts, increase in line with inflation and specific projects

Cost of risk: up at 31 bps on a limited number of specific files

Non-operating income: base effect with a real estate sale carried out in Q3 25

Profit before tax: +13.3% excluding base effect

Strong revenue momentum



CPBS | Europe-Mediterranean – A dynamic quarter with profitable growth

(in €m)	3Q26	3Q25	Var.
Europe-Mediterranean¹			
Revenues	1,017	938	+8.4%
<i>incl. net interest revenue</i>	<i>857</i>	<i>783</i>	<i>+9.5%</i>
<i>incl. fees</i>	<i>161</i>	<i>156</i>	<i>+3.3%</i>
Operating Expenses and Dep.	-558	-538	+3.7%
Gross Operating Income	460	400	+14.8%
Cost of Risk	-91	-74	+23.2%
Costs of legal risks on financial instruments	-20	-15	+36.1%
Operating Income	349	312	+11.9%
Share of Earnings of Equity-Method Entities	116	97	+20.0%
Other Non Operating Items	-63	-51	+23.2%
Pre-Tax Income	403	358	+12.5%
Income Attributable to Wealth Management	-6	-5	+31.7%
Pre-Tax Income of Europe-Mediterranean	396	353	+12.2%
Cost/Income	54.8%	57.3%	-2.5 pt

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

- **Deposits up +3.8% YoY**, driven by solid momentum in demand deposits growth
- **Loans up +7.5% 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 with positive results
- **BMCI**: Completion of the disposal expected in 4Q26 (revenues €358m, costs €-236m, net income €25m in 2025) with impact on CET1 of ~+15 bps
- **TRY/EUR**: -12.0% YoY; -4.0% QoQ; **PLN/EUR**: -1.5% YoY; -1.7% QoQ
- **Türkiye hyperinflation context slowly stabilising**: inflation at 6% (vs 7% in 2Q26 and 8% in 3Q25)

- **Revenues**: Strong NII and fee momentum in Türkiye, supported by improving margins, volumes and payment-related fees. In Poland, NII improving thanks to stronger volumes and margins, while fees remained broadly stable
- **Operating expenses**: still impacted by high inflation in Türkiye. Very positive jaws +4.8 pts
- **Cost of risk**: normalization in Poland, increase in Türkiye in SME segment due economic slowdown. Cost of risk remains well controlled, with a very selective approach
- **Excluding the hyperinflation accounting standard in Türkiye (vs. 3Q25)**: revenues up +9.5%; operating expenses up +4.5%; pre-tax net income +13.2%

— Normalisation of cost of risk

(bps)	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
EM	61	72	77	60	64	52	88
Türkiye	200	163	226	109	222	183	250
Poland	-14	-14	-1	31	-1	-10	12
Other	58	170	93	72	23	39	55

— Geographical breakdown in loans outstanding

(€bn)	3Q25	3Q26	var	%3Q26	RWA 3Q26
EM	37.4	40.2	7.5%	100%	65.3
Türkiye	9.6	10.8	12.5%	27%	15.8
Poland	20.9	21.9	4.8%	54%	21.9
Other	6.9	7.5	8.7%	19%	27.6

CPBS | 3Q26 Dashboard – Specialised Businesses

	Total Specialised Businesses *			incl. Personal Finance			incl. Arval & Leasing Solutions			incl. New Digital Businesses & Personal Investors*		
€m	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.
Revenues	2,168	2,323	-6.7%	1,350	1,290	+4.6%	546	771	-29.1%	272	263	+3.5%
Operating Expenses and Dep.	-1,246	-1,189	+4.7%	-627	-620	+1.1%	-451	-403	+11.9%	-168	-166	+0.7%
Gross operating profit	922	1,134	-18.7%	722	670	+7.8%	96	368	n.s.	104	96	+8.3%
Cost of Risk	-502	-451	+11.4%	-421	-374	+12.6%	-55	-47	+16.9%	-26	-30	-12.0%
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	420	683	-38.6%	301	296	+1.8%	40	321	n.s.	78	67	+17.5%
Share of Earnings of Equity-Method Entities	8	2	n.s.	7	4	n.s.	2	-0	n.s.	-1	-1	-29.1%
Other Non Operating Items	-29	-29	+0.5%	-3	-0	n.s.	-26	-29	-9.4%	-0	-0	n.s.
Pre-Tax Income	398	656	-39.3%	305	299	+2.1%	16	291	n.s.	77	65	+18.5%
Cost/Income (%)	57.5%	51.2%	+6.3 pt	46.5%	48.1%	-1.6 pt	82.5%	52.2%	+30.2 pt	61.6%	63.3%	-1.7 pt
Cost of risk (in annualised bp)				149	138	11						
€bn												
RWA	160.0	148.0	+8.2%	85.9	82.5	+4.1%	69.0	60.5	+14.2%	5.1	5.0	+1.8%
Allocated Equity (YTD)	19.3	18.9	+2.0%	10.8	10.7	+0.4%	7.6	7.3	+3.1%	1.0	0.9	+12.6%
RONE (annualised basis)	7.8%	13.8%	-6.0 pt	11.0%	11.0%	-0.0 pt	0.6%	16.0%	-15.3 pt	31.6%	28.5%	+3.1 pt
Business indicators												
Loans outstanding (€bn)	191.6	176.3	+8.7%	113.2	107.0	+5.9%	76.6	67.7	+13.2%	1.7	1.6	+4.9%
Of which consolidated outstandings - Arval	52.7	43.6	+20.9%				52.7	43.6	+20.9%			
Of which consolidated outstandings - Leasing Solutions	23.9	24.1	-0.8%				23.9	24.1	-0.8%			
Deposits (€bn)	35.0	32.1	+9.0%							35.0	32.1	+9.0%
Arval fleet (k)	2,297	1,856	+23.8%				2,297	1,856	+23.8%			
Nickel accounts (m)	5.4	4.8	+13.6%							5.4	4.8	+13.6%
Nickel points of sale	13,866	12,330	+12.5%							13,866	12,330	+12.5%
AuM (Personal Investors, €bn)	182.3	160.2	+13.8%							182.3	160.2	+13.8%
European customer orders Personal Investors (m)	9.2	9.1	+0.8%							9.2	9.1	+0.8%

