

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 REVENUES

€ 5.2 BN
-0.8%

At constant scope and exchange rate: +3.1%

COMMERCIAL, PERSONAL
BANKING & SERVICES¹ REVENUES

€ 6.9 BN
+4.9%

At constant scope and exchange rate: +5.3%

INVESTMENT & PROTECTION SERVICES
REVENUES

€ 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



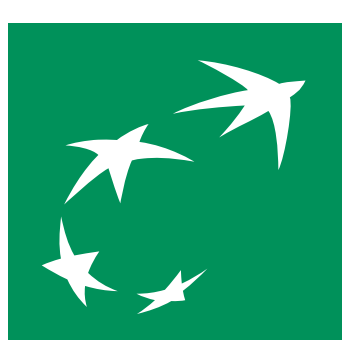
OUR EARNINGS GROWTH IS ACCELERATING
TO >+10% CAGR OVER 2025-2028



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

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