



BNP PARIBAS

FIFTH AMENDMENT TO THE 2021 UNIVERSAL REGISTRATION DOCUMENT

FILED WITH THE AMF ON SEPTEMBER 27TH, 2022

Universal Registration Document and annual financial report 2021 filed with the AMF (Autorité des Marchés Financiers) on March 25, 2022 under No. D. 22-0156.

First amendment to Universal Registration Document and annual financial report 2021 filed with the AMF (Autorité des Marchés Financiers) on May 3, 2022 under No. D. 22-0156-A01.

Second amendment to Universal Registration document and annual financial report 2021 filed with the AMF (Autorité des Marchés Financiers) on June 28, 2022 under No. D. 22-0156-A02.

Third amendment to Universal Registration document and annual financial report 2021 filed with the AMF (Autorité des Marchés Financiers) on July 29, 2022 under No. D. 22-0156-A03.

Fourth amendment to Universal Registration document and annual financial report 2021 filed with the AMF (Autorité des Marchés Financiers) on August 4, 2022 under No. D. 22-0156-A04.

This is a translation into English of the Universal Registration Document of the Company issued in French and it is available on the website of the Issuer

Société anonyme (Public Limited Company) with capital of 2,468,663,292 euros
Head office: 16 boulevard des Italiens, 75009 PARIS
R.C.S.: PARIS 662 042 449

Summary



1. APPROVAL BY THE AMF OF THE 3RD, 4TH AND 5TH AMENDMENT OF THE 2021 UNIVERSAL REGISTRATION DOCUMENT	3
2. GENERAL INFORMATION	5
3. STATUTORY AUDITORS	6
4. PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT	7
5. TABLES OF CONCORDANCE	8



This fifth amendment to the 2021 Universal Registration Document has been filed with the AMF on 27 September 2022 as competent authority under Regulation (EU) 2017/1129 without prior approval pursuant to Article 9 of Regulation (EU) 2017/1129;

The universal registration document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if approved by the AMF together with any amendments, if applicable, and a securities note and summary approved in accordance with Regulation (EU) 2017/1129.

This Universal Registration Document may form part of a prospectus of the Issuer consisting of separate documents within the meaning of the Prospectus Regulation.

1. APPROVAL BY THE AMF OF THE 3RD, 4TH AND 5TH AMENDMENT OF THE 2021 UNIVERSAL REGISTRATION DOCUMENT :



1.1. Approval of the 3rd amendment to the 2021 Universal Registration Document

The 3rd Amendment to the 2021 Universal Registration Document was approved on 27 September 2022 by the AMF as competent authority under Regulation (EU) 2017/1129.

The AMF approves this document after verifying that the information contained in it is complete, consistent and comprehensible. The 3rd Amendment to the 2021 Universal Registration Document has the following approval number: R. 22-035.

Such approval should not be considered as a favourable opinion on the issuer covered by the Universal Registration Document.

The 3rd Amendment to the 2021 Universal Registration Document may be used for the purpose of offering to the public of securities or for the admission of financial securities to trading on a regulated market if it is supplemented by a securities note and, where appropriate, a summary and its amendment(s). In this case, the securities note, the summary and all the amendments made to the universal registration document since its approval are approved separately in accordance with Article 10 (3), 2nd subparagraph of Regulation (EU) 2017/1129.

It is valid until 27 September 2023 and, during that period and at the latest at the same time as the securities note and under the conditions of Articles 10 and 23 of Regulation (EU) 2017/1129, must be completed by an amendment to the Universal Registration Document in the event of significant new developments or material errors or inaccuracies.

1.2. Approval of the 4th amendment to the 2021 Universal Registration Document:

The 4th Amendment to the 2021 Universal Registration Document was approved on 27 September 2022 by the AMF as competent authority under Regulation (EU) 2017/1129.

The AMF approves this document after verifying that the information contained in it is complete, consistent and comprehensible. The 4th Amendment to the 2021 Universal Registration Document has the following approval number: R. 22-035.

Such approval should not be considered as a favourable opinion on the issuer covered by the Universal Registration Document.

The 4th Amendment to the 2021 Universal Registration Document may be used for the purpose of offering to the public of securities or for the admission of financial securities to trading on a regulated market if it is supplemented by a securities note and, where appropriate, a summary and its amendment(s). In this case, the securities note, the summary and all the amendments made to the universal registration document since its approval are approved separately in accordance with Article 10 (3), 2nd subparagraph of Regulation (EU) 2017/1129.

