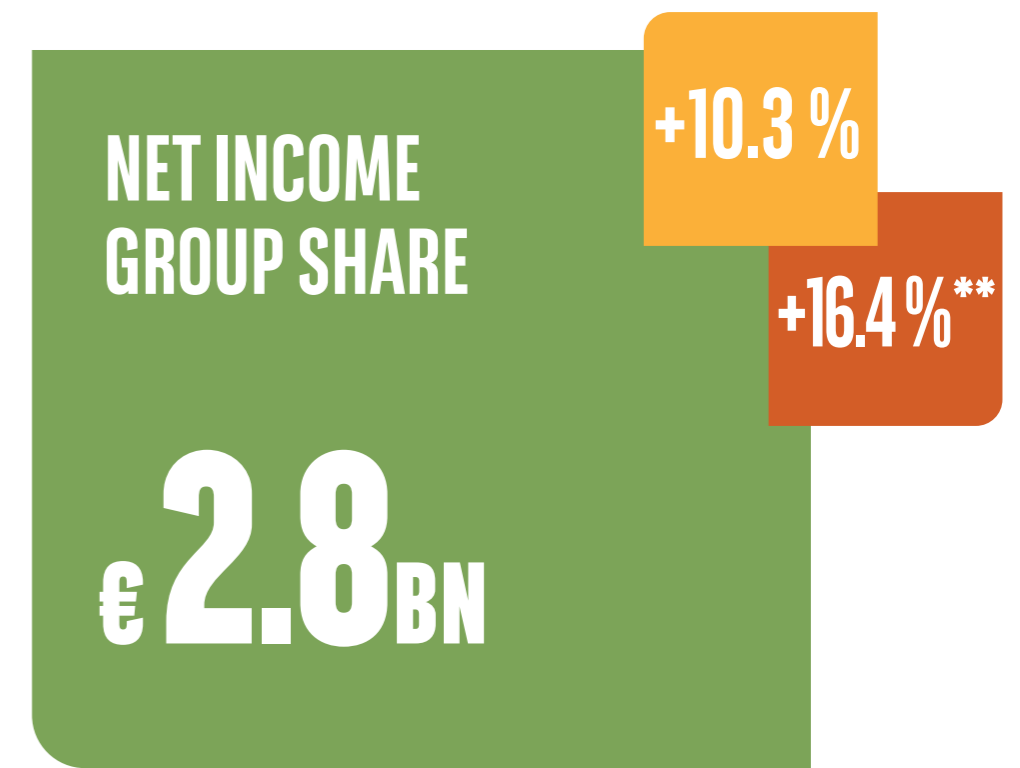
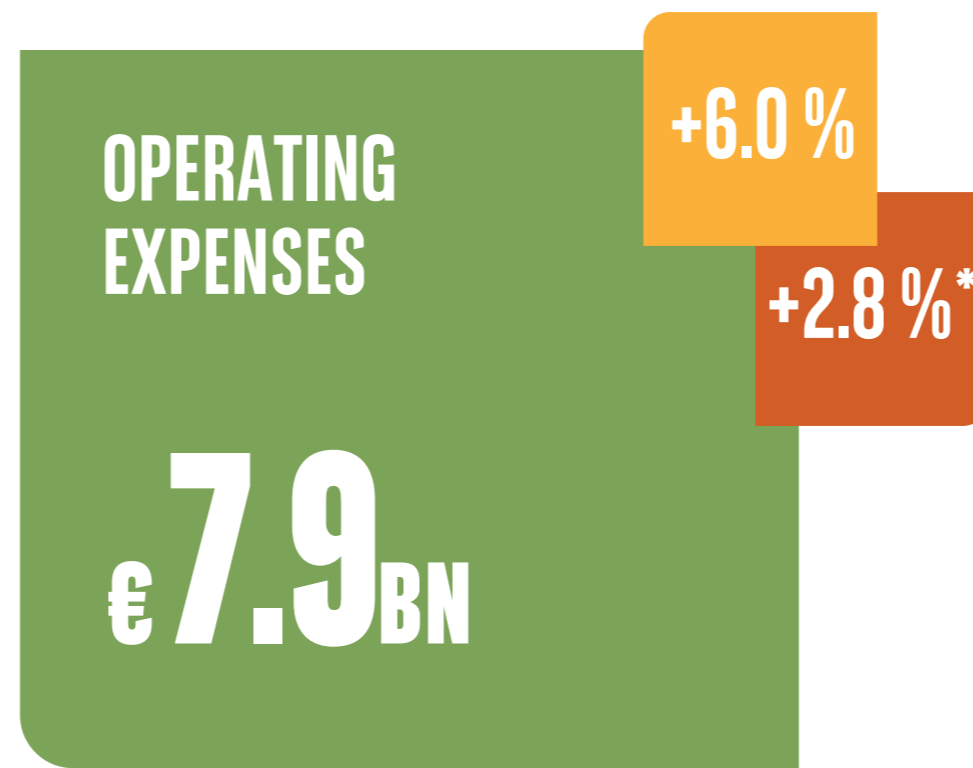


