

2025 AT A GLANCE



BNP PARIBAS

The bank
for a changing
world

BNP Paribas, a European leader serving a sustainable economy

Since its creation in 2000 through the merger of banks embedded in the European and global economy for over two centuries, the Group has set itself the task of contributing to a sustainable economy. We ensure that our business has a positive impact in our own operations, in the solutions for our customers and in the role we play in society.

WE SUPPORT OUR CLIENTS AROUND THE WORLD

As Europe's leader in banking and financial services, we advise and support our clients – individuals, small businesses, SMEs, large corporate clients, institutional investors and associations – throughout the world and at every stage of the economic cycle. Present in 64 countries and territories and bringing together nearly 178,000⁽¹⁾ employees, our Group is widely established, through its retail banking network, in four markets in the eurozone: France, Italy, Belgium and Luxembourg. Through its commercial banks and specialised businesses, the Group also deploys

its integrated model throughout Europe and the Mediterranean region. In addition to its presence in Europe, BNP Paribas has a strong presence in the Americas and an expanded capacity in Asia-Pacific.

OUR DISTINCTIVE MODEL UNDERPINS OUR PERFORMANCE

Our diversified and integrated model is based on three operating divisions. Corporate & Institutional Banking brings together corporate clients with funding needs and institutional customers looking for investment opportunities.

Commercial, Personal Banking & Services encompasses our commercial and personal banking and a number of specialised businesses. Investment & Protection Services houses our protection, savings, investment and real estate services. Within these three divisions, most of our business lines are among the leaders in their markets. Our distinctive and high-performance business model is driven by synergies between all our business lines and our ability to meet the needs of our clients in a coordinated manner. This model gives us a tangible competitive advantage in all our markets. BNP Paribas also stands out for the stability of its governance bodies, its solid risk management culture and its financial strength.

WE MOBILISE THE BEST OF TECHNOLOGY

As long-term partners of our clients, we provide them with personalised and innovative solutions. Combining the best of human resources and technology, we support our clients on their projects while providing a high level of data and operational security.



Jean-Laurent
Bonnafé

Director and Chief
Executive Officer
of BNP Paribas



ALONGSIDE OUR CLIENTS, WE ARE CONTRIBUTING TO A SUSTAINABLE FUTURE

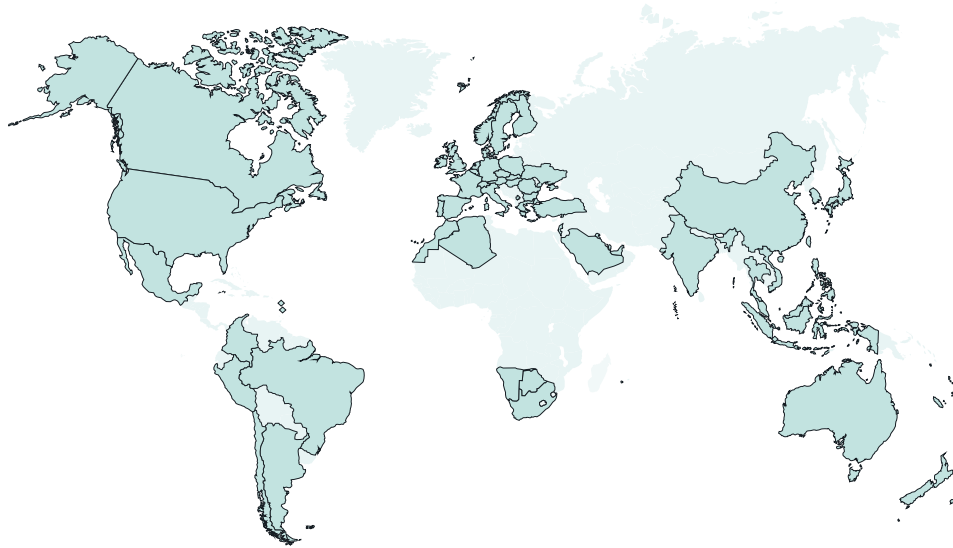
Committed to working alongside its clients in order to support them in their ecological transition, BNP Paribas is also focused on achieving its goal of financing

a carbon-neutral economy by 2050. We intend to promote and deploy sustainable finance for a low-carbon and inclusive economy in all our regions.