It is valid until 27 September 2023 and, during that period and at the latest at the same time as the securities note and under the conditions of Articles 10 and 23 of Regulation (EU) 2017/1129, must be completed by an amendment to the Universal Registration Document in the event of significant new developments or material errors or inaccuracies.

1.3. Approval of the 5th amendment to the 2021 Universal Registration Document:

The 5th Amendment to the 2021 Universal Registration Document was approved on 27 September 2022 by the AMF as competent authority under Regulation (EU) 2017/1129.

The AMF approves this document after verifying that the information contained in it is complete, consistent and comprehensible. The 5th Amendment to the 2021 Universal Registration Document has the following approval number: R. 22-035.

Such approval should not be considered as a favourable opinion on the issuer covered by the Universal Registration Document.

The 5th Amendment to the 2021 Universal Registration Document may be used for the purpose of offering to the public of securities or for the admission of financial securities to trading on a regulated market if it is supplemented by a securities note and, where appropriate, a summary and its amendment(s). In this case, the securities note, the summary and all the amendments made to the universal registration document since its approval are approved separately in accordance with Article 10 (3), 2nd subparagraph of Regulation (EU) 2017/1129.

It is valid until 27 September 2023 and, during that period and at the latest at the same time as the securities note and under the conditions of Articles 10 and 23 of Regulation (EU) 2017/1129, must be completed by an amendment to the Universal Registration Document in the event of significant new developments or material errors or inaccuracies.

2. GENERAL INFORMATION

2.1 Documents on display

This document is available on the website www.invest.bnpparibas.com and the Autorité des Marchés Financiers (AMF) website, www.amf-france.org.

Any person wishing to receive additional information about BNP Paribas Group can request documents, without commitment, as follows:

- **by writing to:**
BNP Paribas – Finance & Strategy
Investor Relations and Financial Information
3, rue d'Antin – CAA01B1
75002 Paris
- **by calling:** +33 (0)1 40 14 63 58

BNP Paribas' regulated information can be viewed at: [Search & Documents | Regulated information | Investors & Shareholders | BNP Paribas Bank](#)

2.2 Significant changes

Save as disclosed in this Amendment to the 2021 Universal Registration Document, there have been no significant adverse change in the Group's financial situation or financial performance since 30 June 2022, no material adverse change in the prospects of the Group since 4 August 2022.

To the best of the BNP Paribas' knowledge, there have not been any recent events which are to a material extent relevant to the evaluation of BNP Paribas' solvency since 30 June 2022.

3. STATUTORY AUDITORS

Deloitte & Associés
6, place de la Pyramide
92908 Paris-La Défense Cedex

PricewaterhouseCoopers Audit
63, rue de Villiers
92208 Neuilly-sur-Seine Cedex

Mazars
61, rue Henri Regnault
92400 Courbevoie

- **Deloitte & Associés** was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 23 May 2006.

Deloitte & Associés is represented by Laurence Dubois.

Deputy: Société BEAS, 6, place de la Pyramide, 92908 Paris-La Défense (92)
SIREN No. 315 172 445, Nanterre trade and companies register.

- **PricewaterhouseCoopers Audit** was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 26 May 1994.

PricewaterhouseCoopers Audit is represented by Patrice Morot.

Deputy: Jean-Baptiste Deschryver, 63, rue de Villiers, Neuilly-sur-Seine (92).

- **Mazars** was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 23 May 2000. Mazars is represented by Virginie Chauvin.

Deputy: Charles de Boisriou, 61, rue Henri Regnault, Courbevoie (92).

Deloitte & Associés, PricewaterhouseCoopers and Mazars are registered as Statutory Auditors with the Versailles Regional Association of Statutory Auditors, under the authority of the French National Accounting Oversight Board "Haut Conseil du Commissariat aux Comptes".

4. PERSON RESPONSIBLE FOR THE UNIVERSAL REGISTRATION DOCUMENT

Person responsible for the Universal Registration Document and its amendments

Jean-Laurent Bonnafé, Director and Chief Executive Officer of BNP Paribas

Statement by the person responsible for the universal registration document and its amendments

I hereby declare to the best of my knowledge that the information contained in the English versions of the 3rd amendment to the 2021 Universal Registration Document filed with the AMF on 29 July 2022, of the 4th amendment to the 2021 Universal Registration Document filed with the AMF on 4 August 2022 and of the 5th amendment to the 2021 Universal Registration Document filed with the AMF on 27 September 2022 are in accordance with the facts and contains no omission likely to affect its import.

