

2025
FULL YEAR

RESULTS

EXCELLENT PERFORMANCES

REVENUES	OPERATING EXPENSES	GROSS OPERATING INCOME	NET INCOME, GROUP SHARE
€ 51.2 BN +4.9%	€ 31.4 BN +3.9%	€ 19.8 BN +6.5%	€ 12.2 BN +4.6%

● VS. 2024

REVENUES OF THE OPERATING DIVISIONS

CORPORATE & INSTITUTIONAL BANKING	COMMERCIAL, PERSONAL BANKING & SERVICES ¹	INVESTMENT & PROTECTION SERVICES
€ 19.0 BN +5.6%	€ 26.7 BN +2.6%	€ 6.9 BN +19.6%
		Excl. AXA IM: +6.1%

● VS.2024

¹ Including 2/3 of Private Banking PEL/CEL effects

SUMMARY



A RECORD FOURTH QUARTER WITH EXCELLENT OPERATING PERFORMANCES



2025 DIVIDEND OF €5.16² (+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

² €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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