* Including 2/3 of private banking

CPBS | 9M26 Dashboard – Specialised Businesses

	Total Specialised Businesses *			incl. Personal Finance			incl. Arval & Leasing Solutions			incl. New Digital Businesses & Personal Investors*		
€m	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.
Revenues	6,758	7,002	-3.5%	4,013	3,818	+5.1%	1,912	2,402	-20.4%	832	783	+6.3%
Operating Expenses and Dep.	-3,750	-3,649	+2.7%	-1,967	-1,945	+1.1%	-1,280	-1,213	+5.5%	-503	-491	+2.4%
Gross operating profit	3,008	3,353	-10.3%	2,046	1,872	+9.3%	632	1,189	-46.8%	330	292	+12.9%
Cost of Risk	-1,485	-1,398	+6.3%	-1,258	-1,165	+8.0%	-149	-150	-0.7%	-79	-83	-4.9%
Costs of legal risks on financial instruments	-26	-40	-36.5%	-26	-40	-36.5%	0	0	n.s.	0	0	n.s.
Operating Income	1,497	1,915	-21.8%	763	667	+14.4%	484	1,039	n.s.	251	209	+20.0%
Share of Earnings of Equity-Method Entities	18	7	n.s.	18	13	+35.7%	5	-1	n.s.	-4	-5	-22.0%
Other Non Operating Items	-85	-84	+1.7%	-7	-0	n.s.	-78	-84	-6.3%	-0	-0	n.s.
Pre-Tax Income	1,431	1,839	-22.2%	774	680	+13.8%	410	955	n.s.	247	204	+21.0%
Cost/Income (%)	55.5%	52.1%	+3.4 pt	49.0%	51.0%	-1.9 pt	66.9%	50.5%	+16.4 pt	60.4%	62.7%	-2.3 pt
Cost of risk (in annualised bp)				151	144	7						
€bn												
RWA	160.0	148.0	+8.2%	85.9	82.5	+4.1%	69.0	60.5	+14.2%	5.1	5.0	+1.8%
Allocated Equity (YTD)	19.3	18.9	+2.0%	10.8	10.7	+0.4%	7.6	7.3	+3.1%	1.0	0.9	+12.6%
RONE (annualised basis)	9.9%	13.0%	-3.1 pt	9.7%	8.5%	+1.1 pt	7.3%	17.4%	-10.1 pt	33.8%	31.6%	+2.3 pt
Business indicators												
Loans outstanding (€bn)	185.4	175.3	+5.8%	111.7	106.6	+4.7%	72.0	67.1	+7.4%	1.7	1.6	+4.9%
Of which consolidated outstandings - Arval	48.1	43.0	+12.0%				48.1	43.0	+12.0%			
Of which consolidated outstandings - Leasing Solutions	23.9	24.1	-0.9%				23.9	24.1	-0.9%			
Deposits (€bn)	36.5	32.2	+13.4%							36.5	32.2	+13.4%
Arval fleet (k)	2,045	1,831	+11.7%				2,045	1,831	+11.7%			
Nickel accounts (m)	5.4	4.8	+13.6%							5.4	4.8	+13.6%
Nickel points of sale	13,866	12,330	+12.5%							13,866	12,330	+12.5%
AuM (Personal Investors, €bn)	182.3	160.2	+13.8%							182	160	+13.8%
European customer orders Personal Investors (m)	30.2	29.0	+4.2%							30.2	29.0	+4.2%

* Including 2/3 of private banking

CPBS | Personal Finance – Strong operational performance and continued gains on cost efficiency

(in €m)	3Q26	3Q25	Var.
Personal Finance			
Revenues	1,350	1,290	+4.6%
Operating Expenses and Dep.	-627	-620	+1.1%
Gross Operating Income	722	670	+7.8%
Cost of Risk	-421	-374	+12.6%
Costs of legal risks on financial instruments	0	0	n.s.
Operating Income	301	296	+1.8%
Share of Earnings of Equity-Method Entities	7	4	n.s.
Other Non Operating Items	-3	0	n.s.
Pre-Tax Income	305	299	+2.1%
Cost/Income	46.5%	48.1%	-1.6 pt

Revenues:

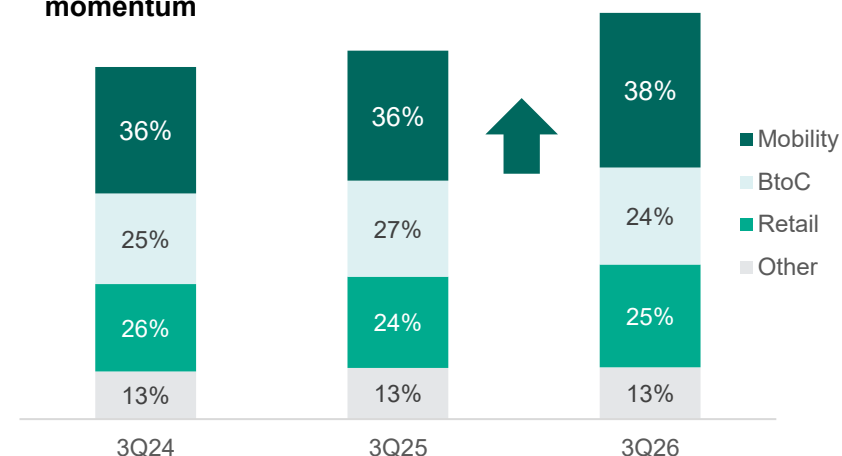
- **Sustained revenue growth** in a more challenging interest rate environment, underpinned by robust margin management
- Interest rate sensitivity: +10bps shift in mid-term yields (2 years) in the Eurozone would have a limited ~-€25m lifetime impact on margins, all else being equal.

— **Operating Expenses:** Continued operating efficiency gains, delivering +3.5 pts positive jaws and a further improvement in the Cost/Income ratio.

— **Cost of Risk: 149 bps**, YoY increase primarily reflecting a 2025 base effect and 2026 volume growth. Continued tightening of origination and active portfolio-mix management to improve the risk profile

- **Solid business momentum** with production up by +8% and loans outstanding increasing by +5.7% YoY csr
- **Strong Mobility performance**, with production up +12.7% YoY, supported by the Stellantis partnership and the ramp-up of Chery partnership in the UK
- **Strong growth in Retail consumer credit**, with production up +12.9% YoY, driven by the Apple partnership, notably its UK launch, alongside continued momentum with major partners including Orange and Currys
- **Highly selective B2C activity**, down -2% YoY, driven by continued focus on risk-adjusted profitability and margin discipline

Production up +8% YoY, confirming positive business momentum



* At constant exchange rates

CPBS | Arval & Leasing Solutions – A challenging environment

(in €m)	3Q26	3Q25	Var.
Arval & Leasing Solutions			
Revenues	546	771	-29.1%
Operating Expenses and Dep.	-451	-403	+11.9%
Gross Operating Income	96	368	-74.0%
Cost of Risk	-55	-47	+16.9%
Operating Income	40	321	-87.4%
Share of Earnings of Equity-Method Entities	2	0	n.s.
Other Non Operating Items	-26	-29	-9.4%
Pre-Tax Income	16	291	-94.5%
Cost/Income	82.5%	52.2%	+30.2 pt

— Arval

- More favourable vehicle mix driven by the integration of Athlon (31% BEV in Athlon vs 21% in Arval)
- Continued organic growth in the financed fleet (+5.8% YoY at csr/ +23.8% YoY at hsr) and in outstandings (+6.9% YoY at csr/ +20.9% YoY at hsr)
- Strong growth in the private individual segment in Arval (+15.1% vs 3Q25, 12.7% of the fleet) thanks to the success of new partnerships with OEMs

— Leasing Solutions

- Slight decrease in global outstandings (-0.7% YoY at csr) due to lower business volumes
- Expanded partnership with Komatsu across the UK and the Republic of Ireland in construction equipment market.

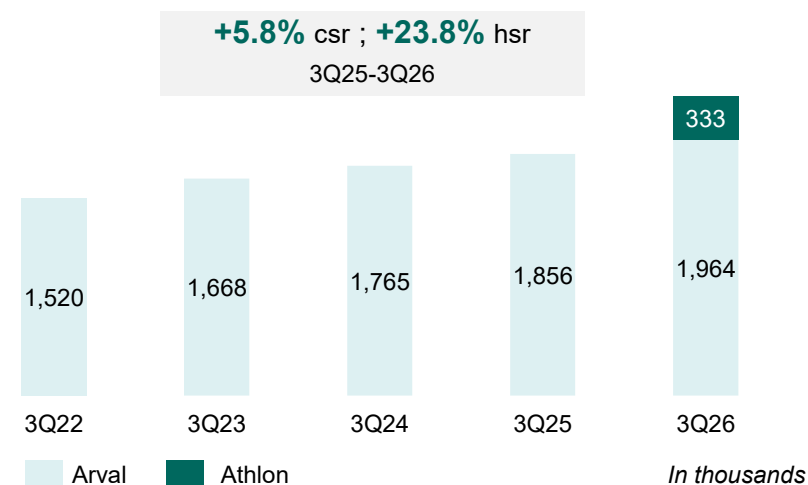
— Arval

- Acquisition of Athlon completed on 31 July 2026
- Revenues: Used-car NBI impacted by continued pressure on prices linked to rising fuel prices. Sustained organic NBI growth: +12% YoY at csr; +24.6% YoY at hsr, driven by fleet expansion and higher financial and service margins. Contract extensions and re-lease of used vehicles as mitigants
- Operating expenses: reflecting the Athlon acquisition