Paris, 27 September 2022,

Director and Chief Executive Officer

Jean-Laurent BONNAFÉ

5. TABLES OF CONCORDANCE

5.1 Sections of Annex of Regulation n°2017/1129

In order to assist readers of the Universal Registration Document, the following concordance cross-references the main headings required by Annex 1 of European Regulation 2017/1129 (Annex I), taken in application of the Directive known as “Prospectus 3” and refers to the pages of the 2021 Universal registration document and its amendments where information relating to each of the headings is mentioned.

Headings as listed by Annex I of European Commission Regulation (EC) No. 2017/1129	Fifth Amendment to the 2021 URD	Fourth Amendment to the 2021 URD	Third Amendment to the 2021 URD	Second Amendment to the 2021 URD	First Amendment to the 2021 URD	2021 URD
	Page Number	Page Number	Page Number	Page Number	Page Number	Page Number
1. PERSONS RESPONSIBLE						
1.1. Person responsible for the Universal Registration Document	6	204	242	6	136	688
1.2. Statement of the person responsible for the Universal Registration Document	6	204	242	6	136	688
1.3. Statement or report attributed to a person as an expert						
1.4. Information from a third party						
1.5. Approval from a competent authority	2	2	2	2	2	1
2. STATUTORY AUDITORS	5	203	236; 241	5	135	686
3. RISK FACTORS			217-235		92-108	309-323
4. INFORMATION ABOUT THE ISSUER						4-6; 677; 695-698; 702
5. BUSINESS OVERVIEW						
5.1. Principal activities			3			7-18; 218-221; 670-676
5.2. Principal markets						7-18; 218-221; 670-676
5.3. History and development of the issuer						6
5.4. Strategy and objectives						157-160; 582-583; 630-640; 650-651
5.5. Possible dependency						668

Headings as listed by Annex I of European Commission Regulation (EC) No. 2017/1129	Fifth Amendment to the 2021 URD	Fourth Amendment to the 2021 URD	Third Amendment to the 2021 URD	Second Amendment to the 2021 URD	First Amendment to the 2021 URD	2021 URD
	Page Number	Page Number	Page Number	Page Number	Page Number	Page Number
5.6. Basis for any statements made by the issuer regarding its competitive position						7-18; 132-148
5.7. Investments						267; 570; 628-629; 669
6. ORGANISATIONAL STRUCTURE						
6.1. Brief description			3			4; 650-651
6.2. List of significant subsidiaries		113-136	193-216			281-289; 562-569; 670-675
7. OPERATING AND FINANCIAL REVIEW						
7.1. Financial situation			4-79		3-74 ;77-78	160; 180; 182; 532-533
7.2. Operating results			67-79		63-74	132-148; 155-156; 163-169; 180; 219; 532
8. CAPITAL RESOURCES						
8.1. Issuer's capital resources		98-101	58-59; 89; 91-92; 178-181		57; 78; 80-91	184-185; 557
8.2. Sources and amounts of cash flows			90			183
8.3. Borrowing requirements and funding structure			16; 24		18	160; 482-498
8.4. Information regarding any restrictions on the use of capital resources that have materially affected, or could materially affect, the issuer's operations.						N/A
8.5. Anticipated sources of funds						N/A
9. REGULATORY ENVIRONMENT						299; 306-308
10. TREND INFORMATION						157-160; 669
10.1. Main recent trends					110	157-160; 669
10.2. Trends likely to have a material impact on the issuer's outlook					110	157-160; 669

Headings as listed by Annex I of European Commission Regulation (EC) No. 2017/1129	Fifth Amendment to the 2021 URD	Fourth Amendment to the 2021 URD	Third Amendment to the 2021 URD	Second Amendment to the 2021 URD	First Amendment to the 2021 URD	2021 URD
	Page Number	Page Number	Page Number	Page Number	Page Number	Page Number
11. PROFIT FORECASTS OR ESTIMATES						
11.1. Published earnings forecasts and estimates	N/A	N/A	N/A	N/A	N/A	N/A
11.2. Statement on the main forecast assumptions	N/A	N/A	N/A	N/A	N/A	N/A
11.3. Statement on the comparability of information	N/A	N/A	N/A	N/A	N/A	N/A
12. ADMINISTRATIVE, MANAGEMENT, AND SUPERVISORY BODIES, AND SENIOR MANAGEMENT						
12.1. Administrative and management bodies			237-239			35-50; 114
12.2. Administrative and management bodies' conflicts of interest						55-56; 70-71; 81-110
13. REMUNERATION AND BENEFITS						
13.1. Amount of remuneration paid and benefits in kind granted					112-132	81-110; 257-264; 277
13.2. Total amounts set aside or accrued by the issuer or its subsidiaries to provide pension, retirement, or similar benefits					112-132	81-110; 257-264; 277
14. BOARD PRACTICES						
14.1. Date of expiry of the current terms of office			237-238			35-48
14.2. Information about members of the administrative bodies' service contracts with the issuer						N/A
14.3. Information about the Audit Committee and Remuneration Committee						58-66
14.4. Corporate governance regime in force in the issuer's country of incorporation						51-58