(1) Figure as at 31 December 2024. The number of employees is reported in Full-Time Equivalents (headcount in proportion to their working time) on permanent or temporary contracts, excluding employees on unpaid leave. This figure has been rounded.

“In a complex and often unstable world, our role as bankers is to sustainably support the economy and prepare for the future alongside our clients, capitalising on the Group’s strength, resources and expertise.”

BNP Paribas supports its clients on all continents



OUR TEAMS WORLDWIDE

NEARLY

178,000

EMPLOYEES⁽¹⁾

64

COUNTRIES AND TERRITORIES

144,329

EMPLOYEES
IN EUROPE

4,855

EMPLOYEES
IN NORTH AMERICA

19,627

EMPLOYEES
IN ASIA-PACIFIC

3,230

EMPLOYEES
IN SOUTH AMERICA

5,435

EMPLOYEES
IN AFRICA

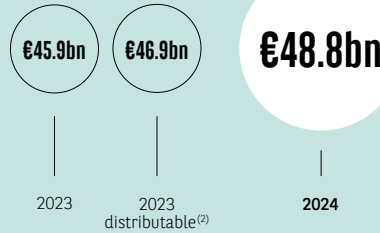
476

EMPLOYEES
IN THE MIDDLE EAST

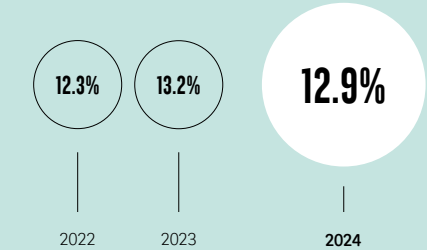
(1) Figures as at 31 December 2024. The number of employees is reported in Full-Time Equivalents (headcount in proportion to their working time) on permanent or temporary contracts, excluding employees on unpaid leave. Above figures have been rounded.