— Leasing Solutions

- Resilient performance despite a challenging investment backdrop weighing on revenue growth
- New SRT transaction completed in Italy for €1.3bn outstanding

— Arval financed fleet now reaches 2.3m vehicles



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

(in €m)	3Q26	3Q25	Var.
New Digital Businesses & Personal Investors¹			
Revenues	276	267	+3.7%
Operating Expenses and Dep.	-171	-169	+1.5%
Gross Operating Income	105	98	+7.5%
Cost of Risk	-26	-30	-12.0%
Operating Income	79	68	+16.1%
Share of Earnings of Equity-Method Entities	-1	-1	-29.1%
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	78	67	+17.0%
Income Attributable to Wealth Management	-1	-2	-43.6%
Pre-Tax Income of NDB & PI	77	65	+18.5%
Cost/Income	61.9%	63.2%	-1.4 pt

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

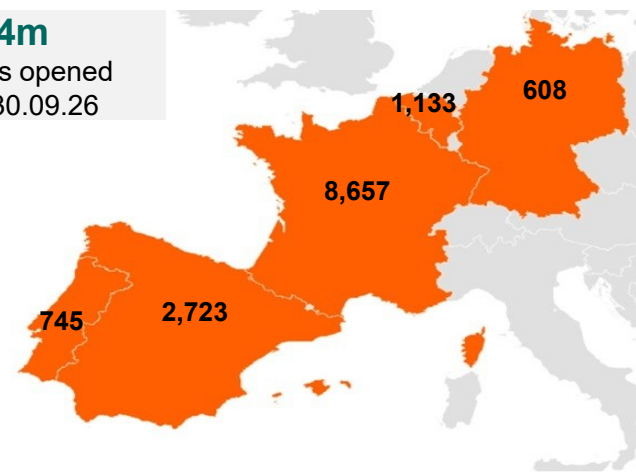
- **Nickel – Broadening access to payments and everyday banking**
 - Strong European footprint with ~13,900 points of sale in France, Belgium, Germany, Spain and Portugal
 - Nickel's 2030 ambitions: broaden its offering, reinforce customer engagement and drive further operational efficiency through AI and innovation.
 - Launch of Compte Pro for entrepreneurs
- **BNP Paribas Personal Investors – a digital bank in Germany**
 - Strong transaction momentum sustained from historical levels in 1H26
 - High level of deposits (+9.0%YoY) in a very competitive environment
- **Floa – Sustained growth supported by efficient execution**
 - Strong business momentum despite geopolitical uncertainty, notably on cards and credits

Proposed merger* of Floa into Personal Finance to create the leading player in payment in installments and consumer finance in France

- **Revenues:** growth fueled by a sustained level of activity, notably at Personal Investors
- **Operating expenses:** supporting business development while generating a positive jaws effect of +2.2 pts
- **Pre-tax income:** double digit growth, reflecting strong business momentum and disciplined risk management

- **Nickel is Europe's largest distribution network for current accounts, with almost ~13,900 points of sale**

5.4m
accounts opened
as of 30.09.26



Number of points of sale by country

*subject to the completion of the applicable labour and regulatory procedures.

Details by business lines

3Q26 Results

IPS



BNP PARIBAS

The bank for a changing world

IPS | 3Q26 Dashboard – Investment & Protection Services

	IPS			o/w Insurance			o/w Asset Management			o/w Wealth Management & Real Estate *		
€m	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.	3Q26	3Q25	Var.
Revenues	1,993	1,894	+5.3%	646	615	+5.0%	704	676	+4.1%	643	602	+6.8%
Operating Expenses and Dep.	-1,183	-1,151	+2.8%	-211	-208	+1.8%	-497	-489	+1.6%	-475	-454	+4.6%
Gross operating profit	811	743	+9.1%	435	408	+6.7%	207	187	+10.7%	169	148	+13.8%
Cost of Risk	-9.9	2.4	n.s.	0.0	0.0	n.s.	0.3	0.7	n.s.	-10.3	1.6	n.s.
Costs of legal risks on financial instruments	-0.1	-0.1	n.s.	0.0	0.0	n.s.	0.0	0.0	n.s.	-0.1	-0.1	n.s.
Operating Income	801	745	+7.4%	435	408	+6.7%	207	188	+10.5%	158	150	+5.7%
Other Results	208	53	n.s.	164	52	n.s.	48	12	n.s.	-4	-11	n.s.
Pre-Tax Income	1,009	798	+26.4%	599	460	+30.2%	256	199	+28.3%	154	139	+11.3%
Cost/Income (%)	59.3%	60.8%	-1.4 pt	32.7%	33.7%	-1.0 pt	70.6%	72.3%	-1.8 pt	73.8%	75.4%	-1.6 pt
RONE (annualised basis)	26.7%	22.3%	+4.5 pt	24.7%	20.3%	+4.4 pt	50.6%	43.4%	+7.2 pt	18.0%	15.9%	+2.0 pt
€bn												
RWA	65.1	59.5	+9.4%	22.3	19.2	+16.3%	15.8	14.3	+10.3%	26.9	26.0	+3.7%
Business indicators (in €bn)												
Assets under management	2,548.9	2,391.6	+6.6%	323.8	296.8	+9.1%	1,689.7	1,611.2	+4.9%	535.4	483.6	+10.7%
Net asset flows	13.1	20.0	-34.5%	1.3	2.0	-34.6%	9.4	13.8	-32.1%	2.4	4.2	-42.2%
Gross Written Premiums	9.8	9.3	+6.0%	9.8	9.3	+6.0%						
o/w Gross Written Premiums Savings	7.4	7.4	+0.3%	7.4	7.4	+0.3%						
o/w Gross Written Premiums Protection	2.4	1.9	+28.5%	2.4	1.9	+28.5%						

* Including IPS Investments



IPS | 9M26 Dashboard – Investment & Protection Services

	IPS			o/w Insurance			o/w Asset Management			o/w Wealth Management & Real Estate *		
€m	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.	9M26	9M25	Var.
Revenues	5,915	4,911	+20.5%	1,887	1,818	+3.8%	2,056	1,272	n.s.	1,973	1,821	+8.3%
Operating Expenses and Dep.	-3,563	-2,931	+21.6%	-624	-614	+1.6%	-1,488	-927	n.s.	-1,451	-1,390	+4.4%
Gross operating profit	2,353	1,980	+18.8%	1,263	1,204	+4.9%	568	345	n.s.	522	431	+21.2%
Cost of Risk	-16	-2	n.s.	0	0	n.s.	0	-0	n.s.	-16	-2	n.s.
Costs of legal risks on financial instruments	-0	-0	-31.7%	0	0	n.s.	0	0	n.s.	-0	-0	-31.7%
Operating Income	2,337	1,977	+18.2%	1,263	1,204	+4.9%	568	344	n.s.	506	428	+18.0%
Other Results	277	331	-16.4%	221	328	-32.4%	79	28	n.s.	-24	-24	-3.1%
Pre-Tax Income	2,613	2,308	+13.2%	1,485	1,532	-3.1%	647	372	n.s.	482	404	+19.3%
Cost/Income (%)	60.2%	59.7%	+0.5 pt	33.0%	33.7%	-0.7 pt	72.4%	72.9%	-0.5 pt	73.5%	76.3%	-2.8 pt
RONE (annualised basis)	24.7%	23.5%	+1.2 pt	22.6%	23.2%	-0.6 pt	41.5%	43.6%	-2.2 pt	19.5%	17.0%	+2.4 pt
€bn												
RWA	65.1	59.5	+9.4%	22.3	19.2	+16.3%	15.8	14.3	+10.3%	26.9	26.0	+3.7%
Business indicators (in €bn)												
Assets under management	2,548.9	2,391.6	+6.6%	323.8	296.8	+9.1%	1,689.7	1,611.2	+4.9%	535.4	483.6	+10.7%
Net asset flows	49.4	60.5	-18.3%	6.9	7.7	-10.5%	31.0	32.7	-5.1%	11.5	20.2	-42.8%
Gross Written Premiums	32.2	31.4	+2.6%	32.2	31.4	+2.6%						
o/w Gross Written Premiums Savings	25.1	25.3	-0.6%	25.1	25.3	-0.6%						
o/w Gross Written Premiums Protection	7.1	6.2	+16.0%	7.1	6.2	+16.0%						

