2022 FULL YEAR RESULTS

"BNP Paribas achieved a very good performance in 2022. It reflects our unique positioning as a European leader, which is based on leading platforms to accompany our clients' dynamism and their ability to adapt and support the economy.

On the strength of these results, the Group has revised its objectives upward in all three pillars of its GTS 2025 plan. We are setting ambitious financial targets and pursuing our technological advances. We are strengthening our commitments to a sustainable economy and are entering a new phase of acceleration in financing the energy transition. I would like to thank BNP Paribas teams in all its entities for their constant presence at the side of our clients, who are increasingly numerous in placing their confidence in us."

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

2022 - CONSOLIDATED GROUP

VERY SOLID RESULTS, STRONG GROWTH AND POSITIVE JAWS EFFECT

REVENUES +9.0%
€ 50.4BN

OPERATING EXPENSES +8.3%
€ 33.7BN

NET INCOME GROUP SHARE +7.5% +19.0% *
€ 10.2BN

vs. 2021
*Excluding exceptional items

REVENUES OF THE OPERATING DIVISIONS

CORPORATE & INSTITUTIONAL BANKING
€ 16.5BN +15.7%
VERY STRONG INCREASE

COMMERCIAL, PERSONAL BANKING & SERVICES**
€ 28.3BN +9.3%
STRONG GROWTH

INVESTMENT & PROTECTION SERVICES
€ 6.7BN +3.0%
INCREASE IN REVENUES

vs. 2021
**Including 100% of Private Banking in Commercial & Personal Banking

SUMMARY

A SOLID PERFORMANCE

- Strong mobilisation of the teams to support clients
- Very strong increase in Net income, Group share
- Strong growth in revenues - Positive jaws effect
- Return to shareholders of 60%***
- Prudent risk management - Low cost of risk
- Acceleration in financing the energy transition

*** applied to distributable income including the contribution of Bank of the West and subject to the approval of the General Meeting of 16 May 2023 and ECB authorisation

BNP PARIBAS

The bank for a changing world