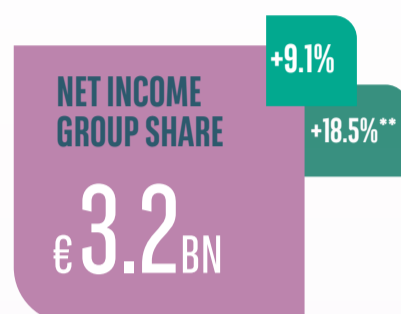
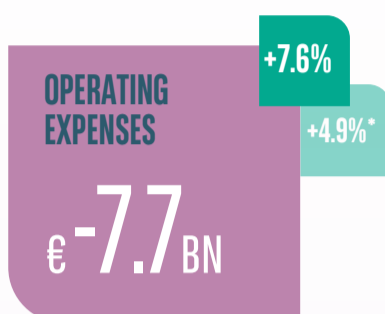
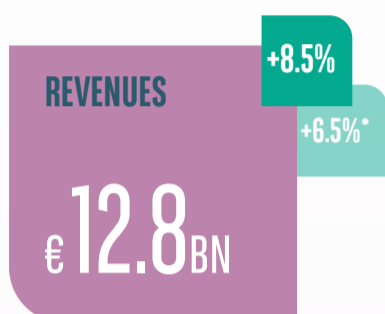


2ND QUARTER 2022 RESULTS

“While continuously expanding its platforms at the service of the economy, the Group is pursuing its growth trajectory, its technological developments, and supports its clients in their transition towards a more sustainable economy. I would like to thank the teams in all of the Group’s entities as well as our clients, who are increasingly numerous in placing their trust in us.”

Jean-Laurent Bonnafé
Director & Chief Executive Officer
of BNP Paribas

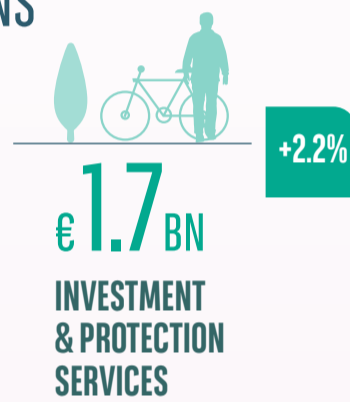
STRONG GROWTH IN RESULTS AND POSITIVE JAWS EFFECT



vs. 2Q21

*At constant scope & exchange rates
**Excluding exceptional items

REVENUES OF THE OPERATING DIVISIONS



vs. 2Q21

Very strong increase in Corporate & Institutional Banking

Very solid growth in Commercial, Personal Banking & Services

Rise in Investment & Protection Services

SUMMARY A SOLID TRAJECTORY



Strength of BNP Paribas’ distinctive, diversified and integrated model

Very strong growth in revenues, supported by all divisions

Strong operational performance and positive jaws effect (+0.9 pt)

Prudent risk profile, proactive and long-term management reflected in low cost of risk (33 bps)

Strong increase in net income (+18.5% vs. 2Q21 when excluding exceptional items)

Robust balance sheet (CET1 ratio: 12.2%) and increase in profitability (ROTE***: 12.4%)

***Return on tangible equity non-revaluated



BNP PARIBAS

The bank
for a changing
world