A COMPELLING STORY

BofA ANNUAL FINANCIALS CEO CONFERENCE

23 SEPTEMBER 2026

BNP PARIBAS

The bank for a changing world

A COMPELLING STORY

- We have positioned our complementary leading franchises to accelerate growth, profitability and shareholder returns
- CIB has reached scale and achieved #1 EMEA position among European banks, providing a strong platform to capture growth from SIU opportunities
- CPBS is benefiting from the strong NII trajectory while further enhancing profitability through fee income growth, operating efficiency and disciplined capital allocation
- IPS is building a leading asset-gathering platform, combining both expertise and scale to seize secular growth trends and maximise cross-selling opportunities
- Our EPS growth will be driven by efficiency gains, AI deployment and continued risk and capital discipline
- Our >13% ROTE target for 2028 is a milestone, not an endpoint. We have already laid substantial groundwork for our next strategic plan
- **Higher profitability will support accelerated capital returns under our 2030 plan, which will be unveiled in February 2027**

SECTION 1

Compelling story:

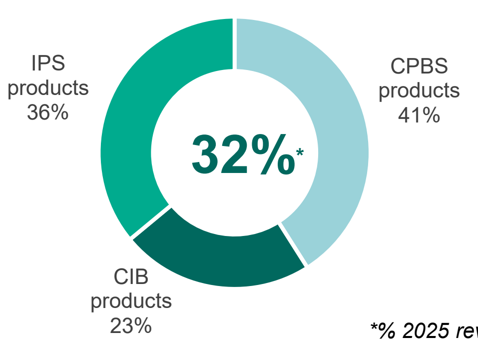
We leverage our complementary leading franchises

We leverage our complementary leading franchises to accelerate growth, profitability and shareholder returns

2030 Plan
2 Feb. 2027

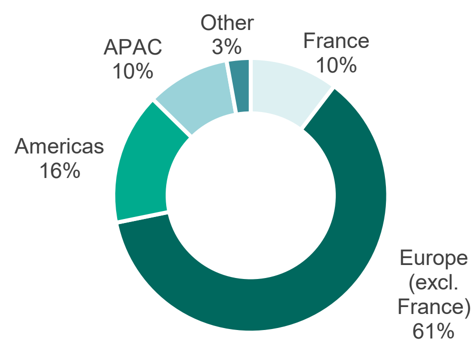
	2Q26	% Group revenues	% Group RWA	C/I	RoNE (*pretax*, %)
CIB	Global Banking Global Markets Securities Services	37%	34%	53.7%	26.6%
CPBS	Commercial & Personal Banking Specialised businesses	49%	55%	57.4%	14.8%
IPS	Insurance Asset Management Wealth Management & RE	14%	8%	60.3%	24.7%

Cross-Selling: a cornerstone of our business model



*% 2025 revenues

% 2025 Pre-tax income by region



CIB

- We have built a scaled and highly profitable CIB growth engine since 2016
- We have a #1 position in IB EMEA amongst European banks, with 5.1%[1] market share
- We will leverage our Originate & Distribute model to drive growth from SIU opportunities

CPBS

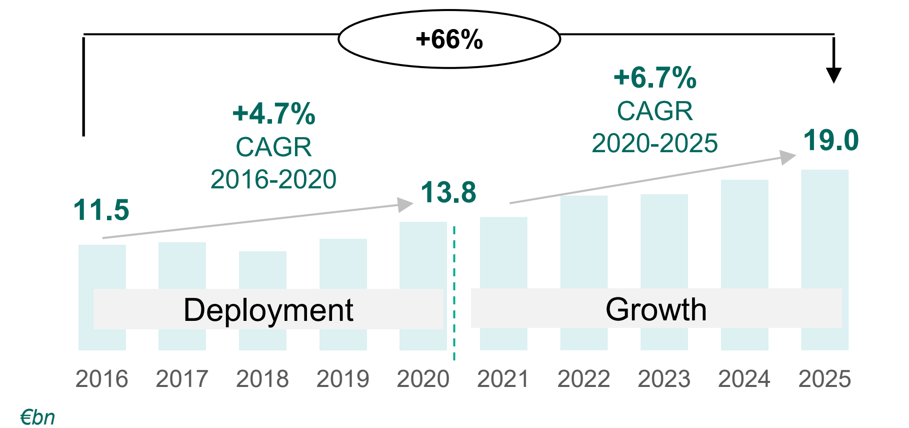
- We are capturing the benefits of a sustained NII tailwind across the Euro zone while continuing to grow fee income
- We are improving profitability through dedicated strategic plans
- CPBE (eurozone): a lever to amplify our profitability improvement

IPS

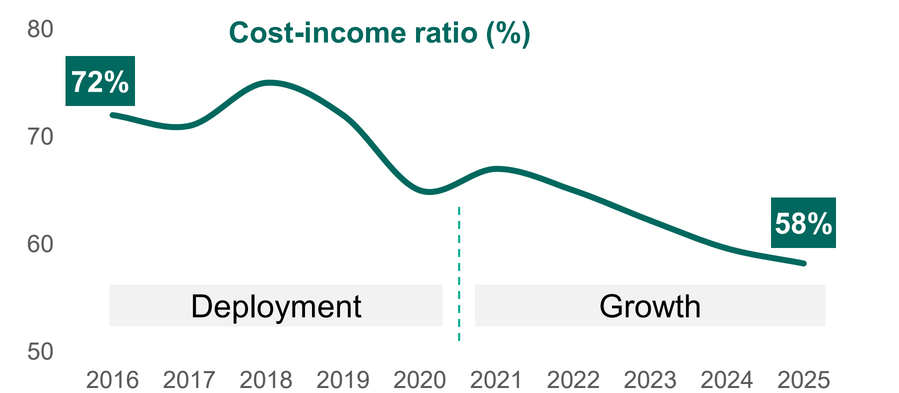
- We are building a leading Asset Gathering platform and have gained scale through AXA IM
- We benefit from strong structural growth drivers across savings, investment and protection
- We bring together a uniquely integrated European platform delivering strategic value

CIB | We have built a scaled and highly profitable CIB growth engine since 2016. The investments have been made. We are now reaping the benefits

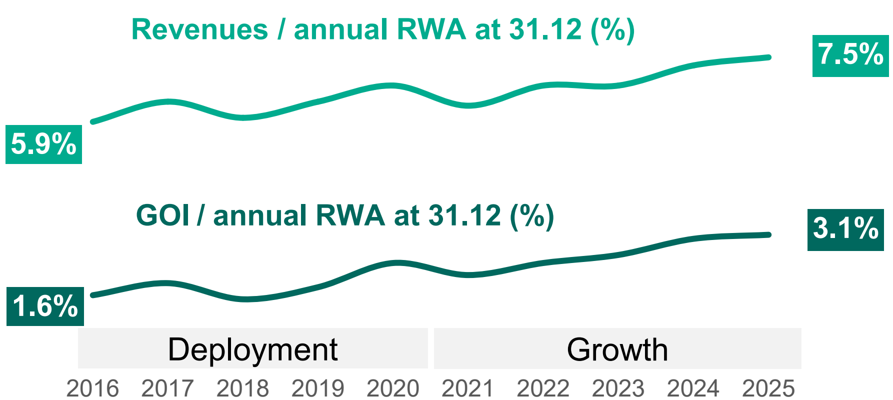
Revenues: We have scaled up, as reflected by acceleration in revenue generation



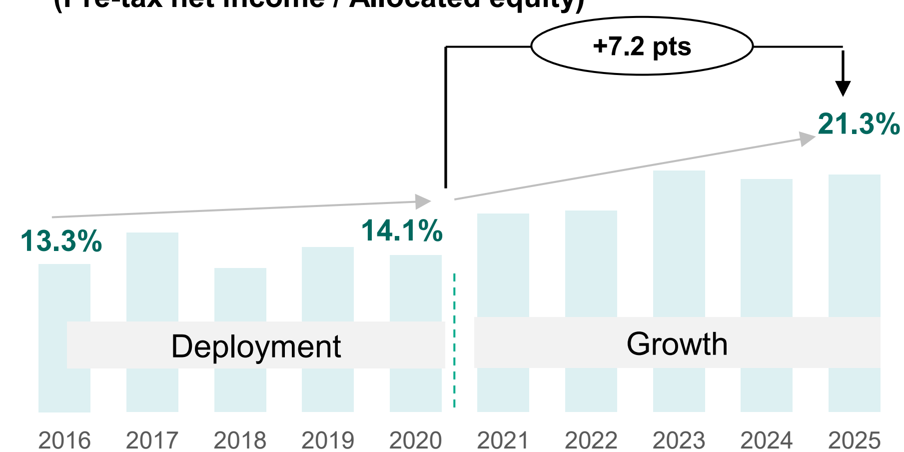
Cost management: We have improved operational efficiency while ensuring necessary investments



Capital management: We have gradually adjusted our business model for greater efficiency of RWA in revenues and GOI



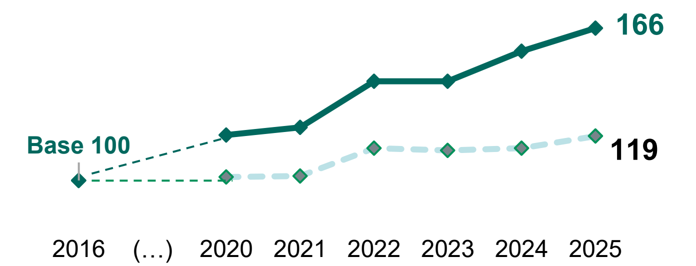
On this basis, we have significantly improved pre-tax RONE[1] (Pre-tax net income / Allocated equity)



