BNP PARIBAS LEVERAGES ITS LEADING FRANCHISES TO ADVANCE A COMPELLING GROWTH TRAJECTORY THROUGH EUROPE’S MAJOR TRANSFORMATIONS

Paris, 22 September 2026

At the BofA Financials CEO Conference, BNP Paribas highlights its growth trajectory and the foundations already in place for its next strategic plan.

Over the past decade, BNP Paribas has built leading positions across its Corporate & Institutional Banking (CIB), Commercial & Personal Banking Services (CPBS) and Investment & Protection Services (IPS). Today, its franchises operate at scale and position the Group on both sides of Europe’s evolving financing equation, supporting rising investment needs while connecting rising savings with the economy.

As Europe enters a new investment cycle driven by sovereignty, the energy transition and artificial intelligence, BNP Paribas is well positioned to support these transformations and capture growth opportunities.

The Group is on track to deliver double-digit growth in earnings per share between 2025 and 2028[1], supported by strong revenue growth, accelerating operational efficiency, disciplined risk management and capital allocation.

Beyond 2028, BNP Paribas has substantial levers in place to further improve its profitability. In particular, the Group's support functions transformation plan will further accelerate efficiency gains through technology simplification, process industrialisation and the large-scale deployment of AI.

Having reached its 13% CET1 target 18 months ahead of schedule and already completed the investments required to strengthen its platforms, BNP Paribas is fully focused on executing its roadmap while preparing its 2030 strategic plan from a position of strength. The Group expects higher efficiency to support earnings growth, further strengthen capital generation and enhance shareholder returns. The 2030 plan will be presented on 2 February 2027.

Jean-Laurent Bonnafé, Chief Executive Officer, said: *"Over the past decade, thanks to the dedication and expertise of our teams, we have built leading franchises at scale and delivered on our commitments. Our priority remains unchanged: supporting our clients' growth and helping them navigate the major transformations shaping our economies. Building on sustained earnings momentum, disciplined execution and long-term drivers, we are entering a new phase of profitable growth. Our 2030 strategic plan will reflect our conviction that the best of BNP Paribas is still ahead of us, for our shareholders, our clients and our people.”*

---

[1] CAGR 2025-2028 - EPS

About BNP Paribas

Leader in banking and financial services in Europe, BNP Paribas operates in 64 countries and has nearly 178,000 employees, including more than 144,000 in Europe. The Group has key positions in its three main fields of activity: Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses including BNP Paribas Personal Finance and Arval; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated commercial & personal banking model across several Mediterranean countries, Türkiye, and Eastern Europe. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific. BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

Press contact

Giorgia Rowe – giorgia.rowe@bnpparibas.com - + 33 6 64 27 57 96
Hacina Habchi– hacina.habchi@bnpparibas.com - +33 7 61 97 65 20