2024 FULL YEAR

STRONG PERFORMANCES

REVENUES

€**488**88 +4.1%

OPERATING EXPENSES

GROSS OPERATING INCOME

€30,2^{BN} +2.1% **€**18,6^{BN} +7.4%

NET INCOME **GROUP SHARE**

€]]

VS. 2023¹

REVENUES OF THE OPERATING DIVISIONS



SUMMARY

STRONG REVENUE GROWTH (+4.1%), EXCEEDING OUR 2024 OBJECTIVE (>+2%).

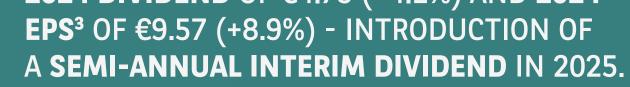


SOLID FINANCIAL STRUCTURE OF THE GROUP (CET1: 12.9% AS AT 31.12.2024).

2024 DIVIDEND OF €4.79 (+4.1%) AND **2024**



POSITIVE JAWS EFFECT AND LOW COST OF RISK (33BP).



NET INCOME UP SHARPLY (+4.1%), EXCEEDING OUR 2024 OBJECTIVE (>2023¹).



TRAJECTORY TO 2026 LAUNCHED AT FULL CAPACITY.

- **1** Based on restatement of quarterly series reported on 29 February 2024. Results serving as a basis for calculating the distribution in 2023 and reflecting the Group's intrinsic performance post impact of the Bank of the West sale and post ramp-up of the Single Resolution Fund (SRF) excluding extraordinary items.
- 2 Including 100% of Private Banking.

3 Earnings per share calculated on the basis of net income of 2024 adjusted for the remuneration of undated super-subordinated notes and the average end-of-period number of shares. Percentage change compared to 2023 calculated on the basis of the 2023 restated distributable result.



BNP PARIBAS

The bank for a changing world