CIB | We have a #1 position in IB EMEA amongst European banks, with 5.1%[1] market share

2014-2016 Refocusing	2016-2020 Deployment	2020 onwards Growth & Profitability
Strategic **repositioning**: regions, product and service lines, identifying priority clients, capital deployment	Expanding **cutting-edge services and capabilities.** **Best-in-Class platforms** Creation of a **full-service equities platform** with the integration of Prime Brokerage, Exane and Securities Services	**Growing revenue** and developing the franchise. Creating strategic dialogues with **core clients**. **Gaining market share** across regions and all three businesses

Proven growth potential with expansion >2x faster than the market since 2020



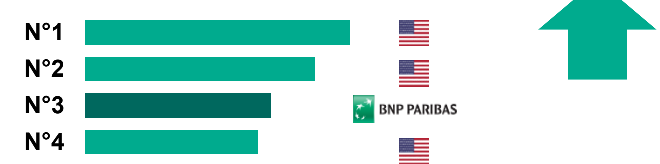
CIB Revenue CAGR 2020-2025 +6.7%

Global Revenue Pool[2] CAGR 2020-2025 +3.2%

- **Focused on high-value-added business lines** (progression notably in Investment Banking)
- **Without consuming more RWA:** organic RWA stable and ~100% of the increase in 2016-2025 RWA driven by regulatory requirements
- **By controlling risk** (in 2016-2025, low VaR, and cost of risk averaged less than 6% of GOI)

The platform gradually entered Europe's top 3

1st European CIB in EMEA[3]



1H26 revenues (€bn)

	2016[4]	1H26[4]
Investment Banking	10	**4**
Transaction Banking	3	**2**
Global Markets	7	**5**
Securities Services	2	**1**
DCM (revenues)	7	**1**
Syndicated Loans (revenues)	2	**1**
Sustainable financing	5	**1**
Securitisation	13	**2**
High yield bonds	9	**2**

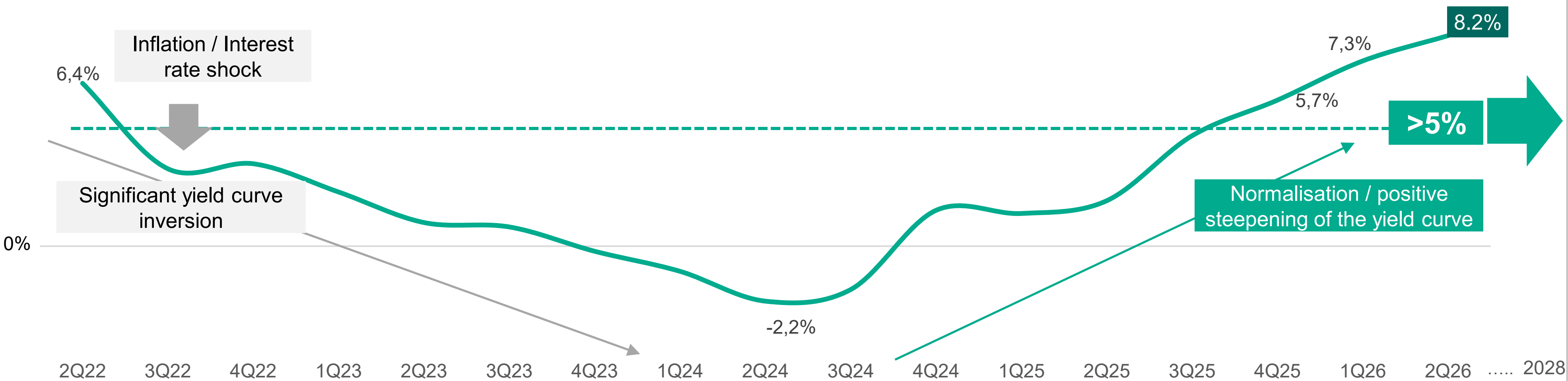
CPBS | We are capturing the benefits of a sustained NII tailwind across the Eurozone

Accelerating growth **2Q26/2Q25: +8.2%**

Change in revenues (Q/Q-4 in %) at Commercial & Personal Banking[1] in the eurozone (CPBE) and Personal Finance

CPBS perimeter sensitive to eurozone rate assumption

~70% of CPBS RWA ; **~40%** of Group RWA



Main assumptions

- ECB rates assumptions around 2.5%
- Low single-digit volume growth
- Stable deposit mix
- Livret A trajectory largely hedged

The interest-rate environment remains supportive for CPBE (eurozone)

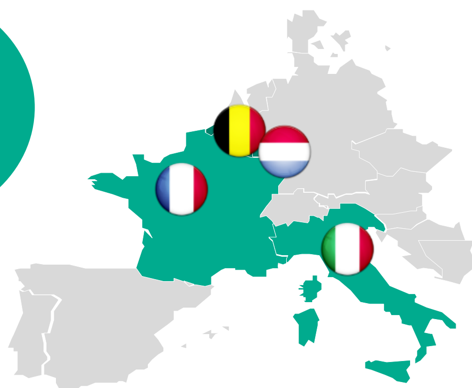
- As long as ECB rates are in the ~2-3% range
- NII mainly driven by the gradual reinvestment of non-remunerated sight deposits at higher long-term rates, especially in France and Belgium

Material and sustainable earnings tailwind equivalent to c. +3% EPS growth per year, providing visibility on growth into the next strategic plan

CPBS | CPBE: a lever to amplify our profitability improvement

— A large and attractive pan-European market …

BNLbc
Deep Dive
18 Nov. 2026



4 countries
Italy, France, Belgium and Luxembourg

~ 40% of eurozone in 2025
(GDP, households' savings and # of companies)

CPBE key figures, 2025

Revenues[1]	€14.3bn	Retail clients	13m
Deposits & savings	>€750bn	Private Banking Clients	300k
Loans	>€430bn	Corporate clients	>100k

— … a model based on leading positions on high-value segments and transformation of retail model

Corporate Banking

Private Banking

Retail Banking

Growth drivers:

- Sharp **NII** growth
- **Fee** generation
- **Retail clients upstreaming**
- **Increased client penetration / value** through cross-selling
- **Client base growth** through digital acquisition

— … a model ready to accelerate growth and transformation

Scale for growth across businesses and geographies	**Shared technology platforms** driving lower cost-to-serve

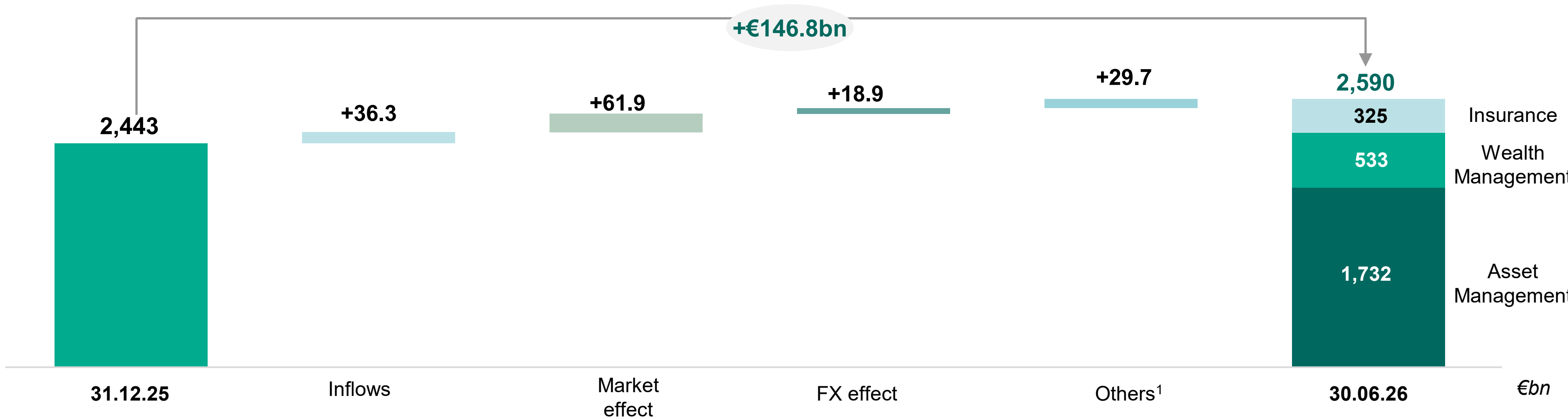
Illustration of common initiatives

- **Digital** acquisition engine
- European high-end **HNWI** platform
- Expanded services to **MidCaps** and targeted industry verticals (e.g. defence, tech)

- **Shared Target Operating Model** for key processes (KYC, onboarding, credit process)
- **Automated and AI-based** solutions

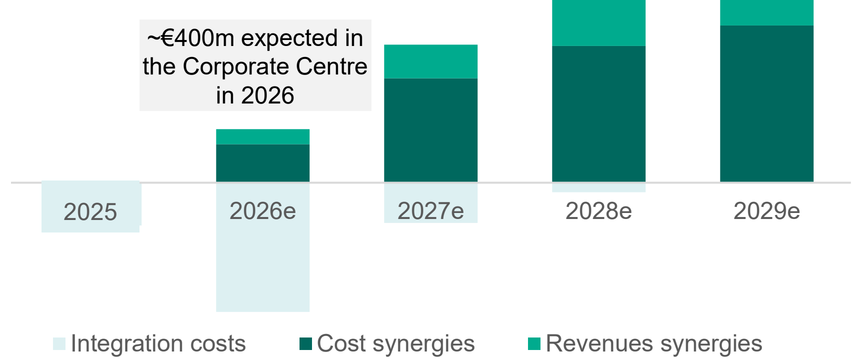
IPS | We are building a leading Asset Gathering platform and have gained scale through AXA IM