Headings as listed by Annex I of European Commission Regulation (EC) No. 2017/1129	Fifth Amendment to the 2021 URD	Fourth Amendment to the 2021 URD	Third Amendment to the 2021 URD	Second Amendment to the 2021 URD	First Amendment to the 2021 URD	2021 URD
	Page Number	Page Number	Page Number	Page Number	Page Number	Page Number
14.5. Potential material impacts on the Corporate governance						35-48
15. EMPLOYEES						
15.1. Number of employees			3			4; 614-615; 650; 695
15.2. Shareholdings and stock options						81-110; 204-205; 612-613
15.3. Description of any arrangements for involving the employees in the capital of the issuer						
16. MAJOR SHAREHOLDERS						
16.1. Shareholders owning more than 5% of the issuer's capital or voting rights			236			19-20
16.2. Existence of different voting rights						19
16.3. Control of the issuer						19-20
16.4. Description of any arrangements, known to the issuer, the operation of which may at a subsequent date result in a change of control of the issuer						20
17. RELATED PARTY TRANSACTIONS						81-110; 278-279; 682-683
18. FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION, AND PROFITS AND LOSSES						
18.1. Historical financial information		3-136	4-79; 83-216		63-74 ; 77-78	5; 23; 132-290; 532-570
18.2. Interim and other financial information		3-136	4-79; 83-216		63-74 ; 77-78	N/A
18.3. Auditing of historical annual financial information		137-138				291-296; 571-576
18.4. <i>Pro forma</i> financial information						N/A

Headings as listed by Annex I of European Commission Regulation (EC) No. 2017/1129	Fifth Amendment to the 2021 URD	Fourth Amendment to the 2021 URD	Third Amendment to the 2021 URD	Second Amendment to the 2021 URD	First Amendment to the 2021 URD	2021 URD
	Page Number	Page Number	Page Number	Page Number	Page Number	Page Number
18.5. Dividend policy			20			23; 26-27; 133; 158; 160; 560
18.6. Legal and arbitration proceedings		102-103	182-183		110-111	266-267
18.7. Significant change in the issuer's financial or trading position	4	202	240		110	669
19. ADDITIONAL INFORMATION						
19.1. Share capital		98	178			19; 264-266; 551-553; 677; 702
19.2. Memorandum and Articles of association						677-682
20. MATERIAL CONTRACTS						668
21. DOCUMENTS ON DISPLAY	4	202	239	4	110	668

Headings as listed by Annex I of European Commission Regulation (EC) No.2017/1129

Pursuant to Annex I of Regulation (EU) 2017/1129, the following items are incorporated by reference:

- The consolidated financial statements for the year ended 31 December 2020 and the Statutory Auditors' report on the consolidated financial statements at 31 December 2020, presented respectively on pages 161 to 271 and 272 to 277 of Registration Document No. D.21-0886 filed with the AMF on 2 March 2021. The information is available via the following link:
[universal-registration-document-and-annual-financial-report-2020 \(invest.bnpparibas\)](#)
- The consolidated financial statements for the year ended 31 December 2019 and the Statutory Auditors' report on the consolidated financial statements at 31 December 2019, presented respectively on pages 149 to 258 and 259 to 264 of Registration Document No. D.20-0097 filed with the AMF on 3 March 2020. The information is available via the following link:
[universal-registration-document-and-annual-financial-report-2019 \(invest.bnpparibas\)](#)
- The consolidated financial statements for the year ended 31 December 2018 and the Statutory Auditors' report on the consolidated financial statements at 31 December 2018, presented respectively on pages 149 to 269 and 270 to 276 of Registration Document No. D.19-0114 filed with the AMF on 5 March 2019. The information is available via the following link:
[BNP2018_DRF_EN_V6.indb \(invest.bnpparibas\)](#)

In order to assist readers of the annual financial report, the following table cross-references the information required by article L.451-1-2 of the French Monetary and Financial Code.

Annual financial report 2021
Page Number

Statement by the person responsible for the Document

688

5.2 Annual Financial Report

The concordance table below makes it possible to identify in the Universal Registration Document the information that constitutes the management report of the Company (including the report on Corporate governance) and the consolidated management report, as required by legal and regulatory provisions.