* Including IPS Investments



IPS | Insurance – Solid Savings and Protection inflows

(in €m)	3Q26	3Q25	Var.
Insurance			
Revenues	646	615	+5.0%
Operating Expenses and Dep.	-211	-208	+1.8%
Gross Operating Income	435	408	+6.7%
Cost of Risk	0	0	n.s.
Operating Income	435	408	+6.7%
Share of Earnings of Equity-Method Entities	172	63	n.s.
Other Non Operating Items	-8	-10	-25.0%
Pre-Tax Income	599	460	+30.2%
Cost/Income	32.7%	33.7%	-1.0 pt

— Savings: Solid inflows and solid commercial momentum

- Gross inflows at a solid level (€7.4bn), supported by internal distribution networks (CPBF), organic momentum mainly in Asia and the scope impact of the Ageas operation
- Positive net inflows along with an increase in the share of unit-linked contracts from 34% in 3Q25 to 39% in 3Q26
- Signing¹ of the agreement to acquire a ~26% stake in IndiaFirst Life Insurance (<-1bp CET1 impact)

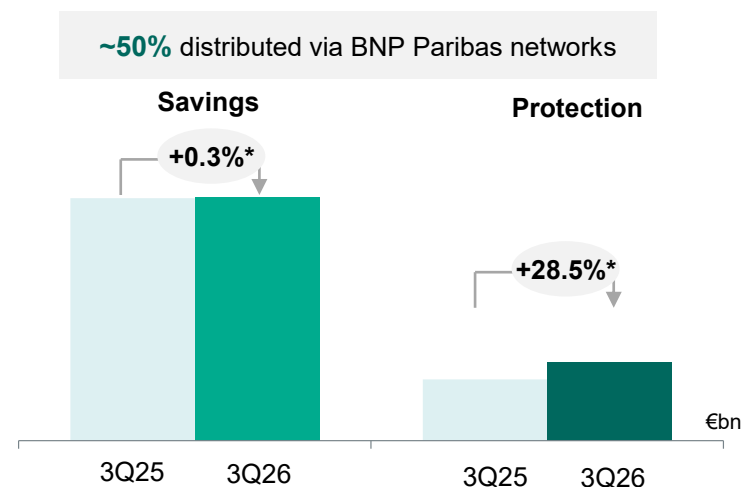
— Protection: Growth in Protection premiums (+28.5% vs. 3Q25)

- Good business momentum notably internationally driven by strategic partnerships
- Continued geographical expansion of the Stellantis partnership, with its launch in Spain following the rollout in Italy in 2Q26
- 15-year partnership renewal with Ripley in Chile, including new digital services

- Revenues:** strong growth (+5.0%) driven by the solid momentum from the Savings activity notably in France and the dynamism of the partnership with BCC Iccrea in Italy
- Operating expenses:** slight increase, demonstrating continued cost discipline; positive jaws at 3.2pts
- Pre-tax income :** strong increase thanks to the contribution of Ageas as well as the organic growth. Positive impact of the sale by Ageas of a stake in a partnership (+€81m)

Var. vs. 3Q25

— Gross Written Premiums in Savings and Protection



* Incl. the impact of the AGI / Ageas transaction

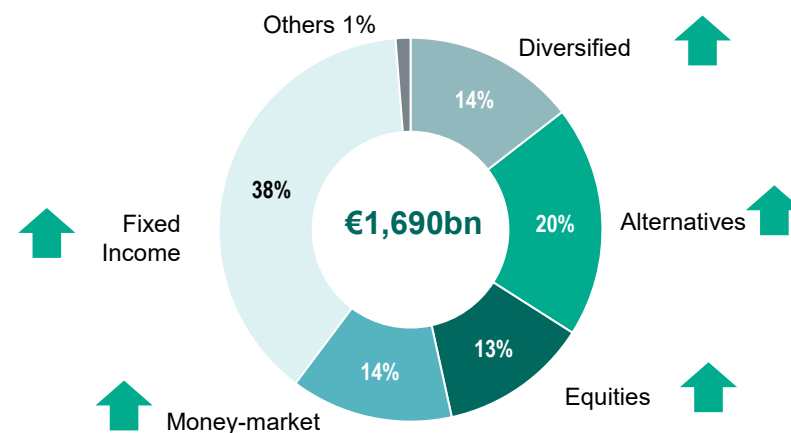
IPS | Asset Management – Strong increase in pre-tax income driven by robust organic growth and disciplined execution of the AXA IM integration

(in €m)	3Q26	3Q25	Var.
Asset Management			
Revenues	704	676	+4.1%
Operating Expenses and Dep.	-497	-489	+1.6%
Gross Operating Income	207	187	+10.7%
Cost of Risk	0	1	n.s.
Operating Income	207	188	+10.5%
Share of Earnings of Equity-Method Entities	10	12	-10.8%
Other Non Operating Items	38	0	n.s.
Pre-Tax Income	256	199	+28.3%
Cost/Income	70.6%	72.3%	-1.8 pt

- **Revenue** growth driven by solid commercial activity and market performance, in line with the Deep Dive trajectory
- **Operating expenses:** favourable impact of synergies, delivering a positive jaws effect of +2.5 pts, confirming disciplined cost execution
- **Pre-tax income:** operating income growth further accelerated by a favorable non-recurring impact of the sale of a stake in a South Korean participation (+€38m)
- Restructuring costs (~€320m in 9M26, in line with €400m guidance for 2026) in the Corporate Centre

- **New organisational structure implemented**, cost and revenue synergies on track
- **Strong AuM increase**
 - Robust commercial activity, with net inflows of €31.0bn since 31.12.25, concentrated in medium- and long-term strategies, notably Alternative Assets, Fixed Income and ETFs
 - Positive market effect year-to-date, although turning less favorable in 3Q26
 - Assets under management up €65.8bn versus year-end (+4.1%) including the impact (-€39bn) related to the sale of a stake in a South Korean participation, reflecting strong client demand and market performance
- **Continued product range and distribution expansion**
 - BNPP AM Alts exceeded fundraising target for the final close of its European Junior Infrastructure Debt fund, bringing total capital raised for its strategy to circa €1.2bn

— AuM by asset class (30.09.2026)



Change vs. 30.09.2025



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

(in €m)	3Q26	3Q25	Var.
Wealth Management & Real Estate (including IPS Investments)			
Revenues	643	602	+6.8%
Operating Expenses and Dep.	-475	-454	+4.6%
Gross Operating Income	169	148	+13.8%
Cost of Risk	-10	2	n.s.
Operating Income	158	150	+5.7%
Share of Earnings of Equity-Method Entities	-4	-11	n.s.
Other Non Operating Items	0	0	n.s.
Pre-Tax Income	154	139	+11.3%
Cost/Income	73.8%	75.4%	-1.6 pt