AuM: €2,590bn as of 30.06.26 (+6.0% vs. 31.12.25; +85.2% vs. 30.06.25 with the effect of AXA IM consolidation), +€350bn inflows expected across 2025-2030 in Asset Management



Most AXA IM-related integration costs will be booked in 2026 with material synergies starting in 2027

Financial estimates



ROIC 22%
>+€600m additional net earnings **by 2029**

Synergies	Amount	2027e	2029e
Costs	€400m	2/3	100%
Revenues	€150m	50%	100%
Total	**€550m**	**>60%**	**100%**

IPS | We bring together a uniquely integrated European platform delivering strategic value

Complementary platforms across investments, savings and protection

Protection	Financial savings, investments & retirement		Real Estate services
Insurance (BNPP Cardif)	Wealth Management	Asset Management	Real Estate
#1 worldwide in CPI[1]	**#2** eurozone wealth manager[2]	**#3** European asset manager[3]	**#3** eurozone in advisory[4]

IPS: Combining strategic importance and high profitability for the Group

Recurring revenues	High profitability	Low risk	Synergies / cross-selling
Fee business	Pre-tax RONE*: 23%	Very limited CoR	36%* of Group cross-selling (vs. 13%* of Group revenues)

IPS is a key pillar of our integrated model

- **Distribution of IPS products through CPBE** (eurozone)
- **Distribution of IPS products through CIB:** Corporate coverage, FIC
- **CIB products used by IPS:** FICC, Equity, Custody
- **Strategic asset origination partnerships**

* in 2025

SECTION 2

Compelling story:

We accelerate growth
while enhancing profitability

2Q26 RESULTS | Delivering on our growth trajectory

			2Q26 (€m)	2Q25 restated[1] (€m)
Double-digit revenue growth • **CIB** (+12.7%; +13.8% csr*): excellent quarter • **CPBS** (+4.8%; +4.9% csr*): sustained business momentum confirmed • **IPS** (+27.3%; +8.4% csr*): strong organic growth enhanced by AXA IM	Revenues	+12.0%	14,091	12,581
Operating efficiency and cost control • Jaws effect: +3.7 pts csr*; C/I ratio improvement on track: 56.7% (-0.8 pts)	Operating expenses	Jaws effect: +1.6 pts	7,986	7,232
Gross Operating Income up strongly	GOI	+14.1%	6,105	5,349
Cost of risk in line with our 2026 guidance <40 bps	Cost of risk	39 bps	949	884
Operating Income fueled by pivotal operational performance	Operating income	+15.9%	5,057	4,365
Pre-tax income up strongly • Exceptional capital gain on Ageas/AGI transaction	Pre-tax income	+33.0%	6,063	4,557
Net income at a high level	Net income	+33.4%	4,345	3,258

CET1 ratio 30.06.2026 **13.0%** **+20 bps** / 31.03.26

2026 interim dividend: €3.23
Paid out in cash[2] on 28 September 2026
+24.7% / 2025 interim

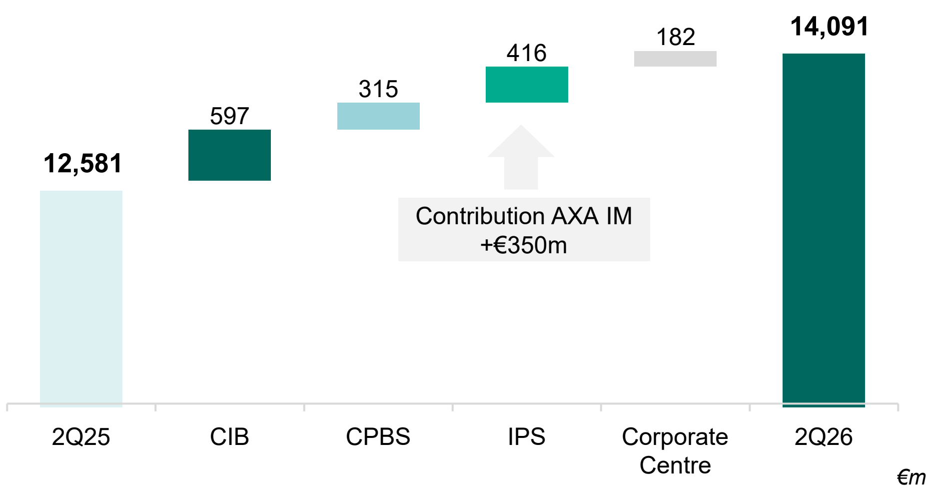
A strong start to the year, fully consistent with our stated 2026 objectives

*csr: constant scope and exchange rate. By default, variation as compared to 2Q25 restated are shown at historical scope and exchange rate (hsr)

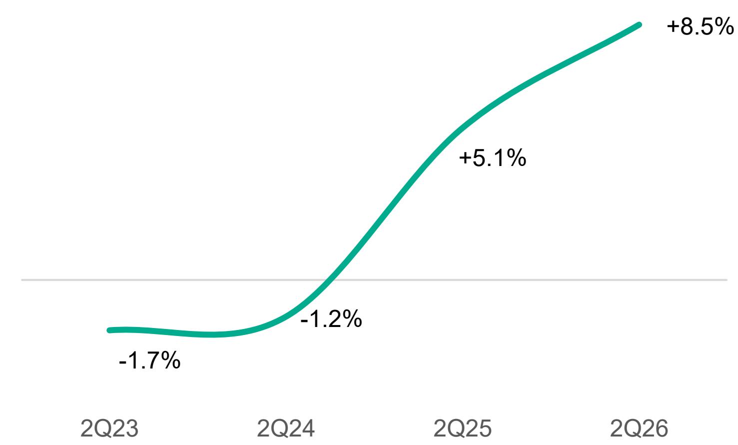
2Q26 RESULTS | Our revenue acceleration is strong and broad-based

More than 2/3 of our businesses generated revenue growth >9%

Sharp 12% revenue growth in 2Q26; **+10.4% csr**



YoY 12m rolling revenue growth (%)



CIB **€5,281m**

+12.7%; +13.8% csr

Excellent quarter anchoring our #1 position amongst European banks
Very strong growth in the US and APAC

Solid quarter in Global Banking and good pipeline for 2H26. Particularly strong quarter for Global Markets with FICC and EPS revenues on par.
Excellent quarter for Securities Services

CPBS **€6,945m**

+4.8%; +4.9% csr

Strong revenue momentum confirmed, supported by the interest rate environment and positive fee dynamics across CPB

Sustained organic revenue growth at Arval. Revenue growth at Personal Finance, driven by a solid business momentum and improved margins.
Solid performance at NDB and PI

IPS **€1,942m**

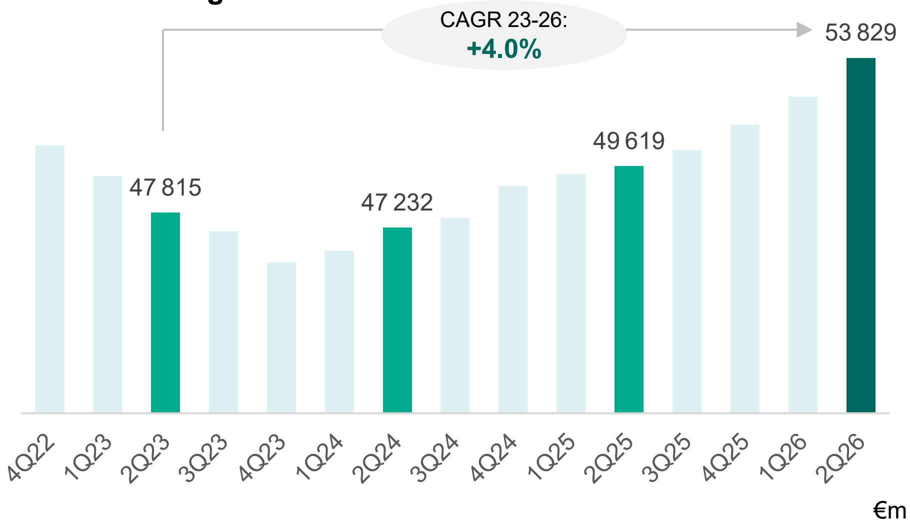
+27.3%; +8.4% csr

Sharp increase in revenues supported by organic growth and on-schedule integration of AXA IM

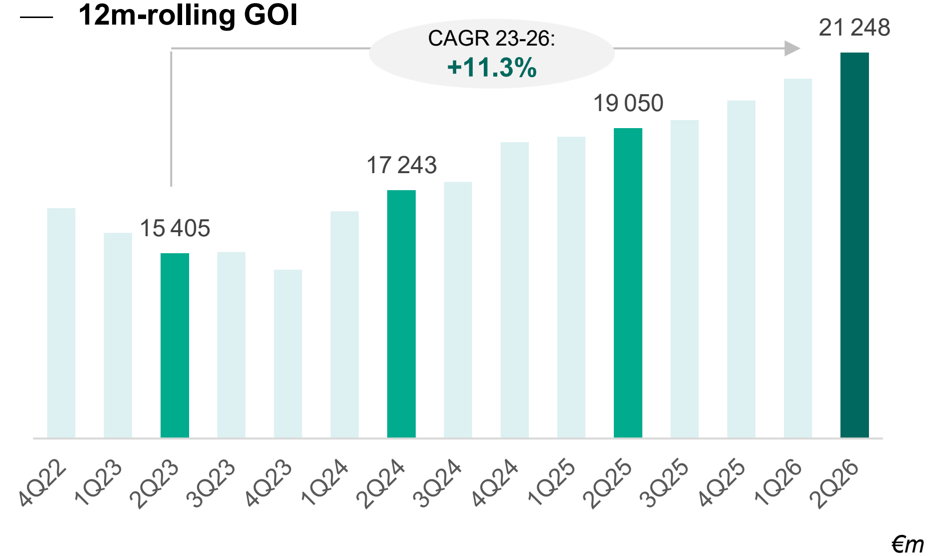
Steady organic growth in Insurance.
Strong quarter at Wealth Management and Asset Management supported by robust fee momentum and margins on deposits

