

2024
FULL YEAR

RESULTS

STRONG PERFORMANCES

REVENUES

€ 48.8 BN
+4.1%

OPERATING EXPENSES

€ 30.2 BN
+2.1%

GROSS OPERATING
INCOME

€ 18.6 BN
+7.4%

NET INCOME,
GROUP SHARE

€ 11.7 BN
+4.1%

● VS. 2023¹

REVENUES OF THE OPERATING DIVISIONS

CORPORATE &
INSTITUTIONAL BANKING

€ 17.9 BN
+8.4%

COMMERCIAL, PERSONAL
BANKING & SERVICES²

€ 26.8 BN
+0.5%

INVESTMENT &
PROTECTION SERVICES

€ 5.8 BN
+4.2%

● VS. 2023¹

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).**



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



**2024 DIVIDEND OF €4.79 (+4.1%) AND 2024
EPS³ OF €9.57 (+8.9%) - INTRODUCTION OF
A SEMI-ANNUAL INTERIM DIVIDEND IN 2025.**



**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**