— **Revenues:** strong increase, driven by sustained growth in Wealth Management (+8.6%), supported by transactional activity (particularly in APAC), higher fees and deposit income (particularly in Europe). Real Estate revenues down reflecting lower activity levels

— **Operating expenses:** positive jaws (+2.3pts) with continued investments in the business development and in IT

— **Pre-tax income:** up sharply +11.3% reflecting sustained growth and disciplined execution

Var. vs. 3Q25

— Wealth Management

- Solid net inflows (+€11.5bn since 31.12.25) supported by sustained momentum in Commercial & Personal Banking in Europe and in APAC
- Assets under management up +3.6% since 2025, driven by net inflows and favorable market performance
- Strong revenue generation, combining a high level of transactional activity, strong recurring fees and solid deposit revenues

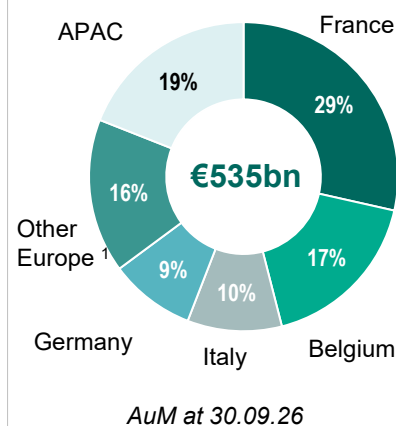
Strategic organic expansion into the Nordic wealth management market, marking a significant milestone in the Group's ambition to strengthen its presence in the Nordic region, with a particular focus on serving Ultra-High-Net-Worth (UHNW) individuals, entrepreneurs and Family Offices.

— Real Estate

- Activity remained subdued amid a lacklustre market

— Wealth Management

Global presence



Recognised leadership in APAC

The Asset Triple A Private Capital Awards 2026 : 16 awards

- Best Bank for Investment Solutions (overall) Asia
- Best NexGen Private Bank Asia
- Best Private Bank for HNWIs Asia & Hong Kong



— SECTION 7 —

Other items

3Q26 results



BNP PARIBAS

The bank for a changing world

CORPORATE CENTRE ^{1 2}

€m	3Q26	3Q25	Var.
Excl. restatement related to insurance activities of the volatility (IFRS9) and attributable costs (internal distributors)			
Revenues	11	-132	n.s.
Operating Expenses and Dep.	-283	-292	-3.4%
<i>Incl. Restructuring, IT Reinforcement and Adaptation Costs</i>	-114	-154	-25.9%
Gross Operating Income	-272	-425	-36.1%
Cost of Risk	-7	-9	-27.4%
Costs of legal risks on financial instruments	-1	1	n.s.
Operating Income	-279	-433	-35.6%
Share of Earnings of Equity-Method Entities	39	55	-29.2%
Other Non Operating Items	15	1	n.s.
Pre-Tax Income	-224	-377	-40.5%

€m	3Q26	3Q25	Var.
Restatement related to insurance activities of the volatility (IFRS9) and attributable costs (internal distributors)			
Revenues	-311	-274	+13.4%
Revenues including TRAC	-311	-274	+13.4%
<i>Restatement of the volatility (Insurance business)</i>	-15	14	n.s.
<i>Restatement of attributable costs (Internal Distributors)</i>	-296	-288	+2.7%
Operating Expenses and Dep.	296	288	+2.7%
<i>Restatement of attributable costs (Internal Distributors)</i>	296	288	+2.7%
Gross Operating Income	-15	14	n.s.
Operating Income	-15	14	n.s.
Pre-Tax Income	-15	14	n.s.

Revenues

- DVA +€10m (-€56m in 3Q25)
- Higher elements of liquidity and mark-to-market

Operating expenses

- Restructuring and adaptation costs: -€89m (-€89m in 3Q25)
- IT reinforcement costs: -€25m (-€65m in 3Q25)



NUMBER OF SHARES AND EARNINGS PER SHARE

Number of Shares		
<i>In millions</i>	30-Sep-26	30-Sep-25
Number of Shares (end of period)	1,102	1,131
Number of Shares excluding Treasury Shares (end of period)	1,093	1,115
Average number of Shares outstanding excluding Treasury Shares	1,097	1,122
<i>Reminder: During the second quarter 2025, 14,025,914 shares were purchased 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.</i>		

Earnings Per Share (EPS)		
<i>In millions</i>	30-Sep-26	30-Sep-25
Net income attributable to equity holders	11,018	9,253
Remuneration net of tax of Undated Super Subordinated Notes	-750	-579
Exchange rate effect on reimbursed Undated Super Subordinated Notes	-	66
Net income attributable to equity holders, after remuneration and exchange rate effect on Undated Super Subordinated Notes	10,268	8,740
Average number of Shares outstanding excluding Treasury Shares	1,097	1,122
Net Earnings per Share (EPS) in euros	9.36	7.79
<i>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 interim dividend was paid on 28 September 2026.</i>		



BOOK VALUE PER SHARE

<i>in millions of euros</i>	30-Sep-26	30-Sep-25	
Shareholders' Equity Group share	130,346	123,845	(1)
<i>of which Changes in assets and liabilities recognised directly in equity (valuation reserve)</i>	<i>-5,044</i>	<i>-4,687</i>	
of which Undated Super Subordinated Notes	11,866	10,589	(2)
of which Remuneration net of tax payable to holders of Undated Super Subordinated Notes	247	144	(3)
Net Book Value (a)	118,233	113,112	(1)-(2)-(3)
Deduction of goodwill and intangibles	-11,952	-11,502	
Tangible Net Book Value (a)	106,281	101,610	
Number of Shares excluding Treasury Shares (end of period) in millions	1,093	1,115	
Book Value per Share (euros)	108.2	101.5	
<i>of which book value per share excluding valuation reserve (euros)</i>	<i>112.8</i>	<i>105.7</i>	
Net Tangible Book Value per Share (euros)	97.3	91.2	
(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)

<i>in millions of euros</i>	30-Sep-26	30-Sep-25 Restated	30-Sep-25 Reported	
Net Book Value	118,233	113,112	113,112	(1)
of which changes in assets and liabilities recognised directly in equity (valuation reserve)	-5,044	-4,687	-4,687	(2)
Inclusion of annualisation of restated result (a)	3,502	3,213	3,213	(3)
2025 dividend distribution project	-	-4,170	-4,170	(4)
Assumption of 2026 dividend distribution project	-4,537	-	-	(5)
Restatement of remuneration of Undated Super Subordinated Notes for the annualised calculation	-282	-185	-185	(6)
Shareholders' equity, revaluated, used for the calculation of ROE (b)	116,916	111,970		(1)+(3)+(4) +(5)+(6)
Permanent shareholders' equity, not revaluated, used for the calculation of ROE (b)			116,657	(1)- (2)+(3)+(4) +(5)+(6)
Deduction of goodwill and intangibles	-11,952	-11,502	-11,502	
Tangible shareholders' equity, used for the calculation of ROTE (b)	104,964	100,468	105,155	
Average shareholders' equity, revaluated, used for the ROE calculation (c)	114,395	110,617		
Average permanent shareholders' equity, not revaluated, used for the ROE calculation (d)			114,214	
Average tangible shareholders' equity, used for the ROTE calculation (e)	102,515	99,895	103,492	
(a) 1/3 of 9M 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 September 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 September 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 <i>in millions of euros</i>	30-Sep-26	30-Sep-25 Restated	30-Sep-25 Reported	
Net income Group share	11,018	9,253	9,253	(1)
Exceptional items (after tax) (a)	868	-35	-35	(2)
<i>of which exceptional items (not annualised)</i>	<i>1,084</i>	<i>240</i>	<i>240</i>	(3)
<i>of which IT reinforcement and restructuring costs (annualised)</i>	<i>-216</i>	<i>-275</i>	<i>-275</i>	(4)
Systemic levies after tax	-571	-625	-625	(5)
Net income Groupe share, not revaluated (exceptional items and systemic levies not annualised) (b)	14,808	12,832	12,832	(6)
Remuneration net of tax of Undated Super Subordinated Notes and exchange effect	-1,032	-698	-698	
Impact of annualised IT reinforcement and restructuring costs	-288	-367	-367	
Net income Groupe share used for the calculation of ROE / ROTE	13,488	11,768	11,768	
Average shareholders' equity, revaluated, used for the ROE calculation (c)	114,395	110,617		
Average permanent shareholders' equity, not revaluated, used for the ROE calculation (d)			114,214	
Return on Equity (ROE)	11.8%	10.6%	10.3%	
Average tangible shareholders' equity, revaluated, used for the ROTE calculation (e)	102,515	99,895		
Average tangible permanent shareholders' equity, not revaluated, used for the ROTE calculation (e)			103,492	
Return on Tangible Equity (ROTE)	13.2%	11.8%	11.4%	
(a) See slide 10				
(b) Based on annualised reported Net Income, Group share as at 30 September 2026 , (6)=4/3*[(1)-(2)-(5)]+(3)+(5)				
(c) Average shareholders' equity: average between beginning of the year and end of the period including in particular annualised reported Net Income as at 30 September 2026 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 annualised reported Net Income as at 30 September 2025 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