2Q26 RESULTS | Reaching a new scale

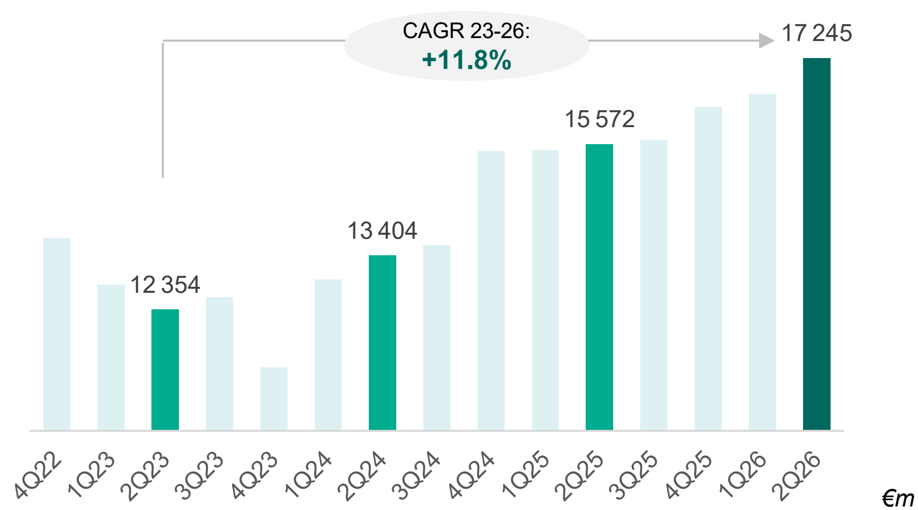
12m-rolling revenues



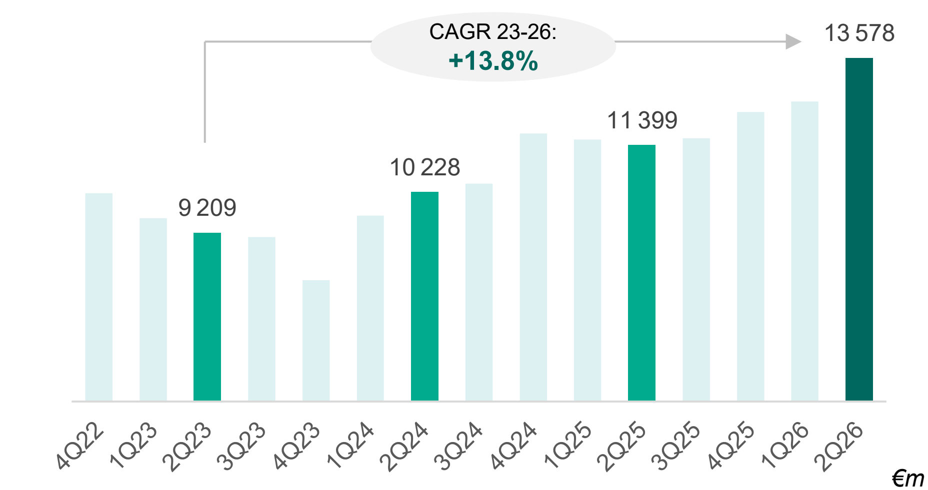
12m-rolling GOI



12m-rolling operating income



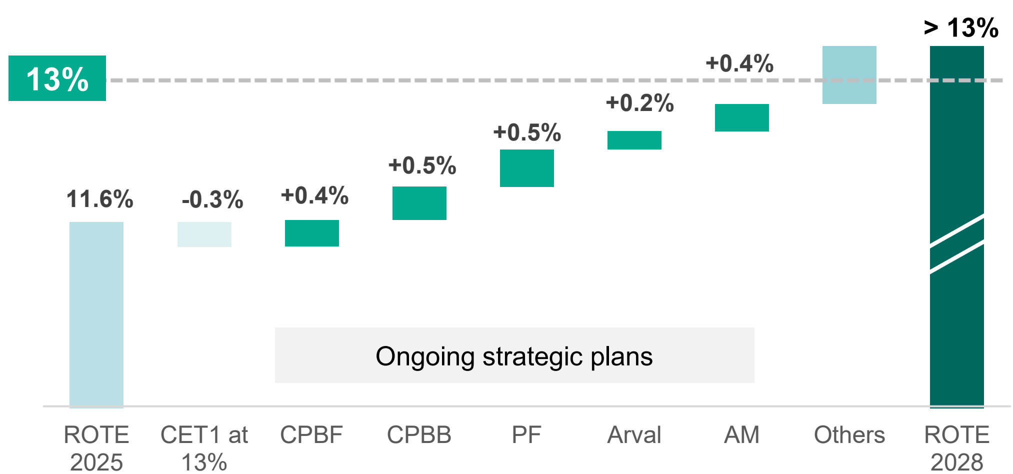
12m rolling net Income attributable to Equity Holders



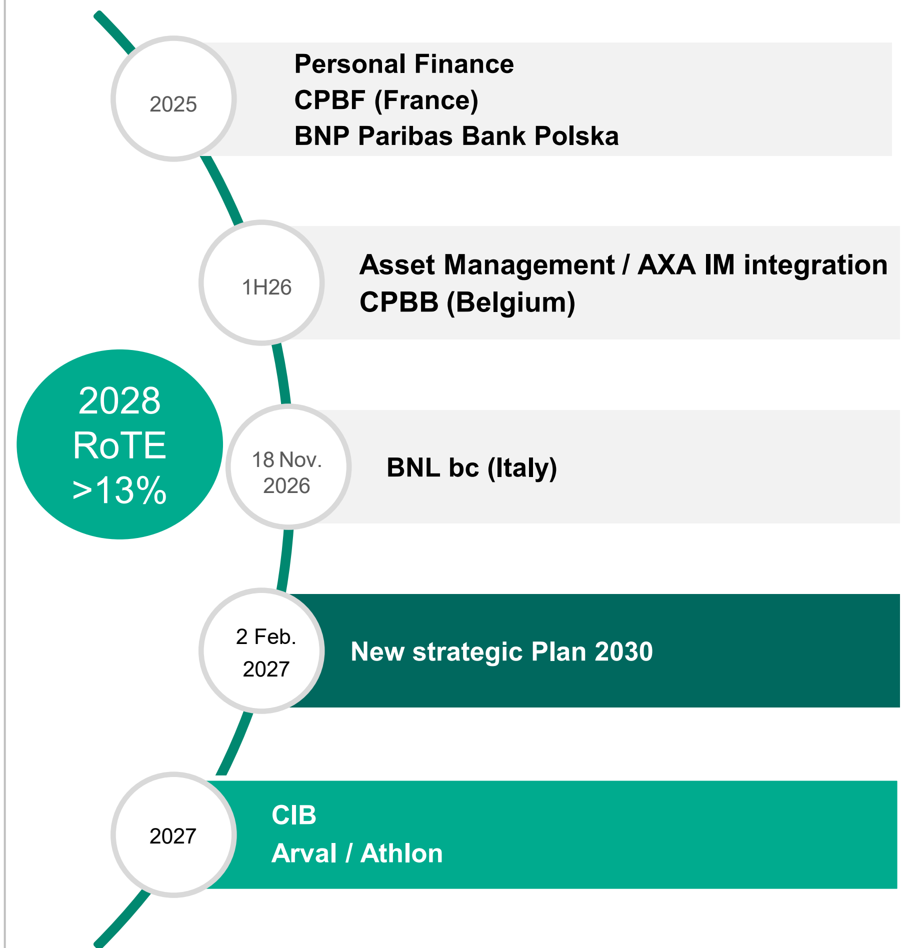
TRAJECTORY | On track for double-digit earnings and EPS growth through 2028

	1H26	2026e	2028e	2030e
ROTE	**13.3%** 30.06.26	**12%**	**>13%**	↑
Cost-income ratio	**59.3%**	**~60%**	**<56%**	↓
Net income (m€)	**+21.8%** vs 1H25	**> +7%** CAGR 24-26	**> +10%** CAGR 25-28	
CET1	**13%** 30.06.26	**13%** 31.12.27 and 31.12.28		

The improvement of our ROTE to >13% is well underway



Strategic plans / Deep Dives



TRAJECTORY | Delivering on our commitments, a foundation for our 2030 Plan

CPBF (France)* – 26 June 2025

	2028 objectives	2Q26 / 2Q25
Revenues	**>+5%** 24-28 CAGR	**+10.4%**
Jaws effect	**+3-4 pts** on average per year	**+6.5 pts**

*100% PB excluding PEL / CEL

CPBB (Belgium)** – 1 June 2026

	2028 objectives	2Q26 / 2Q25
Revenues	**>+9%** 25-28 CAGR	**+14.2%**
Jaws effect	**+5 pts** on average per year	**+10.1 pts**

**100% PB

Personal Finance – 10 June 2025

	2028 objectives	2Q26 / 2Q25
Revenues	**~+5.5%** 24-28 CAGR	**+5.6%**
Jaws effect	**~+4 pts** on average per year	**+4.7 pts**