I. Company and Group Business and Situation ¹	
Information (reference texts)	Page Number
Company and Group position over the past year (L.232-1 II and L.233-26 of the French Commercial Code)	132-160; 180-289; 532-570
Objective and comprehensive analysis of business performance, results and the financial position of the Company and Group (L.22-10-35 and L.225-100-1 I of the French Commercial Code)	132-160; 180-289; 532-570
Key financial and non-financial performance indicators for the Company and Group (L.22-10-35 and L.225-100-1 I of the French Commercial Code)	132-175; 582-583; 589
Foreseeable developments of the Company and Group (L.232-1 II and L.233-26 of the French Commercial Code)	157-160
Key events occurring since the financial year-end and the preparation date of the management report (L.232-1 II and L.233-26 of the French Commercial Code)	669
Company and Group research and development activities (L.232-1 II and L.233-26 of the French Commercial Code)	N/A
Equity investments in, or takeovers of, companies that have their head office in France (L.233-6 and L.247-1 I of the French Commercial Code)	570
Business and results for the Company as a whole, Company subsidiaries and companies it controls by branch of activity (L.233-6 and L.247-1 I of the French Commercial Code)	7-18; 132-156
Existing Company branches (L.232-1 II of the French Commercial Code)	670-676
Information on Company locations and businesses (L.511-45 and R.511-16-4 of the French Monetary and Financial Code)	281-289; 670-676

¹ Information on events after the Board of directors' meeting of 7 February 2022 is not included in the management report.

II. Risk factors and characteristics of internal control procedures¹

Information (reference texts)	Page Number
Description of the main risks and contingencies faced by the Company and Group (L.22-10-35 and L.225-100-1 I of the French Commercial Code)	305-323
Information on the financial risks related to the effects of climate change and measures taken by the Company and Group to reduce these through a low-carbon strategy applicable to all aspects of their business (L.22-10-35 of the French Commercial Code)	124
Objectives and policy for hedging each main transaction category by the Company and Group (L.22-10-35 and L.225-100-1 I of the French Commercial Code)	476-480
Exposure to price, credit, liquidity and cash flow risks of the Company and Group (L.22-10-35 and L.225-100-1 I of the French Commercial Code)	365-498
Main features of internal control and risk management procedures set up by the Company and Group relating to the preparation and processing of accounting and financial information (L.22-10-35 of the French Commercial Code)	126-130

III. Information on share capital

Information (reference texts)	Page Number
Name of individuals or legal entities holding directly or indirectly more than 5% of capital or voting rights and changes arising during the year (L.233-13 of the French Commercial Code)	19-20
Name of companies controlled and share of the Company's share capital held by them (L.233-13 of the French Commercial Code)	281-289
Employee share ownership status (L.225-102 of the French Commercial Code)	19-20
Securities acquired by employees under a corporate takeover transaction (L.225-102 of the French Commercial Code)	N/A
Share disposals made to regularise cross shareholdings (L.233-29 and R.233-19 of the French Commercial Code)	N/A
Information on share buyback transactions undertaken by the Company (L.225-211 of the French Commercial Code)	111-113; 264; 547
Any adjustments made to securities giving access to share capital (L.225-181, L.228-99, R.225-137, R.228-91 of the French Commercial Code)	N/A
Summary of transactions carried out by corporate officers, executives, certain company managers and persons with close connections to them during the past year (223-26 of the AMF General Regulation, L.621-18-2 and R.621-43-1 of the French Monetary and Financial Code)	110

¹ The information on the invasion of Ukraine in February 2022 included in Pillar 3 as at 31 December 2021, subsequent to the Board of directors' approval of the financial statements as at 31 December 2021 is not included in the management report.

IV. Other accounting, financial and legal information

Information (reference texts)	Page Number
Information on payment terms (L.441-14 and D.441-6 of the French Commercial Code)	549
Amount of dividends distributed for the prior three years and revenue distributed eligible for the 40% tax reduction (243 bis of the French General Tax Code)	23
Injunctions or fines for anti-competitive practices (L.464-2 of the French Commercial Code)	N/A
Information on financial instruments with an agricultural commodity as their underlying and measures taken by the Company to prevent this having a significant impact on agricultural commodity prices (L.511-4-2 of the French Monetary and Financial Code)	N/A
Amount and features of loans financed or distributed by the Company or that they distribute as defined in III of Article 80 of the Planning Act for Social Cohesion Law No. 2005-32 of 18 January 2005 and hence covered by public guarantees. (L.511-4-1 of the French Monetary and Financial Code)	N/A
Return on Company assets (R.511-16-1 of the French Monetary and Financial Code)	354