IN FIGURES

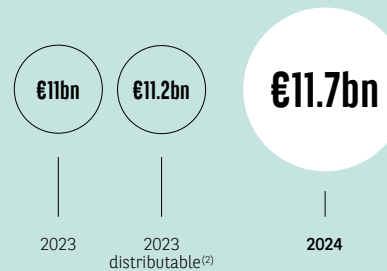
GROUP REVENUES



COMMON EQUITY TIER 1 (CET1) RATIO⁽³⁾



NET INCOME, GROUP SHARE



IMMEDIATELY AVAILABLE LIQUIDITY RESERVE⁽⁴⁾



OVER

800

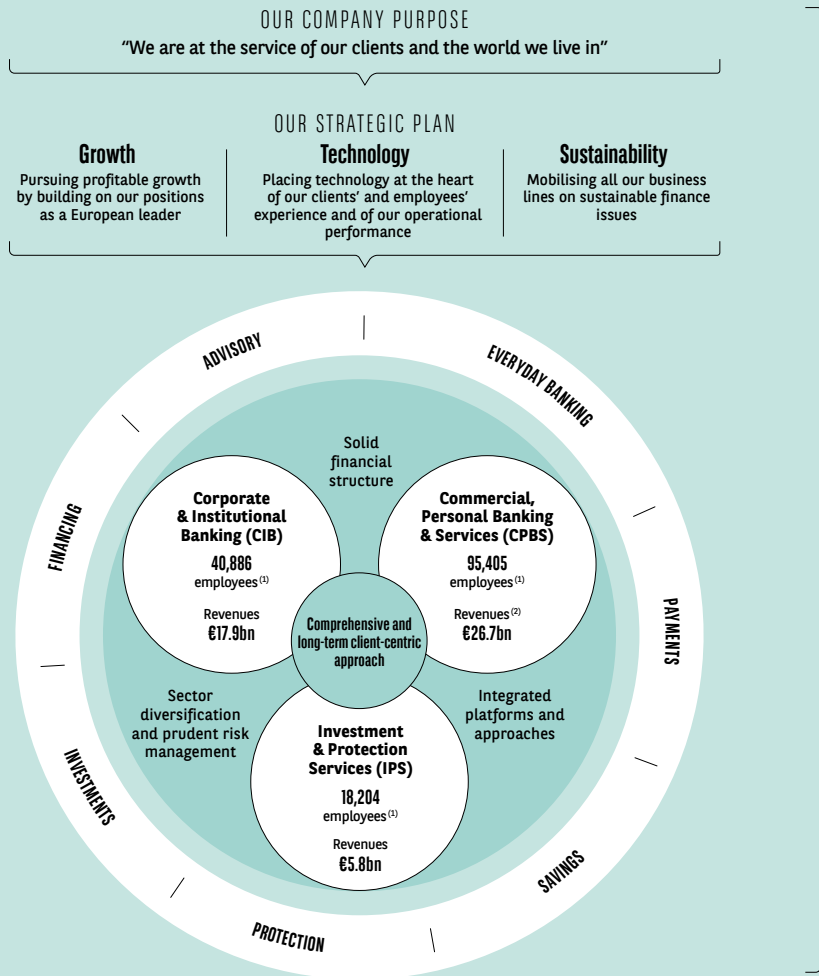
ARTIFICIAL INTELLIGENCE USE CASES UNDER PRODUCTION AT THE END OF 2024

76%

OF OUR STOCK OF ENERGY PRODUCTION FINANCING DEDICATED TO LOW-CARBON ENERGIES AT THE END OF SEPTEMBER 2024

(2) Based on restatement of quarterly series reported on 29 February 2024. Results serving as a basis for calculating the distribution in 2023 and reflecting the Group's intrinsic performance post impact of the Bank of the West sale and post ramp-up of the Single Resolution Fund (SRF) excluding extraordinary items. (3) Common Equity Tier 1 (CET1), fully loaded Basel 3. Solvency ratio. (4) 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.

A diversified and integrated model to create value



OUR 2024 RESOURCES

Human

Nearly 178,000⁽¹⁾ employees, including more than 144,000 in Europe

99% employees completed at least four training courses during the year

Nearly 133,000 employees completed at least one training in sustainable finance through our Sustainability Academy, since its creation

Technological

Over 800 artificial intelligence use cases under production

Our Digital, Data & Agile Academy contributes to the reinforcement of skills (upskilling) and the acquisition of new ones (reskilling)

A growing pool of 1,200 APIs⁽³⁾ handling over 1,390 million transactions per month

Financial

€11.7bn in net income, Group share

€134.1bn in equity

€480bn in immediately available liquidity reserve⁽⁴⁾

A 12.9% Common Equity Tier 1 ratio

(1) Figure as at 31 December 2024. The number of employees is reported in Full-Time Equivalents (headcount in proportion to their working time) on permanent or temporary contracts, excluding employees on unpaid leave. (2) For CPBS, revenues include 100% of private banking in commercial & personal banking (excluding PEL/CEL effects). (3) API: Application Programming Interfaces. (4) 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. (5) Subject to approval by the Annual General Meeting of 13 May 2025. (6) The European Sustainable Finance Disclosure Regulation (SFDR) identifies funds according to their sustainability potential. Article 8 classification concerns funds declaring that social and/or environmental criteria are taken into account. Article 9 classification concerns funds with a sustainable investment objective.