# 3<sup>rd</sup> QUARTER 2022 RESULTS

« Based on the strength of its model, the Group has achieved solid third-quarter results. These results demonstrate our ability to expand and develop leading platforms that support the European economy. They reflect the dynamism of our clients who are adapting to economic developments, and BNP Paribas' ability to support individuals, corporates and institutionals in all phases of the economic cycle. I would like to thank the teams in all Group's entities as well as our clients in placing their trust in us. »

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

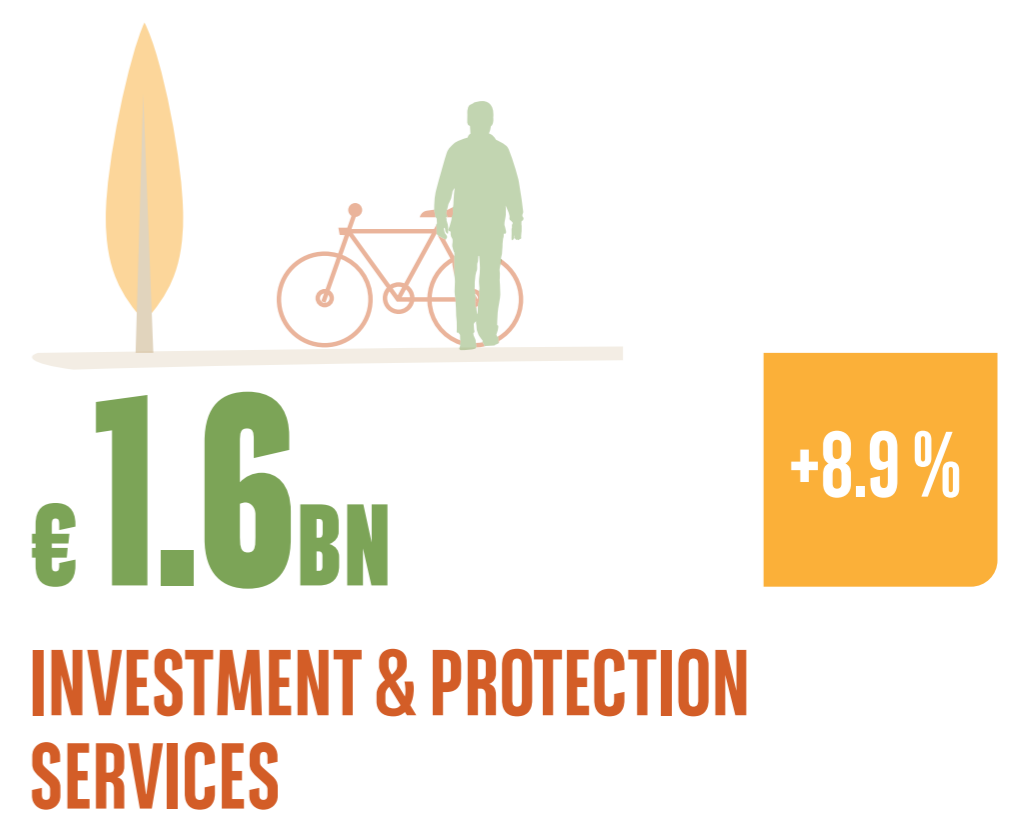
## REVENUE GROWTH, POSITIVE JAWS EFFECT AND PRUDENT RISK MANAGEMENT



vs. 3Q21

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

## REVENUES OF THE OPERATING DIVISIONS



STRONG INCREASE  
in Corporate &  
Institutional Banking

SOLID GROWTH  
in Commercial, Personal  
Banking & Services\*\*\*

STRONG RISE  
in Investment &  
Protection Services

vs. 3Q21

\*\*\*Including 100% of Private Banking  
in Commercial & Personal Banking

## SUMMARY A SOLID PERFORMANCE

Strong growth in revenues

Prudent risk management - Low cost of risk

Robust balance sheet - Increase in profitability

Positive jaws effect (+2.0 points)

Very good level of net income, Group share

Continued implementation of the GTS 2025 Plan



**BNP PARIBAS**

The bank  
for a changing  
world