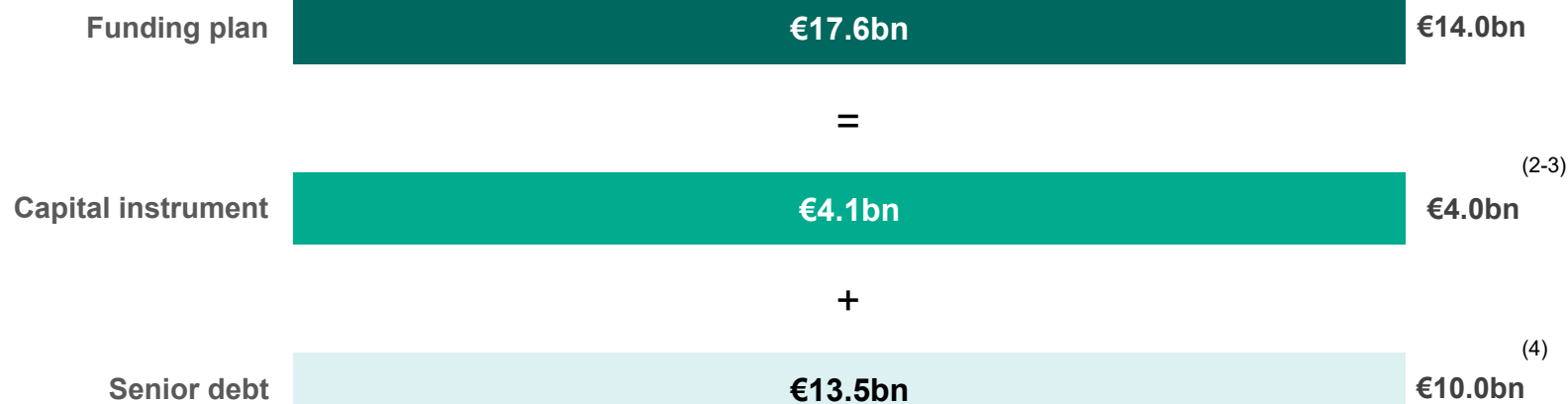
Common Equity Tier 1 ratio¹ (Accounting capital to prudential capital reconciliation)			
€bn	30-Sept-2026 Basel 4	30-June-2026 Basel 4	31-Dec-25 Basel 4
Consolidated Equity	137,1	138,4	132,2
Undated super subordinated notes	-11,9	-11,9	-10,6
2025 net income distribution project (dividend)	0,0	0,0	-2,8
2026 net income distribution project (dividend)	-2,6	-4,2	0,0
Regulatory adjustments on minority interests	-3,9	-3,5	-4,1
Regulatory adjustments on equity ²	-0,6	-1,5	-1,8
Goodwill and intangible assets	-9,5	-9,3	-9,4
Deferred tax assets related to tax loss carry forwards	-0,1	-0,2	-0,2
Other regulatory adjustments	-3,3	-3,1	-3,5
Deduction of irrevocable payments commitments	-1,5	-1,5	-1,5
Common Equity Tier One capital	103,7	103,2	98,3
Risk-weighted assets	803	795	779
Common Equity Tier 1 Ratio	12,9%	13,0%	12,6%
1. CRD5; 2. Including Prudent Valuation Adjustment			

Capital ratios ^(a)			
	30-Sept-2026 Basel 4	30-June-2026 Basel 4	31-Dec-25 Basel 4
Total Capital Ratio	17,7%	17,7%	17,0%
Tier 1 Ratio	15,6%	15,5%	14,7%
Common Equity Tier 1 ratio	12,9%	13,0%	12,6%
(a) CRD5, on risk-weighted assets of €803bn as at 30.09.26, €795bn as at 30.06.26 and €779 bn as at 31.12.25			



MEDIUM/LONG-TERM REGULATORY FUNDING

~126% of the €14bn 2026 regulatory issuance plan¹ realised as of October 16th, 2026



Main recent issuances - Capital instruments

— AT1: €4.1bn already issued⁵, including:

- SGD 400m, PerpNC5, 4.25% coupon, mid-swap SORA-OIS+222.5bps
- \$1.5bn, PerpNC5.5, 7.125% coupon, US Treasuries+268.2bps
- \$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: €8.4bn already issued⁵, including:

