

2025  
FULL YEAR

# RESULTS

## EXCELLENT PERFORMANCES

REVENUES

€ 51.2 BN  
+4.9%

OPERATING EXPENSES

€ 31.4 BN  
+3.9%

GROSS OPERATING INCOME

€ 19.8 BN  
+6.5%

NET INCOME, GROUP SHARE

€ 12.2 BN  
+4.6%

VS. 2024

## REVENUES OF THE OPERATING DIVISIONS

CORPORATE &  
INSTITUTIONAL BANKING

€ 19.0 BN  
+5.6%

COMMERCIAL, PERSONAL  
BANKING & SERVICES<sup>1</sup>

€ 26.7 BN  
+2.6%

INVESTMENT &  
PROTECTION SERVICES

€ 6.9 BN  
+19.6%

Excl. AXA IM: +6.1%

VS. 2024

<sup>1</sup> Including 2/3 of Private Banking PEL/CEL effects

## SUMMARY



A RECORD FOURTH QUARTER WITH  
EXCELLENT OPERATING PERFORMANCES



2025 DIVIDEND OF €5.16<sup>2</sup> (+7.7%)



2026 TRAJECTORY CONFIRMED



VERY SOLID FINANCIAL STRUCTURE:  
CET1: 12.6%



2028 OBJECTIVES RAISED



PREPARING 2027-2030 PLAN AND  
BUILDING AN EVEN MORE EFFICIENT AND  
VALUE-CREATING GROUP

<sup>2</sup> €2.59 interim paid in September 2025. Balance of €2.57 due on 20 May 2026, subject to approval by the General Meeting of 12 May 2026.



BNP PARIBAS

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for a changing  
world