OUR 2024 VALUE CREATION

For our clients

Daily and long-term support for our clients (individuals, corporate clients and institutional clients), in 64 countries and regions, on all continents

€900bn in outstanding customer loans

€1,035bn in customer deposits

€1,377bn in assets under management

For our employees

€14bn in fixed and variable salaries and wages, incentive agreements and profit-sharing paid

39% women in the SMP (Senior Management Position) population

More than 20,000 Group internal recruitments

4.5% of the Group's shares held by employees

For our shareholders and investors

A €4.79 net dividend per share⁽⁵⁾

A €67bn market capitalisation

For society and the environment

€6.4bn in taxes paid

A budget of over €76m for the Group's corporate philanthropy

5 million beneficiaries, since 2022, of products and services supporting financial inclusion

1,338,394 hours worked on solidarity initiatives by the Group's employees in 2023 and 2024

Nearly 17,000 external hires on permanent contracts at the Group

€179bn dedicated to supporting our clients in the transition to a low-carbon economy since 2022

€285bn in assets under management in BNP Paribas Asset Management open-ended funds distributed in Europe, classified as article 8 or 9 according to the SFDR regulation⁽⁶⁾

76% of our stock of energy production financing dedicated to low-carbon energies, as at the end of September 2024

€5.4bn dedicated to financing, since 2022, companies contributing to protect terrestrial and marine biodiversity

Three operating divisions serving our customers

BNP Paribas is structured around three operating divisions: Corporate & Institutional Banking (CIB), Commercial, Personal Banking & Services (CPBS) and Investment & Protection Services (IPS). Centred on the needs of our customers, they represent the three pillars of our diversified and integrated business model. Designed to foster cooperation among all our business lines and to meet the expectations of our stakeholders, these divisions implement a global, shared approach in order to mutually enhance expertise and provide our clients with bespoke, long-term support for all their projects.

Corporate & Institutional Banking

Corporate & Institutional Banking (CIB) acts as a bridge between two types of clients: corporate clients and institutional clients – banks, insurance companies and asset managers. CIB teams connect the financing needs of the former with the investment opportunities sought by the latter, by offering them tailor-made solutions in the areas of capital markets, securities services, financing, risk management, cash management and financial advice.

As part of our strategic plan, CIB is deploying its goal of becoming the leading European player among the major global investment banks, as well as the preferred partner for its clients in their transition to sustainable development. Working in three major regions – Europe, Middle East, Africa (EMEA); Americas; Asia-Pacific (APAC) –, its teams work towards meeting their clients' expectations as fully as possible through three dedicated business lines.

GLOBAL BANKING

By combining a global platform with local presence, Global Banking provides corporate clients with a comprehensive range of products and services, including financing solutions and securitisation in collaboration with Global Markets, as well as primary activities in the bond and equity markets, advice on mergers and acquisitions, and transaction banking expertise. Global Banking supports its clients in their transition to a low-carbon economy by mobilising a comprehensive range of products and services, and a network of sustainable transition experts.

GLOBAL MARKETS

As a specialist in capital markets investment and financing, Global Markets offers a comprehensive range of investment, hedging, financing, research and market analysis products and services across all asset classes. It is aimed at a wide range of institutional and corporate clients operating internationally. Global Markets is contributing to the emergence of a carbon-neutral economy and a more socially responsible world, by helping its clients to integrate ESG⁽¹⁾

criteria into their market activities and by developing sustainable solutions.

SECURITIES SERVICES

Ranked among the world's leading players in securities custody, the business line securely stores and manages the assets of banks, fund managers, insurance companies, pension funds and sovereign wealth funds, while ensuring the smooth running of their financial transactions. It helps to increase their global

investment opportunities, manage their risks and improve their operational efficiency. With a view to helping institutional investors on the path to transition, Securities Services is incorporating new, customisable and flexible ESG⁽¹⁾ criteria, thus enabling more responsible monitoring of their portfolios.

(1) Environmental, social and governance.



Yann Gérardin

Chief Operating Officer,
Corporate & Institutional
Banking

“Our clients’ long-term trust is rooted in the remarkable commitment of our teams. More than ever, we are working alongside corporate and institutional clients to help them navigate a rapidly changing world and seize all opportunities that arise. We strive to make our ties even stronger tomorrow.”