V. Extra-financial performance statement and vigilance plan

Information (reference texts)	Page Number
Information on the labour and environmental impact relating to the Company, subsidiaries and controlled companies (L.22-10-36, L.225-102-1 III and R.225-105 of the French Commercial Code)	580-663
Information on the effects of the Company's activity with respect to respect for Human Rights and the fight against corruption and tax evasion (L.22-10-36 and R.225-105 of the French Commercial Code)	592-593; 642-649
Information on the Company, subsidiaries and controlled companies, relating to the consequences of climate change on the business and the use of goods and services, social commitments to promote sustainable development, the circular economy, the fight against food waste and food poverty, respect for animal welfare and responsible, fair and sustainable food, actions to fight against discrimination and promote diversity, measures taken in favour of people with disabilities (L.22-10-36, L.225-102-1 and R.225-105 of the French Commercial Code)	580-666
Collective agreements agreed in the Company, subsidiaries and controlled companies and their impacts on the economic performance of the Company, subsidiaries and controlled companies as well as on employee working conditions (L.22-10-36, L.225-102-1 and R.225-105 of the French Commercial Code)	602-621
Information for companies operating at least one facility listed under article L.515-36 of the French Environmental Code (L.225-102-2 of the French Commercial Code)	N/A
Company's business plan (R.225-105 I of the French Commercial Code)	650-651
Social, environmental and civic information relevant to the main risks and policies of the company, its subsidiaries and controlled companies (R.225-105 II of the French Commercial Code)	Chapter 7
Taxonomic information / Article 8 of Regulation (EU) 2020/852 "Taxonomy"	655-658
Vigilance plan (L.225-102-4 of the French Commercial Code)	642-646

VI. Report on Corporate governance

Information (reference texts)	Page Number
Information on the remuneration policy for directors and corporate officers (L.22-10-8 of the French Commercial Code)	81-87
Information on the remuneration and benefits in kind of the directors and corporate officers	87-102
Holding conditions for free shares allocated to corporate officers (L.225-197-1 of the French Commercial Code)	N/A
Conditions for exercising and holding options granted to directors and corporate officers (L.225-185 of the French Commercial Code)	103
List of all directorships and positions held in any company by each director and corporate officer during the year (L.22-10-10 and L.225-37-4 1° of the French Commercial Code)	35-50
Agreements entered into by one of the Company's directors or corporate officers and a subsidiary of the Company (L.22-10-10 and L.225-37-4 2° of the French Commercial Code)	51
Summary table of capital increase delegations (L.22-10-10 and L.225-37-4 3° of the French Commercial Code)	111-113
Arrangements for exercising General Management (L.22-10-10 and L.225-37-4 4° of the French Commercial Code)	53-54
Composition, and conditions governing the preparation and organisation of the work, of the Board of directors (L.22-10-10 1° of the French Commercial Code)	35-47; 52-53; 58-66
Description of the diversity policy applied to the members of the Board of directors, as well as the objectives, how the policy was implemented and results obtained during the past financial year (L.22-10-10 2° of the French Commercial Code)	54-56; 74-80
Information on the way to ensure balanced representation of men and women in Management bodies and gender balance results in the top 10% of positions of higher levels of responsibility (L.22-10-10 2° of the French Commercial Code)	57; 604; 645
Any limits to the powers of the Chief Executive Officer imposed by the Board of directors (L.22-10-10 3° of the French Commercial Code)	54
Corporate governance code prepared by corporate representative organisations to which the Company refers (L.22-10-10 4° of the French Commercial Code)	51
Arrangements for shareholder participation at the General Shareholders' Meeting (L.22-10-10 5° of the French Commercial Code)	28-30
Description of the procedure relating to current agreements concluded under normal conditions put in place by the Company and its implementation (L.22-10-10 6° and L.22-10-12 of the French Commercial Code)	80
Items that could have an impact in case of a public tender offer (L.22-10-11 ° of the French Commercial Code)	113

Annexes	Page Number
Table summarising Company results over the last 5 years (R.225-102 of the French Commercial Code)	561
Report of one of the Statutory Auditors, appointed as independent third party, on the verification of the consolidated statement of extra-financial performance (L.22-10-36, L.225-102-1, R.225-105-2 and L.823-10 of the French Commercial Code)	664-666
Statutory Auditors' report on the Board of directors' report on Corporate governance (L.22-10-71 of the French Commercial Code)	114

Financial statements	Page Number
Financial statements	532-570
Consolidated financial statements	571-576
Statutory Auditors' report on the parent company consolidated financial statements	180-290
Statutory Auditors' report on the consolidated financial statements	291-296

5.3 Appendice – Key information regarding the issuer, pursuant to Article 26.4 of European Regulation No 2017/1129

1) Who is the issuer of securities?

i. General Information:

Head office: 16 boulevard des Italiens, 75009 Paris, France

Legal form: BNP PARIBAS is a limited company authorised as a bank under the provisions of the French Monetary and Financial Code (Book V, Title 1) on banking institutions.

