

RESULTS THIRD QUARTER 2021

"BNP Paribas' results are solid and confirm the potential for growth beyond the rebound that has already occurred. BNP Paribas continues to accelerate the development of its activities and to invest at the service of clients and the economy.

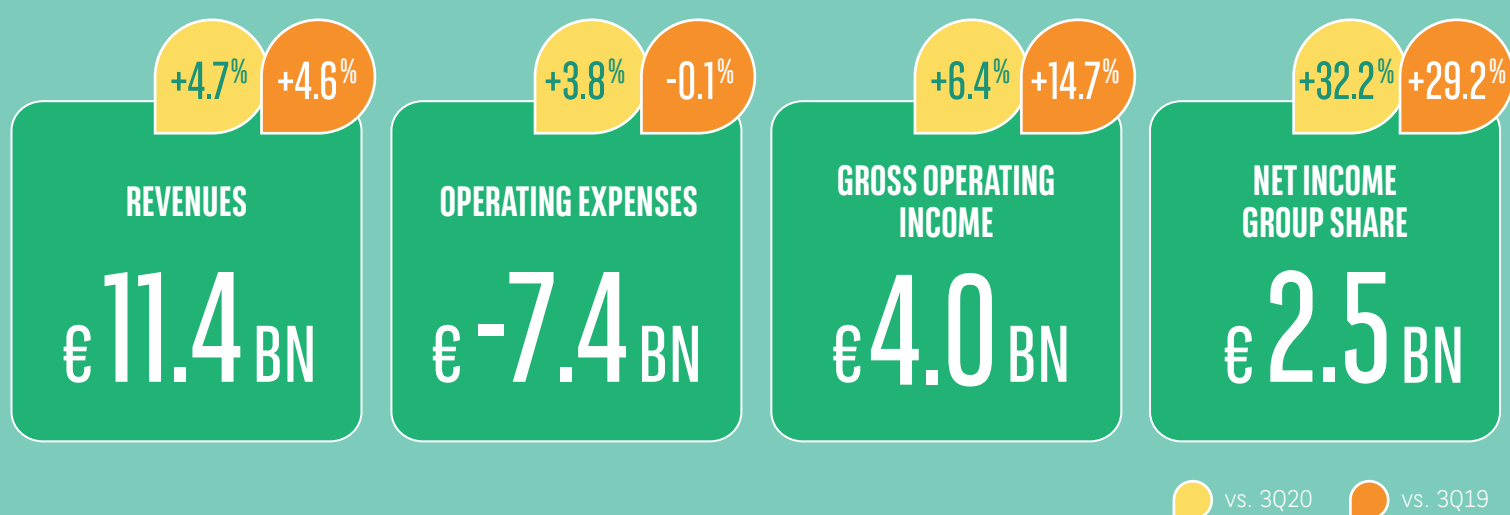
Our digital and industrial transformation allows it to be more efficient every day and to address customers' new behaviours by offering them greater proximity and advisory.

BNP Paribas is, more than ever, mobilising its entire range of resources and expertise to support individual, corporate and institutional clients in the energy transition, to accompany them in their transformation and to contribute, alongside them, to the success of sustainable growth.

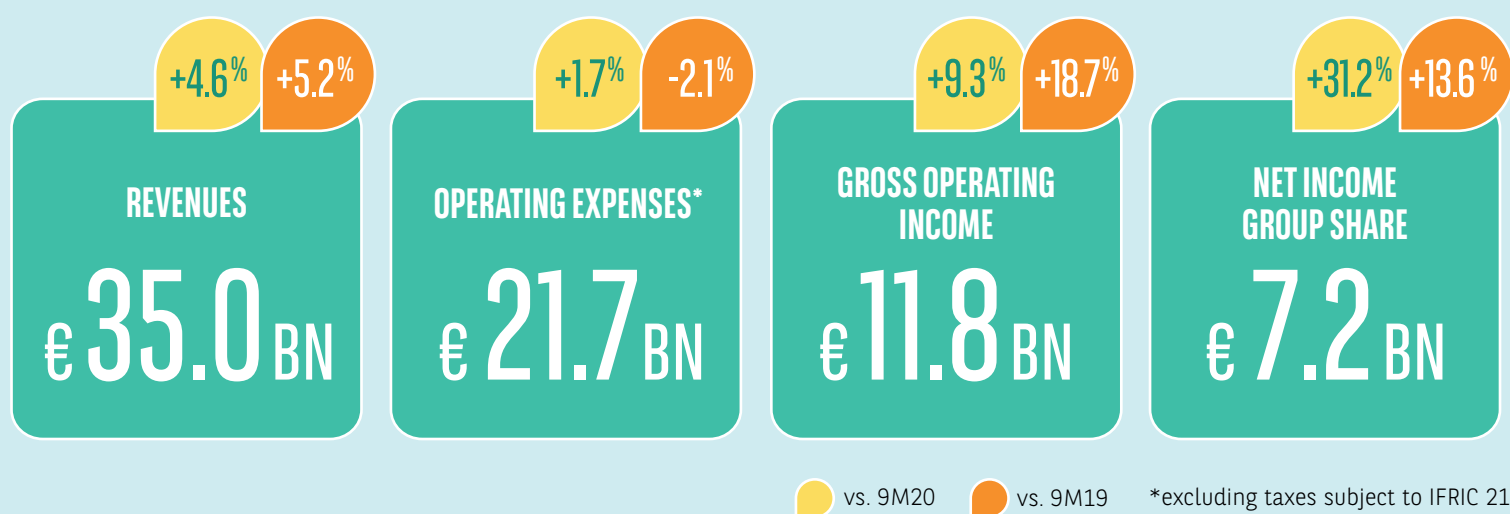
I would like to thank BNP Paribas' teams in all its entities for their constant mobilisation, and clients, who are increasingly numerous in placing their confidence in us in Europe and worldwide."

Jean-Laurent Bonnafé, Director and Chief Executive Officer

3RD QUARTER 2021: A VERY STRONG INCREASE IN RESULTS AND A POSITIVE JAWS EFFECT



FIRST 9 MONTHS 2021: GROWTH POTENTIAL IN RESULTS CONFIRMED



*excluding taxes subject to IFRIC 21

SYNTHESIS OF 3Q 2021

- Sustained revenue growth: contribution of BNP Paribas diversified and integrated model
- Investments and business development - Positive jaws effect
- Low cost of risk
- Sharp rise in operating income, with growth across all divisions
- Very strong growth in net income, Group share vs. 3Q20 and 3Q19
- Solid balance sheet: CET1** ratio of 13.0%

** CRD4: including IFRS9 transitional arrangements



BNP PARIBAS

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for a changing
world