Commercial, Personal Banking & Services

By bringing together all our commercial & personal banking and several specialised businesses, Commercial, Personal Banking & Services (CPBS) positions itself as a long-term and trusted companion for its customers. Efficient and agile, the division meets their financial needs and much more, serving their best interests and those of society as a whole.

As part of our strategic plan, CPBS is working to keep improving on the recommendations made by its customers and employees, with an increasingly personalised, enriched and responsible product and service offering. By relying on an ecosystem of partners, CPBS teams combine the best of digital technologies and human support to offer customers an innovative and quality relationship.

OUR COMMERCIAL & PERSONAL BANKING

With four commercial & personal banking entities in the eurozone (France, Belgium, Italy, Luxembourg) and commercial & personal banking networks outside the eurozone (in Ukraine, Poland, Türkiye, Kosovo, Morocco, Algeria and China via its minority stake in Bank of Nanjing),

BNP Paribas offers its customers a huge range of products and services. From savings to investment, and from financing to payment solutions or mobility, CPBS teams are at their side in the implementation of all their projects.

- **Commercial & Personal Banking in France (CPBF)**
More than 8 million clients
- **BNP Paribas Fortis in Belgium**
More than 3.8 million clients⁽¹⁾
- **BNL in Italy**
2.6 million clients
- **BGL BNP Paribas in Luxembourg**
Nearly 184,000 clients
- **Europe-Mediterranean in Ukraine, Poland, Türkiye, Kosovo, Morocco, Algeria and through a minority stake in China**
More than 16 million clients



Thierry Laborde

Chief Operating Officer,
Commercial, Personal
Banking & Services

“Our highly dynamic commercial & personal banking entities and specialised businesses are driven by the commitment of our teams. By continuing to innovate with determination, we are strengthening the quality of our clients’ experience to remain their trusted companion over the long term.”

OUR SPECIALISED BUSINESSES

Arval

Arval is a major player in the vehicle leasing market and offers a range of mobility solutions: car-sharing, long-term bicycle leasing, bicycle-sharing, mobility pass. It offers customers (large international groups, SMEs or mid-caps, freelancers and private individuals) flexible solutions to make their journeys smooth and responsible. With the goal of leasing 400,000 100% electric vehicles by 2026 and offering sustainable mobility solutions across all its regions, Arval has positioned itself as a key player in the energy transition and in sustainable mobility.

BNP Paribas Leasing Solutions

BNP Paribas Leasing Solutions offers corporate clients and professionals equipment leasing and financing solutions through various commercial channels (partnerships with manufacturers, distributors and resellers of professional equipment, directly via companies or from our commercial & personal banking network). BNP Paribas Leasing Solutions is committed to the ecological transition of its partners and clients, by financing more sustainable equipment and providing services to promote the circular economy.

BNP Paribas Personal Finance

BNP Paribas Personal Finance is a major player in consumer credit in Europe. Under its various commercial brands, it offers a full range of consumer loans through a variety of distribution channels. BNP Paribas Personal Finance is developing an active partnership strategy with large retailers, car

manufacturers and distributors, e-merchants and other financial institutions. Moreover, the financing of clean mobility and home improvement are two major pillars of its development strategy.

BNP Paribas Personal Investors

In addition to its traditional online brokerage business, BNP Paribas Personal Investors offers its individual customers a wide range of banking, credit and savings services, as well as short and long-term investment solutions. This business line also provides innovative digital services to independent financial advisers, asset managers and fintechs. BNP Paribas Personal Investors is present in Germany through three brands: Consorsbank, DAB BNP Paribas and BNP Paribas Wealth Management Private Banking⁽²⁾.

Hello bank!

BNP Paribas’ 100% digital offering provides its individual clients with real-time daily banking services, with credit, savings, investment and insurance solutions adapted to their new uses and ways of working. In France, it also provides a range of services and support to entrepreneurs. Hello bank! operates in France, Belgium, Germany and Italy.