Legal identity identifier: ROMUWSFPU8MPRO8K5P83

Law governing its activities: BNP Paribas is a company incorporated under French law and operates in many countries, both in Europe and outside Europe. Many foreign regulations can therefore govern its activities.

Country of origin: France

ii. Main activities:

BNP Paribas' organisation evolved in 2021, and is now based on three operating divisions: Corporate & Institutional Banking (CIB), Commercial, Personal Banking & Services (CPBS) and Investment & Protection Services (IPS).

Corporate and Institutional Banking (CIB) division, combines:

- Global Banking,
- Global Markets,
- and Securities Services.

Commercial, Personal Banking & Services division, covers:

- Commercial & Personal Banking in the euro zone:
 - Commercial & Personal Banking in France (CPBF),
 - BNL banca commerciale (BNL bc), Italian Commercial & Personal Banking,
 - Commercial & Personal Banking in Belgium (CPBB),
 - Commercial & Personal Banking in Luxembourg (CPBL);
- Commercial & Personal Banking outside the euro zone, organised around:
 - Europe-Mediterranean, covering Commercial & Personal Banking outside the euro zone and the United States, in particular in Central and Eastern Europe, Turkey and Africa
 - BancWest in the United States;
- Specialised businesses:
 - BNP Paribas Personal Finance,
 - Arval and BNP Paribas Leasing Solutions,
 - New Digital Businesses (in particular Nickel, Floa, Lyf) and BNP Paribas Personal Investors.

Investment & Protection Services division, combines:

- Insurance (BNP Paribas Cardif),
- Wealth and Asset Management: BNP Paribas Asset Management, BNP Paribas Real Estate, BNP Paribas Principal Investments (management of the BNP Paribas Group's portfolio of unlisted and listed industrial and commercial investments) and BNP Paribas Wealth Management.

BNP Paribas SA is the Parent Company of the BNP Paribas Group.

iii. Main shareholders as at 30 juin 2022:

SFPI¹: 7.8% of share capital;

BlackRock Inc.: 5.9 % of share capital²;

Grand-Duché du Luxembourg: 1.0 % of share capital.

iv. Identity of key executives:

Jean LEMIERRE: Chairman of the Board of directors of BNP Paribas;

Jean-Laurent BONNAFÉ: Director and Chief Executive of BNP Paribas;

Yann GERARDIN: Chief Operating Officer in charge of Corporate & Institutional Banking;

Thierry LABORDE: Chief Operating Officer in charge of Commercial, Personal Banking & Services

v. Identity of Statutory Auditors:

Deloitte & Associés was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 23 May 2006.

Deloitte & Associés is represented by Laurence Dubois

Deputy: Société BEAS, 6, place de la Pyramide, Paris-La Défense Cedex (92), France, SIREN No. 315 172 445, Nanterre trade and companies register.

PricewaterhouseCoopers Audit was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 26 May 1994.

PricewaterhouseCoopers Audit is represented by Patrice Morot.

Deputy: Jean-Baptiste Deschryver, 63, rue de Villiers, Neuilly-sur-Seine (92).

Mazars was re-appointed as Statutory Auditor at the Annual General Meeting of 24 May 2018 for a six-year period expiring at the close of the Annual General Meeting called in 2024 to approve the financial statements for the year ending 31 December 2023. The firm was first appointed at the Annual General Meeting of 23 May 2000.

Mazars is represented by Virginie Chauvin.

Deputy: Charles de Boisriou, 61, rue Henri Regnault, Courbevoie (92).

Deloitte & Associés, PricewaterhouseCoopers and Mazars are registered as Statutory Auditors with the Versailles Regional Association of Statutory Auditors, under the authority of the French National Accounting Oversight Board (*Haut Conseil du Commissariat aux Comptes*).

¹ Société Fédérale de Participations et d'Investissement: a public limited company (société anonyme) acting on behalf of the Belgian State.

² According to the statement by BlackRock dated 24 June 2022.

2) What are the key financial information about the issuer?

P&L as at 30 June 2022 and 30 June 2021 is published in accordance with IFRS 5.

