

1ST QUARTER 2026

RESULTS

RECORD 1Q RESULTS

REVENUES

€ **14.1** BN
+8.5%

GROSS OPERATING INCOME

€ **5.3** BN
+13.7%

NET INCOME, GROUP SHARE

€ **3.2** BN
+9.0%

● VS. 1Q25 restated (on 16th March 2026, we published on our website a restatement of the 2025 quarterly series under the 2026 reporting format).

STRONG OPERATIONAL PERFORMANCE

CORPORATE &
INSTITUTIONAL BANKING

€ **5.2** BN
-0.8%

At constant scope and exchange rate: +3.1%

COMMERCIAL, PERSONAL
BANKING & SERVICES¹

€ **6.9** BN
+4.9%

At constant scope and exchange rate: +5.3%

INVESTMENT &
PROTECTION SERVICES

€ **2.0** BN
+32.8%

At constant scope and exchange rate: +10.6%

¹ Including 2/3 of Private Banking.

SUMMARY



WE'VE DELIVERED RECORD RESULTS FOR 1Q26, DRIVEN BY PERFORMANCE AND STRATEGIC EXECUTION



OUR 2028 COST-INCOME RATIO TARGET OF <56% WILL BE ACHIEVED THROUGH SUSTAINED REVENUE MOMENTUM AND DISCIPLINED, ACCELERATED COST SAVINGS



OUR GROWTH TRAJECTORY IS UNDERPINNED BY A SUPPORTIVE RATE ENVIRONMENT



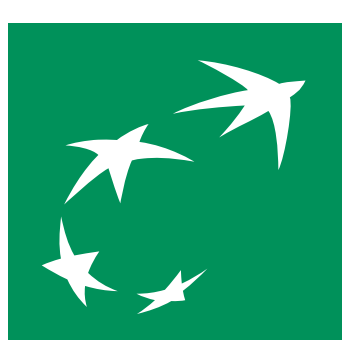
OUR EARNINGS GROWTH IS ACCELERATING TO >+10% CAGR OVER 2025-2028



OUR 2028 ROTE TARGET OF >13% RESULTS FROM STRATEGIC PLANS ALREADY ANNOUNCED



WE'RE ACCELERATING TOWARDS 13% CET1 RATIO. THE DISTRIBUTION OF CAPITAL SURPLUS ABOVE 13% WILL BE DECIDED ANNUALLY STARTING IN 2027



BNP PARIBAS

The bank
for a changing
world