Nickel

Nickel, launched in France in 2014, offers a current account available in five minutes from its partners at tobacconists or Nickel Points (over 11,500 in Europe at the end of 2024). Its customers can pay and be paid via a simple and inclusive offer based on four values: universality, simplicity,

usefulness and kindness. On the strength of its digital model and a local distribution network in France, Spain, Belgium, Portugal and Germany, Nickel maintained a sustained rate of customer acquisition throughout the year.

Floa

A key player in fintech, Floa develops payment facilities and innovative financial services (such as “Buy Now Pay Later” split payments) for consumers, retailers and fintechs. Its technological expertise enables it to guarantee simplified and secure payments, both online and in-store. The leader in France, Floa is also present in Spain, Belgium, Italy and Portugal.

Based on the **One Bank for Corporates** approach, **Cash Management** (#1 in Europe for large corporate clients), **Trade Finance** (#1 in Europe) and **Factoring** (#1 in Europe), operating in synergy with the Global Banking business line of the Corporate & Institutional Banking division, complete the offering provided to commercial & personal banking corporate clients.

For its part, the **Wealth Management** activity is developing its private banking model in our commercial & personal banking entities.

⁽¹⁾ Excluding Fintro clients. ⁽²⁾ On 27 November 2024, 100% of BNP Paribas Personal Investors’ Indian activities were sold to the Mirae group.

Investment & Protection Services

Our Investment & Protection Services (IPS) division brings together our activities dedicated to protection, savings, investment and real estate services. The division designs and rolls out innovative and responsible products to support individuals, professionals, corporate clients and institutional investors in their projects and their transition to a sustainable economy.

As part of our strategic plan, IPS aims to become a European benchmark in responsible protection, savings and investment. To this end, the division is enhancing its range of services and solutions, expanding its distribution network, and consolidating its leadership in social and environmental responsibility. IPS is also continuing to optimise the digitalisation of its business lines to make them ever more agile, efficient and at the cutting edge of technology.

OUR SPECIALISED BUSINESSES

BNP Paribas Cardif

BNP Paribas Cardif is a global leader in bancassurance partnerships. In collaboration with over 500 distribution

partners, it designs, develops and markets savings and protection products to insure people and their property. It helps its policyholders to carry out their projects while protecting them against the vagaries of life. As a player committed to its partners, their customers and society, BNP Paribas Cardif's mission is to make insurance more accessible. As an investor, it contributes to giving meaning to the investments of its policyholders and has set itself a target of allocating an average of €1 billion per year by 2025 to positive impact investments. The insurer has joined the Net-Zero Asset Owner Alliance and has committed to aligning its portfolios with a carbon neutrality trajectory by 2050.

“The complementarity of our expertise in savings, investment and real estate, combined with the use of powerful technologies and with our sustainable approach, gives IPS a unique position in Europe to meet the changing needs of our clients and partners.”



Renaud Dumora

Deputy Chief Executive Officer, Investment & Protection Services



BNP Paribas Wealth Management

BNP Paribas Wealth Management supports its client base of entrepreneurs, family offices and high-net-worth individuals in their wealth management and financing projects. In Europe, private banking is developing with the backing of BNP Paribas' commercial & personal banking entities. In all regions, notably in Asia, it also relies on the Corporate & Institutional Banking business lines to meet the most sophisticated needs of its Entrepreneur clients. As part of its ongoing drive for innovation, BNP Paribas Wealth Management continues to enhance its range of digital solutions to provide a customised client experience. It also strives to complement its responsible offering to align with the convictions of each of its clients in terms of sustainability.

BNP Paribas Asset Management

BNP Paribas Asset Management provides investment solutions to individual savers, corporate clients and institutional investors. It focuses its development on five key areas of expertise – high-conviction active strategies; emerging markets; private assets; systematic, quantitative & indexed investments; and liquidity solutions – with investment processes integrating quantitative, fundamental and ESG⁽¹⁾ research. In 2024, BNP Paribas Asset Management published its “roadmap to address inequality” and launched particularly two funds illustrating its commitment to sustainability: one dedicated to the net-zero transition and another, in partnership with International Woodland Company, to invest in sustainably managed forests.