In millions of euros	Year 31/12/2021 ⁽¹⁾	Year - 1 31/12/2020	Year - 2 31/12/2019	Interim 30/06/22 ⁽¹⁾	Interim 30/06/21 ⁽¹⁾
Net interest income	19,238	21,312	21,127	10,318	9,850
Net fee and commission income	10,362	9,862	9,365	5,059	5,038
Net gain on financial instruments	7,777	7,146	7,464	5,687	4,190
Revenues	43,762	44,275	44,597	24,690	22,364
Cost of Risk	(2,971)	(5,717)	(3,203)	(1,410)	(1,707)
Operating income	11,325	8,364	10,057	6,850	5,675
Net income attributable to equity holders	9,488	7,067	8,173	5,285	4,679
Earnings per share (in euros)	7.26	5.31	6.21	4.04	3.56

Balance sheet as at 30 June 2022 is published in accordance with IFRS 5.

In millions of euros	Year 31/12/2021 ⁽¹⁾	Year - 1 31/12/2020	Year - 2 31/12/2019	Interim 30/06/22 ⁽¹⁾	Interim 30/06/21
Total assets	2,634,444	2,488,491	2,164,713	2,891,007	2,671,803
Debt securities	220,106	212,351	221,336	229,506	239,945
<i>Of which mid long term Senior Preferred</i>	78,845 ⁽²⁾	82,086 ⁽²⁾	88,466 ⁽²⁾	N/A	N/A
Subordinated debt	25,667	23,325	20,896	25,702	23,162
Loans and receivables from customers (net)	814,000	809,533	805,777	855,044	825,226
Deposits from customers	957,684	940,991	834,667	1,008,661	1,000,870
Shareholders' equity (Group share)	117,886	112,799	107,453	115,945	115,991
Doubtful loans/gross outstandings ⁽³⁾	2.0%	2.1%	2.2%	1.8%	2.1%
Common Equity Tier 1 capital (CET1) ratio	12.9%	12.8%	12.1%	12.2%	12.9%
Total Capital Ratio	16.4%	16.4%	15.5%	15.7%	16.5%
Leverage Ratio ⁽⁴⁾	4.1%	4.4%	4.6%	3.8%	4.0%

(1) Application of IFRS 5

(2) Regulatory scope

(3) Impaired loans (stage 3) to customers and credit institutions, not netted of guarantees, including on-balance sheet and off-balance sheet and debt securities measured at amortised costs or at fair value through shareholders' equity reported on gross outstanding loans to customers and credit institutions, on-balance sheet and off-balance sheet and including debt securities measured at amortised costs or at fair value through shareholders' equity (excluding insurance).

(4) Without the effect of the temporary exemption related to deposits with Eurosystem central banks (calculated in accordance with Regulation (EU) No. 2020/873, Article 500b). The temporary exemption for the exclusion of deposits with Eurosystem central banks ended on 31 March 2022. From 30 June 2021 to 31 March 2022, the Group did not retain this temporary exemption.

A brief description of any qualifications in the audit report relating to the historical financial information:
N/A

3) What are the specific risks of the issuer?

The presentation of the risk factors below consists of a non-exhaustive selection of the main risks specific to BNP Paribas, to be supplemented by an examination by the investor of all the risk factors contained in the prospectus.

1. A substantial increase in new provisions or a shortfall in the level of previously recorded provisions exposed to credit risk and counterparty risk could adversely affect the BNP Paribas Group's results of operations and financial condition.
2. An interruption in or a breach of the BNP Paribas Group's information systems may cause substantial losses of client or customer information, damage to the BNP Paribas Group's reputation and result in financial losses.
3. The BNP Paribas Group may incur significant losses on its trading and investment activities due to market fluctuations and volatility.
4. Adjustments to the carrying value of the BNP Paribas Group's securities and derivatives portfolios and the BNP Paribas Group's own debt could have an adverse effect on its net income and shareholders' equity.
5. The BNP Paribas Group's access to and cost of funding could be adversely affected by a resurgence of financial crises, worsening economic conditions, rating downgrades, increases in sovereign credit spreads or other factors.
6. Adverse economic and financial conditions have in the past had and may in the future have an impact on the BNP Paribas Group and the markets in which it operates.
7. Laws and regulations adopted in recent years, particularly in response to the global financial crisis, as well as new legislative proposals, may materially impact the BNP Paribas Group and the financial and economic environment in which it operates.
8. The BNP Paribas Group may incur substantial fines and other administrative and criminal penalties for non-compliance with applicable laws and regulations, and may also incur losses in related (or unrelated) litigation with private parties.
9. Epidemics and pandemics, including the ongoing coronavirus (COVID-19) pandemic, and their economic consequences may adversely affect the Group's business, operations, results and financial condition.