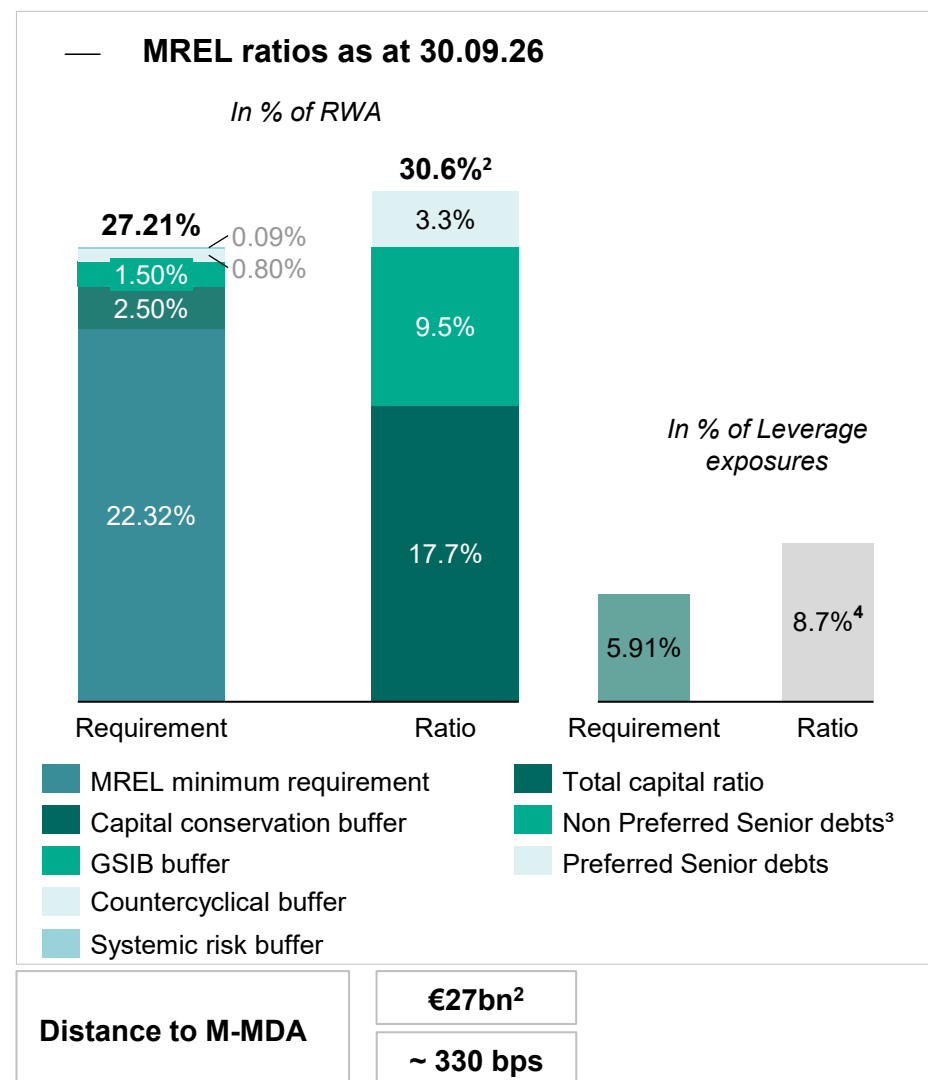
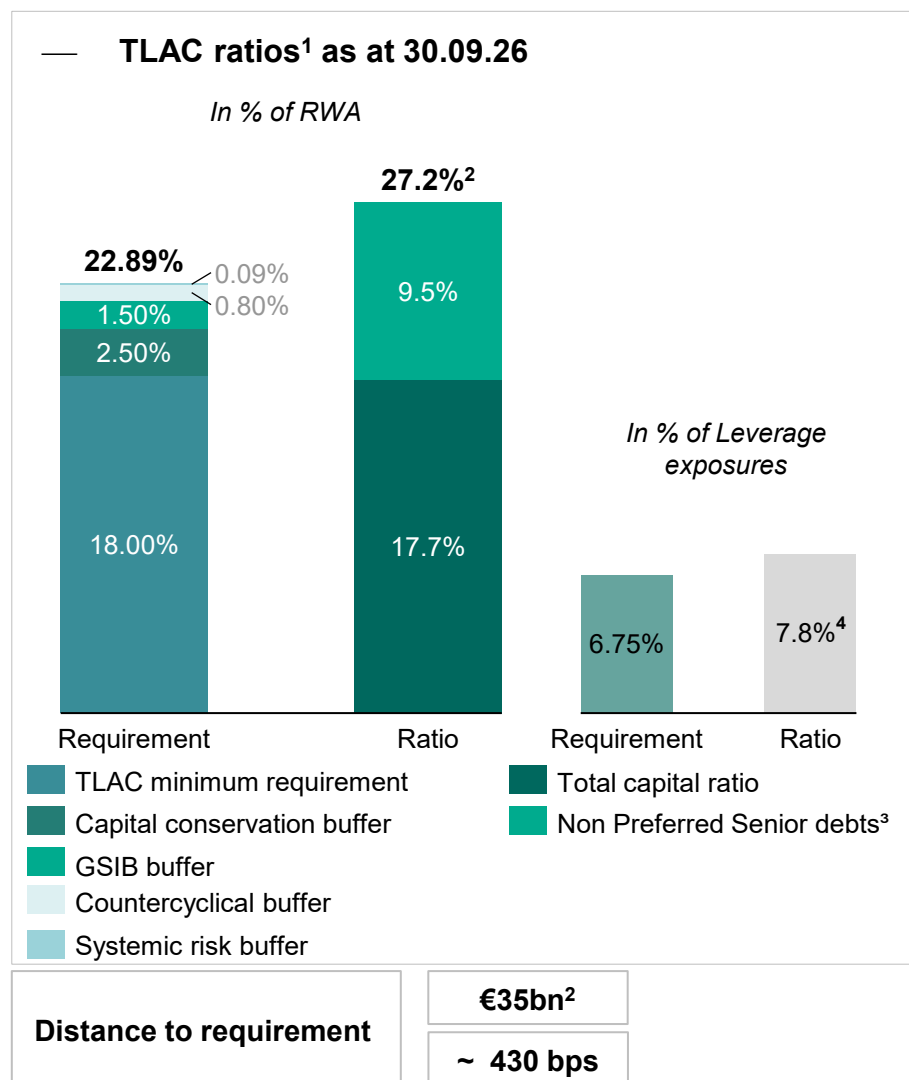
- €1.5bn, 6NC5 Green, mid-swap€+90bps
- \$1.5bn, 4NC3, US Treasuries+77bps
- €1.0bn, 10y bullet, mid-swap€+100bps

— Preferred: €5.1bn already issued⁵, including:

- CNY 6bn, 3y, 5y, 7y bullet, CDB+[22bps, 36bps, 33bps]

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



1. In accordance with Regulation (EU) No. 2019/876, Article 72b paragraphs 3 and 4, some Preferred Senior debt instruments (amounting to 26.8 billion euros as at 30 September 2026) are eligible within the limit of 3.5% of risk-weighted assets; BNP Paribas had not used this option as at 30 September 2026; 2. Calculated on €803bn RWA as at 30.09.26, 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 €2,819bn leverage exposures as at 30.09.26

MDA | Distance to MDA restrictions as at 30.09.26

Capital requirements as at 30.09.26:

- CET1: 10.45%
- Tier 1: 12.24%
- Total Capital: 14.62%

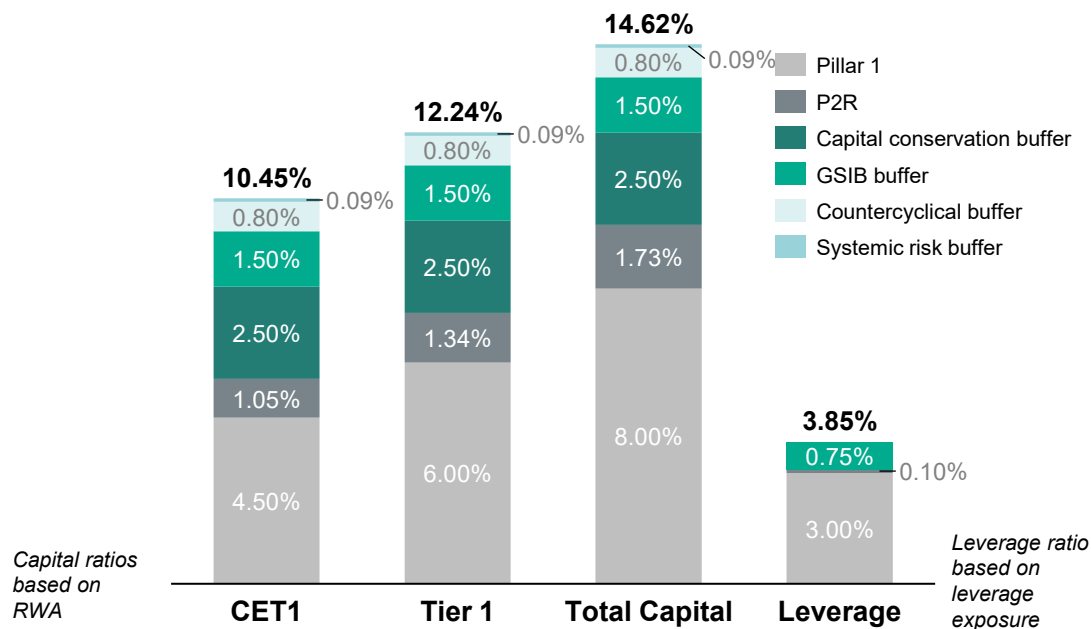
Leverage requirement as at 30.09.26: 3.85%

