3RD QUARTER 2025

RESULTS

SOLID RESULTS IN LINE WITH OUR GROWTH TRAJECTORY

REVENUES	OPERATING EXPENSES	GROSS OPERATING INCOME	NET INCOME, GROUP SHARE
€12.6 BN +5.3%	€7.6 BN +5.5%	€5.0 BN +4.9%	€3.0 BN +6.1%
Operating divisions excl. AXA IM: +3.5%	Operating divisions excl. AXA IM: +1.5%		

VS. 3Q24

REVENUES OF THE OPERATING DIVISIONS

CORPORATE & INSTITUTIONAL BANKING	COMMERCIAL, PERSONAL BANKING & SERVICES[1]	INVESTMENT & PROTECTION SERVICES
€4.5 BN +4.5%	€6.6 BN +3.1%	€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

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