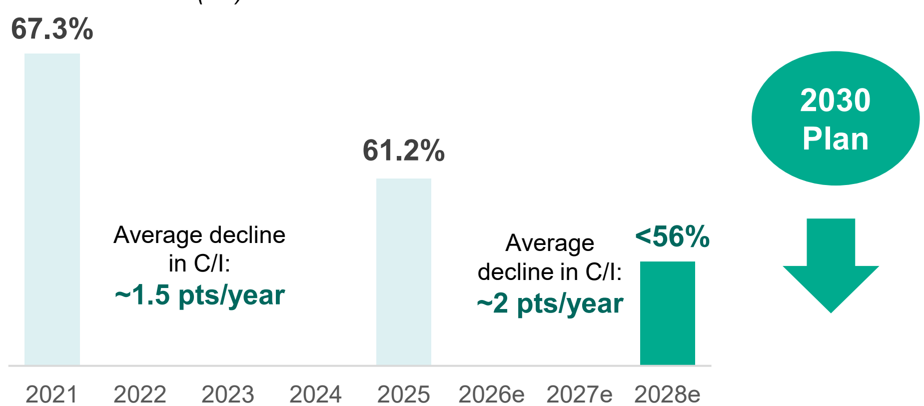
Asset Management – 16 March 2026

	2030 objectives	2Q26 / 2Q25
Revenues	**>+4%** 25-30 CAGR	**+4.4%** pro-forma
Jaws effect	**~+4 pts** on average per year	**+3.8 pts** pro-forma

TRAJECTORY | Support functions transformation program: from planning to execution

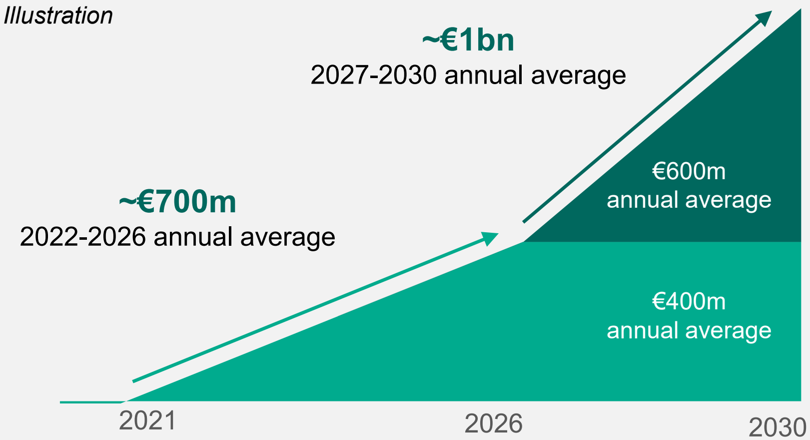
1H26 confirms accelerating Cost-income ratio improvement

Cost-income ratio (C/I)



Our plan will amplify annual savings from ~€700m to €1bn

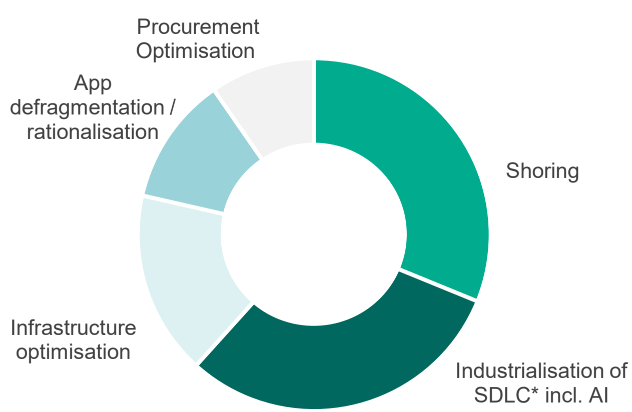
Illustration



Focus on IT support functions

~50% of addressable cost base

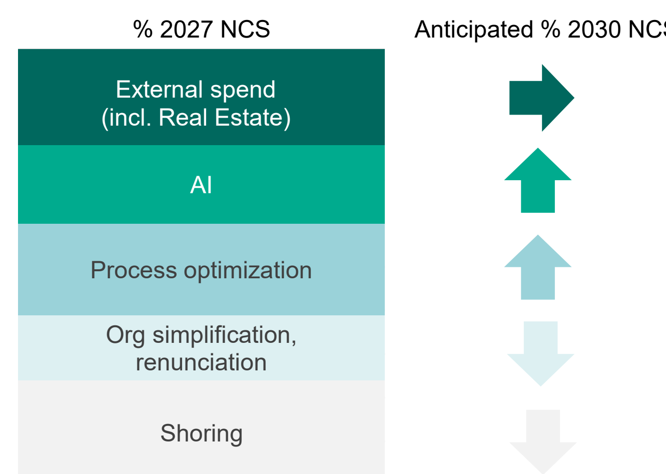
- Objective: scaling AI across the Group
- **~80%** of 2030 NCS already identified
- **~25%** of 2030 NCS expected by 2027



*SDLC: Software development lifecycle

5 key levers across the Group

- Addressable cost base: **~€15bn**
- 2027 NCS largely backed by concrete action plans
- AI benefits expected to ramp up throughout the Plan



SECTION 3

Compelling story:

We maintain disciplined risk and capital management

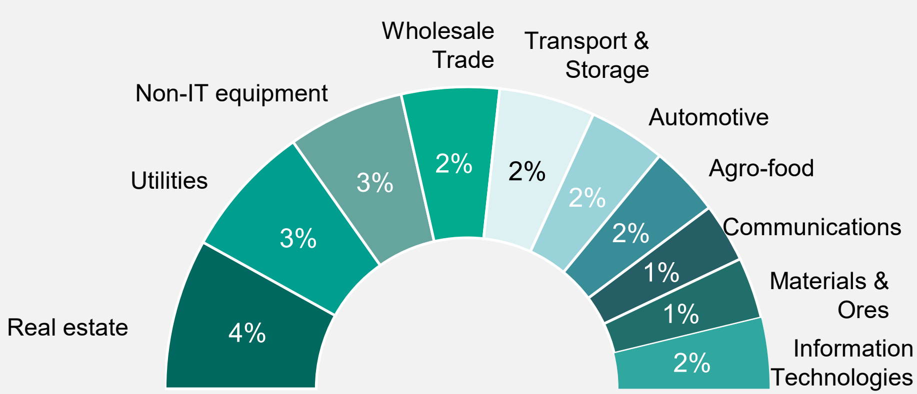
COST OF RISK | A long-standing track record of strong risk management

2026e
Cost of Risk
<40 bps

Cost of risk in line with our 2026 guidance <40bps

Cost of risk / customer loans outstanding	**39 bps**	**Stage 3[1] provisions**	**€13.5bn**
Doubtful loans / gross outstandings[2]	**1.6%**	**Non-performing loans[3]**	**€20.3bn**
Stock of provisions[4]	**€18.4bn**	**Stage 3 coverage rate**	**66.4%**

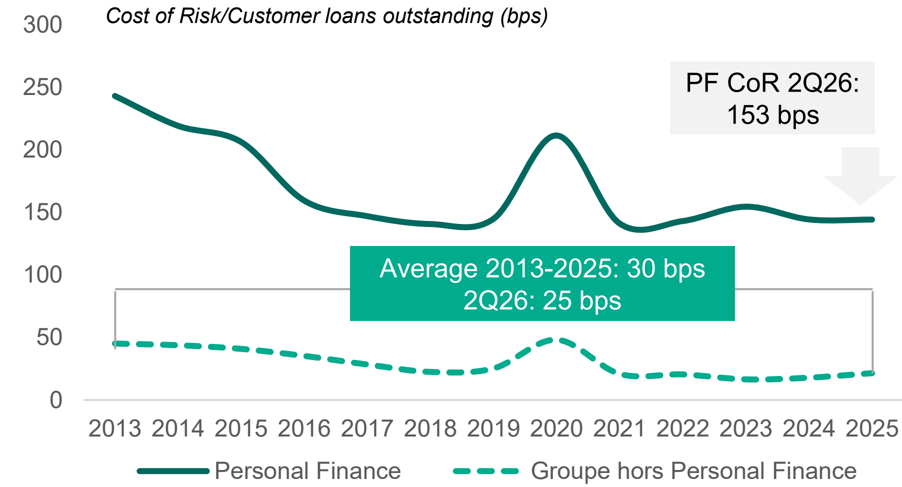
Cost of risk remains well managed, underpinned by the diversification and quality of our credit portfolio



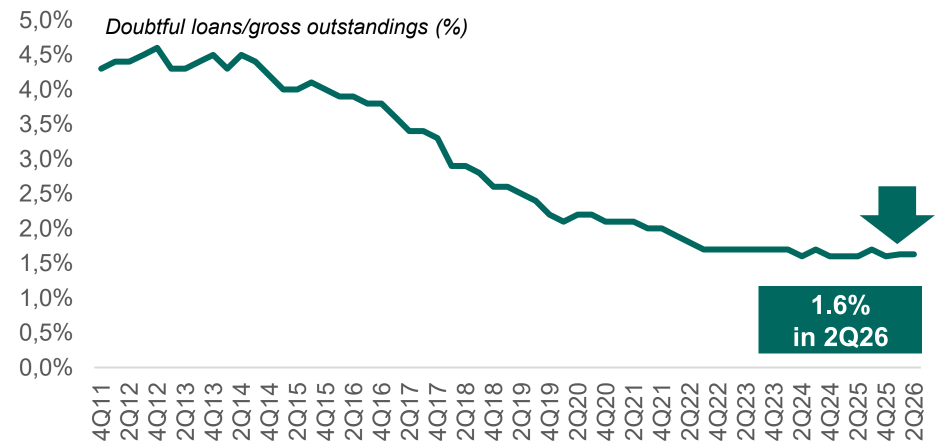
10 main corporate loan exposures[5]
(% of Group's total exposures)

