

3RD QUARTER
2025

RESULTS

SOLID RESULTS IN LINE WITH OUR GROWTH TRAJECTORY

REVENUES

€ **12.6** BN
+5.3%

Operating divisions
excl. AXA IM: +3.5%

OPERATING EXPENSES

€ **7.6** BN
+5.5%

Operating divisions
excl. AXA IM: +1.5%

GROSS OPERATING INCOME

€ **5.0** BN
+4.9%

NET INCOME, GROUP SHARE

€ **3.0** BN
+6.1%

● VS. 3Q24

REVENUES OF THE OPERATING DIVISIONS

CORPORATE &
INSTITUTIONAL BANKING

€ **4.5** BN
+4.5%

COMMERCIAL, PERSONAL
BANKING & SERVICES¹

€ **6.6** BN
+3.1%

INVESTMENT &
PROTECTION SERVICES

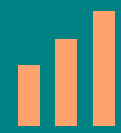
€ **1.9** BN
+27.5%

Excl. AXA IM: +2.9%

● VS. 3Q24

1 Including 2/3 of Private Banking

SUMMARY



RESULTS IN LINE WITH OUR >€12.2BN
2025 NET INCOME TARGET



VERY SOLID FINANCIAL STRUCTURE
(CET1: 12.5%)



INTEGRATION OF AXA IM, A STRATEGIC
LEVER OF TRANSFORMATION
AND VALUE CREATION



COST OF RISK IN LINE WITH
OUR 2024-2026 TRAJECTORY



GROWTH LEVERS IN PLACE
WITHIN EACH PLATFORM



NET TANGIBLE BOOK VALUE PER SHARE:
€91.2



BNP PARIBAS

The bank
for a changing
world