Distance as at 30.09.26 to Maximum Distributable Amount restrictions¹, equal to the lowest of the calculated amounts: €17bn

BNP Paribas ratios as at 30.09.26

Distance as of 30.09.26 to Maximum Distributable Amount restrictions¹

Capital and leverage requirements as at 30.09.26



12.9%²

€ 20 bn

15.6%²

€ 27 bn

17.7%²

€ 25 bn

4.4%³

€ 17 bn



1. As defined by the Article 141 of CRD;

2. Calculated on €803bn RWA as at 30.09.26, including transitional arrangements allowed in Art. 465/495/500 of the CRR (2024/1623);

3. Calculated on €2,819bn leverage exposures as at 30.09.26

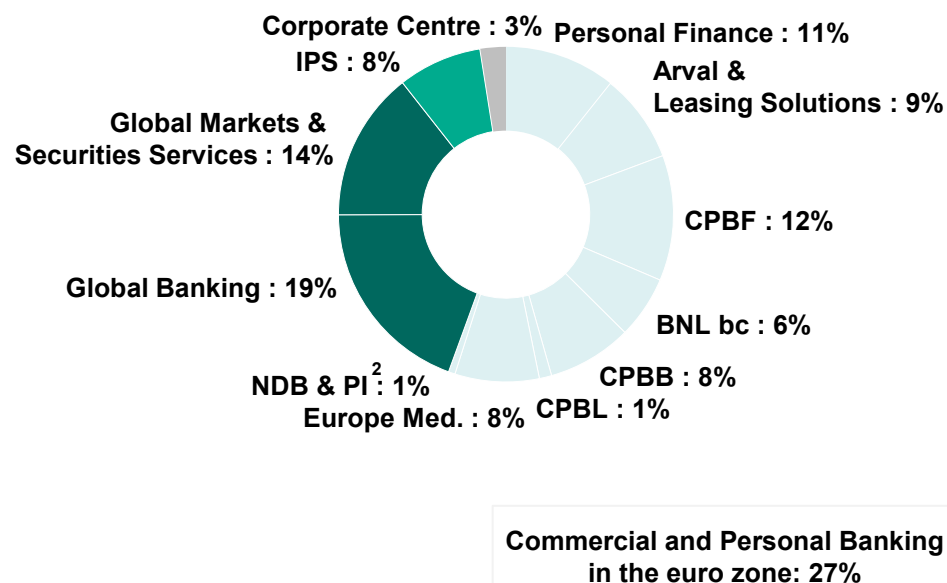


RISK-WEIGHTED ASSETS¹

— **€803bn** as at 30.09.26 (€795bn as at 30.06.26)

€bn	30.09.26	30.06.26
Credit risk	592	582
Operational risk	113	112
Counterparty risk	42	46
Market / Foreign exchange risk	31	31
Securitisation positions in the banking book	24	24
RWA Phased In	803	795

— **Breakdown of RWA by business based on €803bn as at 30.09.26**



1. Including transitional 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 (16%), Global Banking (26%), Securities Services (12%) and IPS (8%)
- **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 clients¹, of which 76% operational

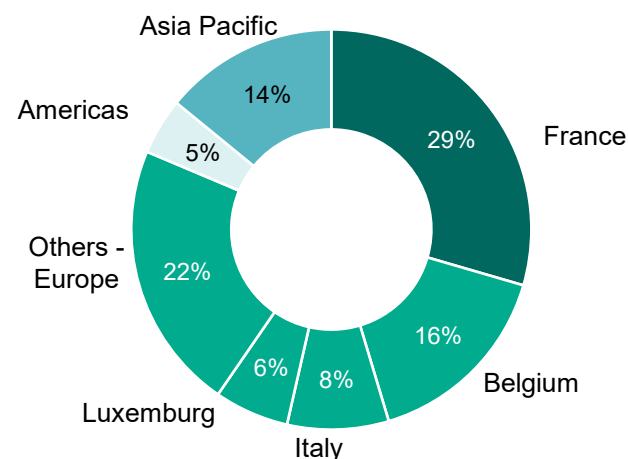
— Disciplined, prudent and proactive management

- **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.)

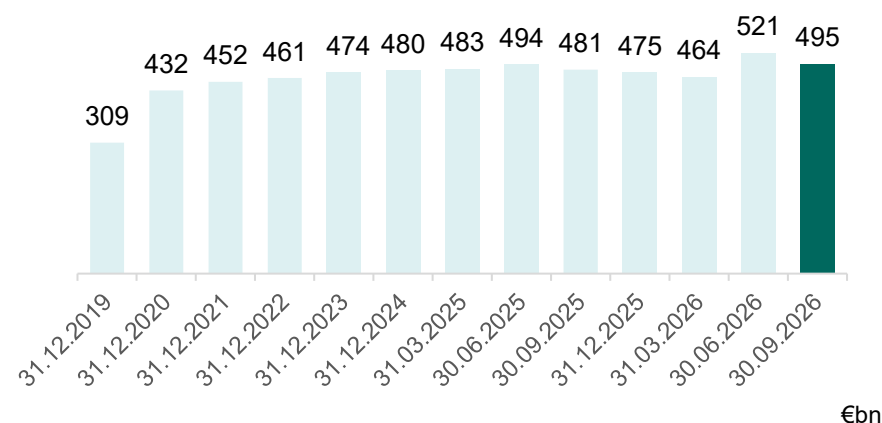
— High level of high-quality liquid assets (HQLA) (€399bn as of 30.09.26)

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

— Breakdown of deposits by geography as of 30.09.26



— Change in immediately available liquidity reserve²



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 (31 August 2026). Ratings are subject to change at any time.



ENDNOTES

- **Slide 43**
 1. Official Dealogic Reports, 9M26.
 - Global Capital Markets, Global ECM, Global Loans, EMEA ECM, EMEA IB, EMEA DCM, EMEA Loans rankings and market shares based on fees
 - All other rankings and market shares are based on volume (EURO Denominated DCM, European Corporate IG Bonds, European HY DCM (excl. Banks & Domestic), European Securitisation)
 2. Source: Coalition Greenwich Competitor Analytics, 1H26. EMEA Transaction Banking revenues in EUR. Data as of October 13th, 2026. Analysis based on BNP Paribas' product scope and on Coalition Index banks: BofA, BARC, Citi, DB, GS, HSBC, JPM, MS, SG, UBS, and WFC. All information is strictly confidential and not to be reproduced without the explicit consent of Crisil Coalition Greenwich.
- **Slide 46**
 1. VaR calculated to monitor market limits
- **Slide 52 & 53**
 1. Including 100% of Private Banking for the Revenues to Pre-tax income line items
 2. Excluding PEL/CEL impact (revenues impact : -€8m in 3Q25 and +€22m in 3Q26)
- **Slide 54**
 1. Including 100% of Private Banking for the Revenues to Pre-tax income line items
 2. Life Insurance, mutual funds and securities accounts
 3. Excluding the impact of an exceptional NNC special situation booked in 4Q25 (+10.4% vs 3Q25 including this transaction)
 4. Excluding the €2bn of an exceptional Net New Cash special situation booked in 4Q25 (including this transaction, AUM @ €52.9bn / +11.0% vs. 3Q25)
- **Slide 55**
 1. Including 100% of Private Banking for the Revenues to Pre-tax income line items
 2. Life Insurance, mutual funds and securities accounts
- **Slide 66**
 1. Subject to regulatory approvals
- **Slide 68**
 1. Other Europe including Middle East
- **Slide 70**
 1. Since 01.01.23. Corporate Centre has included two restatements related to the application of IFRS 17 alongside the implementation of IFRS9 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.
 2. Reminder: following the restating of quarterly series reported in March 2025, the non-core* perimeter of Personal Finance is now included in Corporate Centre.