Specific sectors exposure[6]: Shipping 0.9%; LBO: 0.7%; CRE: 3.4%

Our cost of risk tends to evolve in a low and narrow range across the cycle



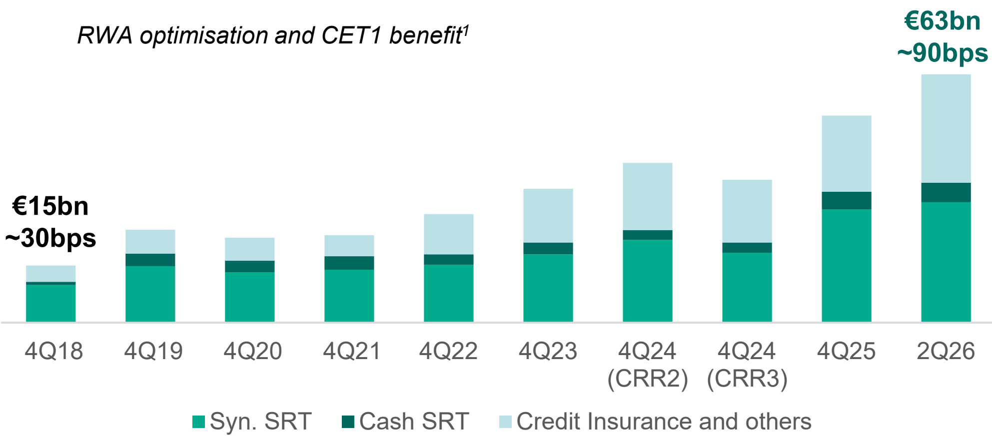
Ratio of doubtful loans to gross outstandings is low and has been in steady decline over a long period



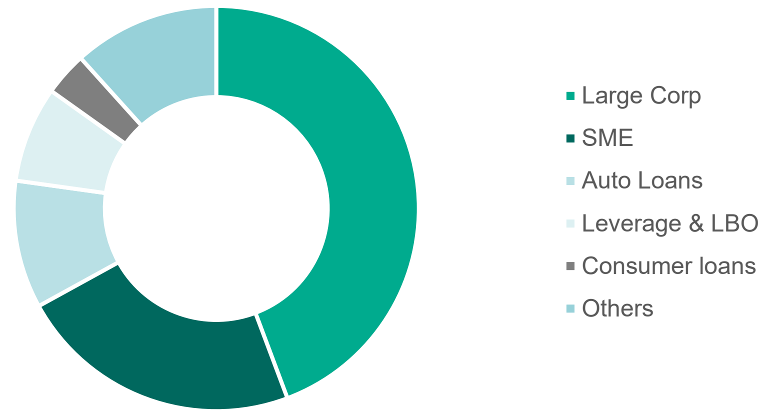
CAPITAL | SRT: a tightly managed part of our capital framework

SRT, a tightly managed component of our capital framework

RWA optimisation and CET1 benefit[1]



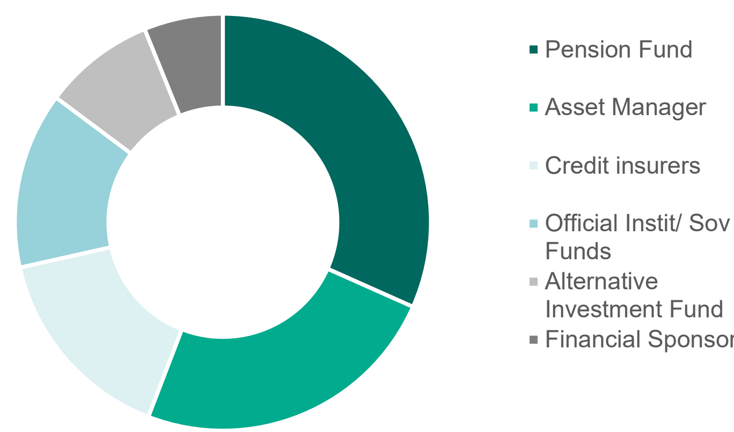
Breakdown of notional amounts subject to SRT as of 30.06.26 by loan type



SRT and credit insurance save ~90bps of CET1 as of 30.06.2026

- **€63bn** cumulative RWA savings
- **~80%** of synthetic SRT are funded, backed by cash collateral posted upfront by investors and cash SRT are funded, mitigating counterparty risk
- **Maturity risk** mitigated by large number of programs (61 SRTs) ensuring staggered maturities
- No funding of investors' participation in own risk transfer transaction
- **Diversification of RWA savings** is ensured by:
  - Balanced use of SRTs and credit insurance
  - Diversified investor base (~50) in SRT transactions
  - Participation of all business lines with credit/counterparty risk

Breakdown of synthetic SRT equity and mezzanine tranches by investor type since 2018



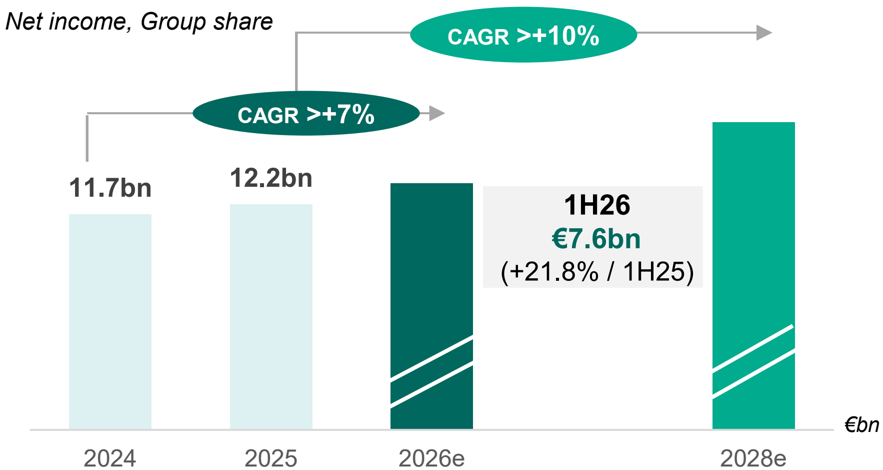
SECTION 4

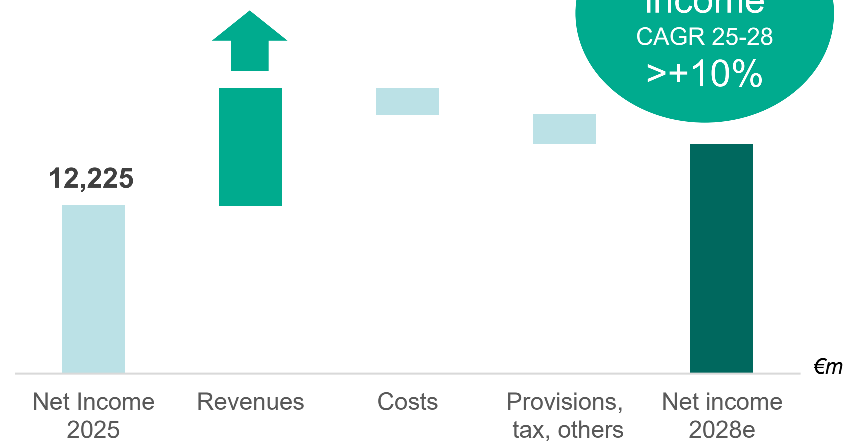
Compelling story:

We will raise EPS and shareholder returns

TRAJECTORY | Double-digit net income & EPS growth by 2028: solid foundation to our 2030 Plan

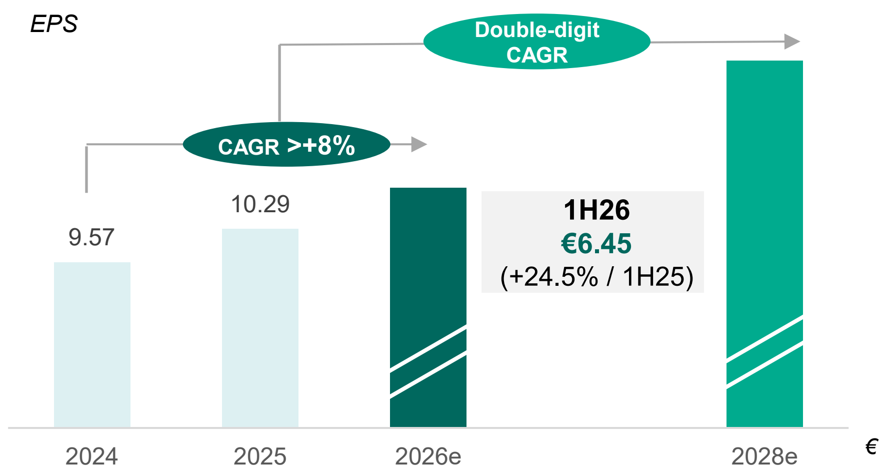
— **We are targeting double-digit EPS growth from 2025 to 2028, driven by strong revenue growth and a significant improvement in the Cost-income ratio**