BNP Paribas Real Estate

BNP Paribas Real Estate provides support for its clients – investors, institutions, owners, corporate clients, local authorities, individuals, etc. – at all stages of the real estate asset life cycle: property development, transactions, consulting, valuation, investment management and property management. It operates in all asset classes, from offices to housing, including industrial premises, logistics, hotels and retail spaces. Committed to a sustainable and long-term approach, BNP Paribas Real Estate is recognised as a leading player in terms of social and environmental responsibility.

(1) Environmental, social and governance.

Our philanthropy and sponsorship commitments

GLOBAL-SCALE PHILANTHROPY

In all countries in which we operate, the Group's philanthropic initiatives focus on three areas of action: solidarity, environment and culture. Through its philanthropic actions and its various foundations, BNP Paribas promotes equal opportunities, fights job insecurity among young people and women, and helps integrate refugees in Europe. Through the BNP Paribas Foundation in France, the Group also supports scientific research on interactions between climate and biodiversity with the launch, in 2025, of a call for projects to support scientific research on the theme of the ocean and coastal ecosystems. Finally, it promotes artistic creation and access to culture for as many people as possible.

MORE THAN

€76m

2024 BNP Paribas' philanthropy budget, including more than €21m in skills sponsorship (declarative figures)

13 FOUNDATIONS AND ENDOWMENT FUNDS SERVING GENERAL INTEREST

As a major player in corporate philanthropy for 40 years, the BNP Paribas Foundation in France has supported nearly 2 million people through more than 4,200 projects. By giving power to those who take action, the Group's Philanthropy facilitates and coordinates the development of the BNP Paribas' philanthropy efforts wherever it operates, in particular through the BNP Paribas foundations around the world: BNP Paribas Foundation (France),

BNP Paribas Stiftung (Germany), BNP Paribas India Foundation (India), BNP Paribas Foundation (Switzerland), BNP Paribas Fortis Foundation (Belgium), Fondazione BNL (Italy), Cetelem Foundation (France), Alphonse Weicker Foundation (Luxembourg), BMCI Foundation (Morocco), Fundacja BNP Paribas (Poland), BNP Paribas Nordic Foundation (Sweden), Fundação BNP Paribas (Portugal)⁽¹⁾.

Moreover, the Rescue & Recover Fund, which makes it possible to react quickly in the event of a humanitarian or environmental crisis, collects donations from BNP Paribas employees, customers of Commercial & Personal Banking in France, and the Group's retired employees. BNP Paribas matches the amount of the donations collected, thus strengthening its support for its three NGO partners: Médecins Sans Frontières, CARE and the French Red Cross.

PARTNERSHIPS OVER TIME

Through its sponsorship activities, BNP Paribas has been loyal for several decades to the historical partnerships that link it to the worlds of tennis and cinema.

Tennis

For more than 50 years, BNP Paribas has shared a love of the sport with tennis buffs, from tennis clubs to tournaments featuring their favourite players. As enthusiasts, we are committed to continuing to develop and share our vision of the tennis of tomorrow, by:

- supporting the new generation of players and future champions;
- allowing fans to experience their passion more intensely through the "We Are Tennis" community and its innovative and entertaining formats.

Cinema

For over 100 years, BNP Paribas has been a committed player and passionate partner



of French and international cinema. By being present alongside film professionals and the general public, the Group supports the seventh art in all its forms, via:

- financing cinematographic and audiovisual productions: one out of two films produced in France is financed by BNP Paribas;
- partnerships with more than 40 film festivals worldwide;
- "We Love Cinema", our platform dedicated to movie enthusiasts, inviting more than 75,000 fans every year to experience the emotions of cinema in theatres;
- supporting the next generation of filmmakers and promoting movie projects in line with our areas of commitment, such as diversity, inclusion and youth.




(1) Created in 2025.

BNP Paribas

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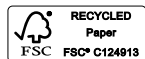
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BNP PARIBAS

The bank
for a changing
world