Net income
CAGR 25-28
>+10%

— **Our growth trajectory will help raise EPS and shareholder returns**



2026 results	
Dividends**	**Share buyback***
At least 50%	**10%**

From 2027

minimum of 60%

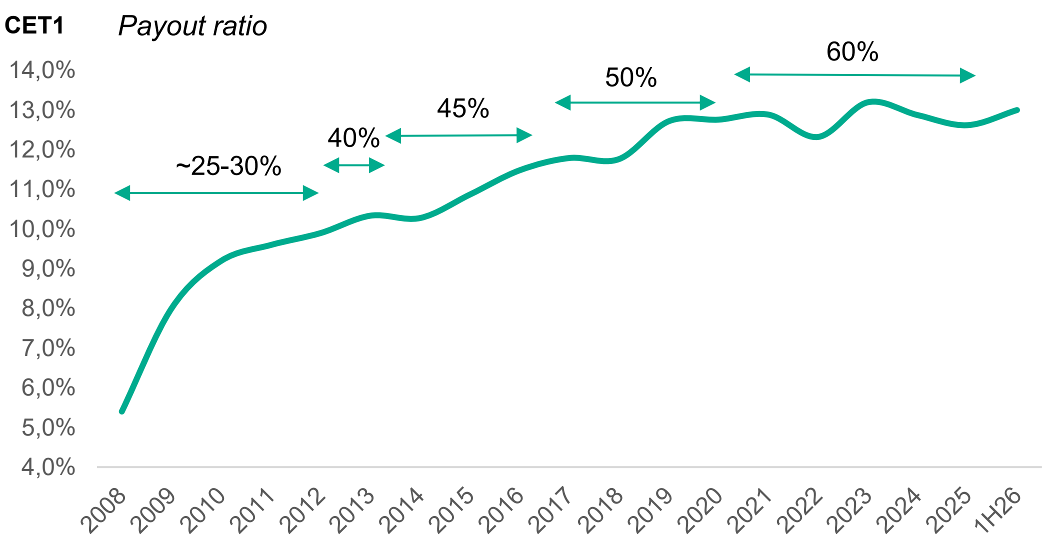
policy to be detailed
with our 4Q26 results (2 Feb. 27)

EPS
CAGR 25-28
Double digit

* Subject to standard conditions, including ECB approval ;
** Dividend: subject to approval by the General Meeting of 11 May 2027

TRAJECTORY | Capital & Shareholder return: a compelling story

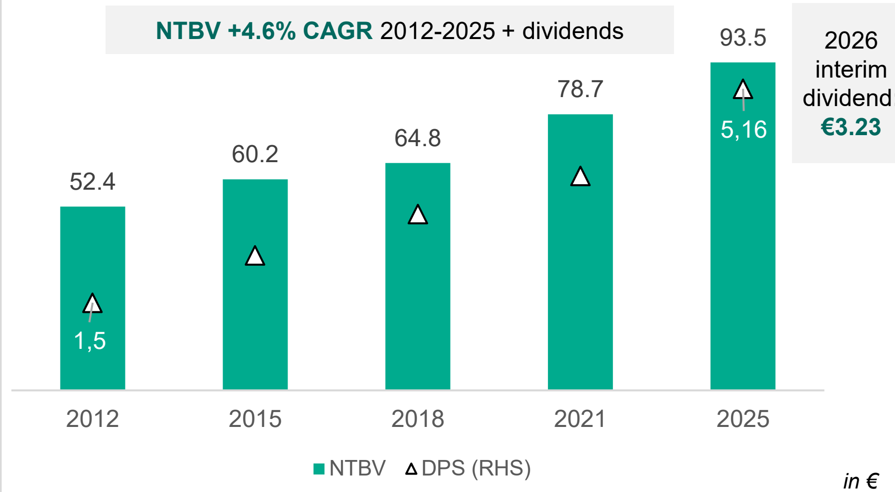
We built capital while increasing payout ratio



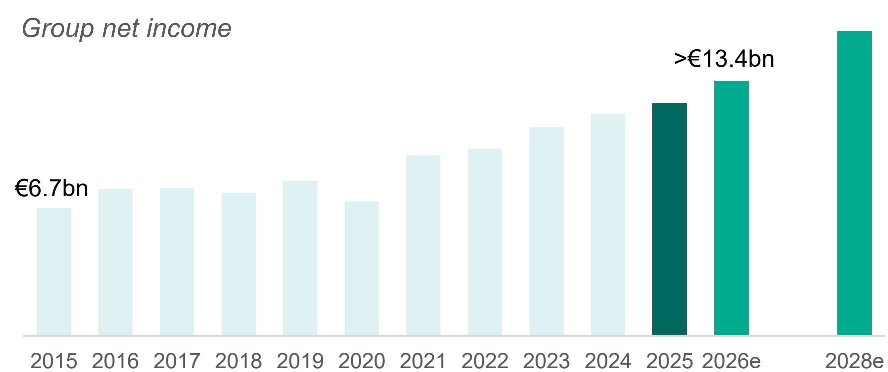
A capital trajectory combining disciplined growth and shareholder return

- We have reached our CET1 target of 13%
- We will increase our payout policy for our next strategic plan
- We accelerate our organic capital generation, thanks to a higher net income
- Divestment cycle to generate **+30-50 bps**
- Disciplined organic RWA growth (**~+2%** assumption), after optimisation

Our model combines growth in Net Tangible Book Value per share and acceleration in shareholder return



A strategy yielding resilience, low earnings volatility and accelerating earnings profile



SECTION 5

Compelling story:

Ahead of our 2030 Plan, several supportive trends are emerging

A STRONG STRUCTURAL TAILWIND | Growing savings and rising investment needs across Europe

An expanding savings pool creating substantial growth opportunities in the EU

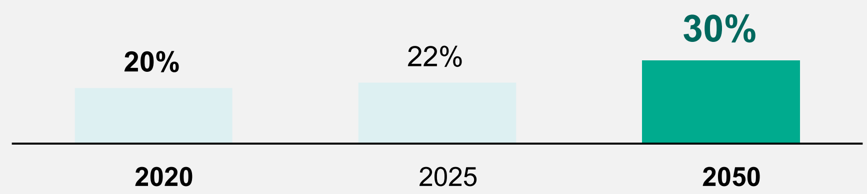
Wealth

- **Household savings** — **€1.4tn** in the EU[1]
- **Saving rate** — ~**15%** p.a. in the Eurozone[2]
- **Rising wealth** — **+5%** Europe & **+8%** Asia by 2029[3]
- **Wealth transfer** — **$83tn** by 2045[4]

Demography

Old age dependency ratio and rising pressure on retirement systems

% >65y in the EU[5]



A surge in investment needs driving long-term growth in the EU

Technology

Spending requirements on digital transformation

EU investment needs €m / y[6]

Sovereignty

- **Re-Industrialize**
  Re-Arm
  Protect
  EU: €680bn / y[7]
  (~+75% vs 2025)
- **Energy independence and Carbon neutral trajectories**
  EU: €1.2tn / y[8]

SIU | We are well positioned to benefit from finalisation of framework

Next steps : significant progress due in the coming months

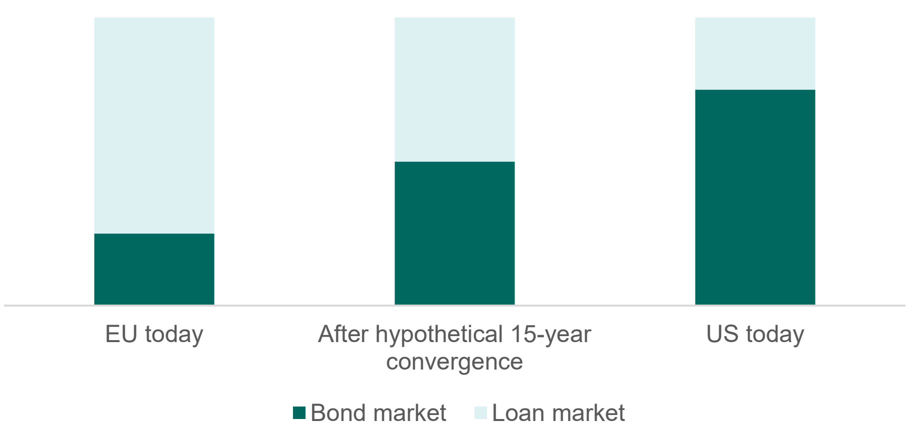
- Trilogue discussions on securitisation package started in June, likely approval by year-end
- Solvency II delegated act expected to be applied from 30 January 2027

Early 2027: expected entry into force of securitisation framework

Significant long-term disintermediation potential

- EU SMEs are significantly bank-funded and less market-funded. Greater convergence towards US-style balance sheet structure paves the way for strong bond market growth

EU vs US bond and loan market: illustration



Our diversified model uniquely positions us across both sides of SIU: financing Europe's investment needs and mobilising its savings

- Our **CIB** Originate & Distribute model enables us to meet growing financing needs while limiting capital consumption. We hold leading market positions in activities expected to benefit most from SIU, including DCM and securitisation. CIB is likely to benefit most from SIU
- SIU should support **CPBS** through broader SRT adoption and increased financing capacity for the real economy, with c.50% of our current RWA savings through SRTs already originating from CPBS
- We are scaling our Asset Gathering platform within **IPS** across Asset Management, Wealth Management and Insurance to capture a growing share of Europe's long-term savings flows
- *Potential upside from SIU is not embedded in our >13% ROTE target for 2028*

	Anticipated SIU impact	Revenues	RONE
CIB	Global Banking Global Markets Securities Services	+	+
CPBS	Commercial & Personal Banking Specialised businesses		+
IPS	Insurance Asset Management Wealth Management & RE	+	+

ARTIFICIAL INTELLIGENCE | At the core of our 2030 plan across all three divisions

We are moving from fragmented AI initiatives to industrialised execution at scale, paving the way to the Agentic era

- **ROI** – Focus on high-impact use cases and on cost control
- Shared **platforms** and reusable capabilities
- **Cyber** – Securing AI at scale and strengthening defences
- **Governance** – Group AI strategic committees chaired by CEO
- **People**: *My companion* Group AI platform: 100K people onboarded

#1 Eurozone bank in AI*

**Source: Evident AI index*

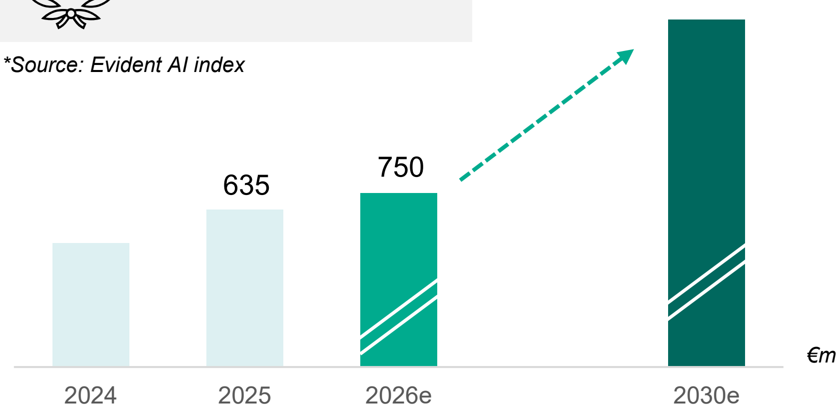


Illustration – AI use case value creation

We position our leading franchises to benefit from the AI Capex supercycle

- Up to **$7tn** of cumulative data centre Capex by 2030 moving the economics from tech balance sheets to the banking system
- **Private Capital mobilisation** to support significant investments notably in the US and Europe (AI gigafactories, …)
- Massive needs for Energy infra (grids, batteries, low carbon, ..) to cope with projected electricity demand (**+40%** in the US by 2035)
- Multiple **Tech event-driven opportunities** (Advisory / ECM) increasing Investment banking wallets

	AI Capex supercycle	Business opportunities
CIB	Global Banking Global Markets Securities Services	+
CPBS	Commercial & Personal Banking Specialised businesses	+
IPS	Insurance Asset Management Wealth Management & RE	+

GLOSSARY

AuM	Assets under Management
AuC	Assets under Custody
AIM	Alternative Investment Managers
AWM	Asset & Wealth Managers
CAGR (%)	Compound Average Growth Rate
CET1 ratio (%)	Transition to phased-in ratios and RWA starting from 2Q25, in order to align with the calculation of the regulatory requirement (MDA calculation), to reflect the Group's 2030 horizon, and to reflect the standards used by the market. Phased-in CET1 calculated on the basis of the quarter's risk-weighted assets; including transitional arrangements as defined in Art.465, 495 and 500 of CRR
Cost/income ratio (%)*	Ratio between operating expenses and revenues
Cost of risk / customer loans outstanding (bps)*	Ratio between the cost of risk (€m) and customer loans outstanding at the start of the period Cost of risk does not include "Cost of legal risk on financial instruments"
EPS (€)	Earnings per share in €, calculated on the basis of net income, Group share adjusted for the remuneration of undated super-subordinated notes (TSSDI) and the average number of shares outstanding
FICC	Fixed Income, Currencies and Commodities
FRTB	Fundamental Review of the Trading Book
HSR	Change at historical scope and exchange rate
CSR	Change at constant scope and exchange rate
Jaws effect (pts)	Increase in revenues minus the increase in operating expenses over the same period

LCR	End-of-period Liquidity Coverage Ratio calculated in accordance with Regulation (CRR) 575/2013, art. 451b
Leverage	Leverage calculated in accordance with Regulation (EU) 575/2013 - Art. 429
MREL	Minimum Requirement for own funds and Eligible Liabilities
Net income (€m)	Net income, Group share
NBV (€)	Tangible net book value per share, revalued at the end of the period, in €
NCS	Net Cost Saving
PF	Personal Finance
RoE*	Return on Equity
RoIC (%)	Return on Invested Capital; projection of net income generated by redeployed capital divided by the corresponding CET1 capital allocation
RoNE (%)*	Return on Notional Equity; ratio between annualised pre-tax net income and average allocated equity during the same period
RoTE (%)*	Return on Tangible Equity
RWA (€m)	Risk-Weighted-Assets
SIU	Savings & Investment Union
SREP	Supervisory Review and Evaluation Process
SRT	Significant Risk Transfer operations
TLAC	Total Loss Absorbing Capacity
USSN / TSSDI	Undated super-subordinated notes
VaR	Value-at-risk

Acronyms marked by an asterisk (*) are defined in the public press release simultaneously with this presentation under section "Alternative performance indicators".

NOTES

- **Slide 4**
  1. Official Dealogic Reports, Q2'26
- **Slide 5**
  1. RONE : pre-tax income / Allocated equity (equity allocation at 11% of RWA until 2023 and 12% thereafter)
- **Slide 6**
  1. Official Dealogic Reports, Q2'26
  2. Source: Coalition Greenwich Competitor Analytics, FY16-FY25. Global CIB revenues in EUR excluding Portfolio Management, rebased to 100 in 2016. Data as of Aug 21st, 2026. Analysis based on Coalition Greenwich Revenue Pool, and BNPP's own numbers and product scope. All information is strictly confidential and not to be reproduced without the explicit consent of Crisil Coalition Greenwich.
  3. Source: Coalition Greenwich Competitor Analytics 1H26 YTD. Ranking based on BNP Paribas' product scope and on Coalition Index banks BofA, BARC, BNPP (Private), Citi, DB, GS, HSBC, JPM, MS, SG, UBS and WFC. EMEA: Europe, Middle East, Africa. All information is strictly confidential and not to be reproduced without the explicit consent of Crisil Coalition Greenwich.
  4. - For Transaction Banking, Global Markets, Securities Services: Source: Coalition Greenwich Competitor Analytics, FY16 and 1H26 YTD. Rankings based on BNP Paribas' internal revenue and taxonomy and Coalition Index Banks: BofA, BARC, BNPP (Private), Citi, DB, GS, HSBC, JPM, MS, SG, UBS, WFC. Global Markets includes DCM Bonds. Securities Services excludes Trust Banks. Transaction Banking excludes Transaction Banking for Financial Institutions. All information is strictly confidential and not to be reproduced without the explicit consent of Crisil Coalition Greenwich.
     - Investment Banking, DCM, Syndicated Loans, Securitisation, High Yield Bonds:Source: Dealogic (data as of Sept 9th 2026). Securitisation, High Yield, and Sustainable Finance (Green Bonds, Social bonds, Sustainability bonds, Sustainability-Linked Bonds, Green Loans, Social Loans and Sustainability-Linked Loans) in volumes. Investment Banking, DCM and Syndicated Loans in revenues.
- **Slide 7**
  1. Including 100% of Private Banking revenues and excluding PEL CEL effects
- **Slide 8**
  1. Including 100% of Private Banking revenues and excluding PEL CEL effects
- **Slide 9**
  1. Including the transfer of management of a portion of BNP Paribas Cardif's General Funds to BNP Paribas Asset Management
- **Slide 10**
  1. Ranking analysis by Finaccord based on gross written premiums as of 31.12.2025
  2. Ranking by AuM amongst the banks of the eurozone as disclosed at 31.12.2025
  3. Ranking by AuM amongst the European asset managers as disclosed at 31.12.2025
  4. RCA Global Ranking, commercial real-estate investment volumes in Europe as of 31.12.2025
- **Slide 12**
  1. On 16th March 2026, we published on our website a restatement of the 2025 quarterly series under the 2026 reporting format
  2. Detachment on 24 September 2026 and payment on 28 September 2026
- **Slide 19**
  1. Stage 3 provisions, calculated on balance sheet and off-balance sheet credit exposures, for customers and credit institutions, including debt securities at amortised cost or at fair value through equity (excluding insurance and including the effects of IFRS 5).
  2. Impaired loans, not netted of guarantees, including on and off-balance sheet and debt securities over gross loans outstanding (excluding insurance and including the effects of IFRS 5)
  3. Stage 3 loans to customers and credit institutions, on and off-balance sheet, netted of guarantees received, including debt securities measured at amortised cost or at fair value through shareholders' equity (excluding insurance and including the effects of IFRS 5 standard application in relation to non-current assets held for sale)
  4. Stock of provisions excluding the effects of IFRS 5
  5. Internal classification of corporate sectors (excluding finance, business services, personal sector, sovereign & public administrations), credit and counterparty risk exposure, on- and off-balance sheet, total Group exposures including sovereign exposures, financial and non-financial institutions and households (€2,284bn as of 31.03.2026)
  6. Gross on- and off-balance sheet, non-risk-weighted credit exposure, as of end March 2026 (Group total: €1,941bn)

NOTES

- **Slide 20**
  1. 2Q26 stock includes €6.8bn credit insurance adjustment on Factor activities, already accounted for but not previously monitored
- **Slide 25**
  1. The Draghi report on EU competitiveness, 2022
  2. Eurostat household saving rate in the eurozone, 2025
  3. BCG: ”Rethinking the rules of growth”, May 2026
  4. UBS: Global Wealth Report 2025
  5. EC: ”Consequences of demographic evolution in Europe”, 2022
  6. European Parliament: ”Benefits of EU strategic investment in high-tech digital innovation”, Jan. 2025
  7. Preserving Peace – Defense readiness roadmap 2030”, October 2025
  8. Green investment needs in the EU and their funding”, January 2025

CONTACTS AND UPCOMING EVENTS

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Upcoming events

- 3Q26 earnings: 28 October 2026
- Deep Dive BNL bc: 18 November 2026
- 4Q26 earnings & 2030 trajectory: 2 February 2027

The consensus, compiled and aggregated by the Investor Relations team, is available at: Equity BNP Paribas | Investors & Shareholders | BNP Paribas Group It reflects the arithmetic average forecasts for various Group P&L headings, sent by analysts invited by BNP Paribas to contribute to the consensus.

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 and into Asset Management.

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