

SECOND QUARTER 2021 RESULTS

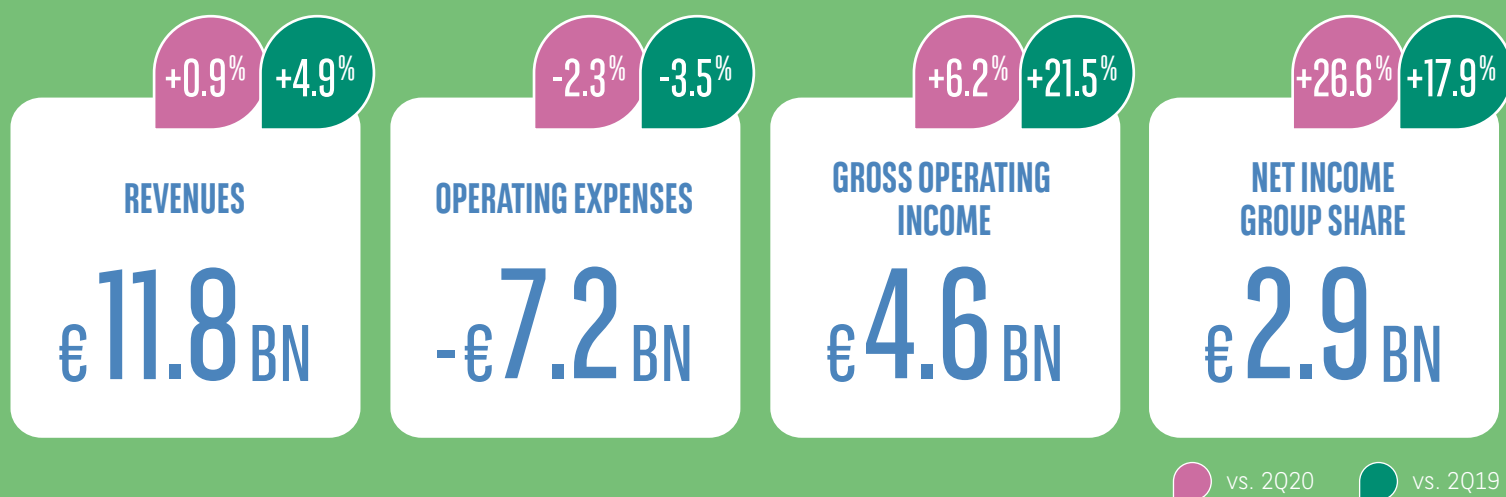
"On the strength of its diversified and integrated model and its robust financial structure, BNP Paribas continues to expand its activities at the service of its clients and the economy. BNP Paribas' results are solid and reflect the rebound in activity and our growth potential.

The Group continues to mobilise all its resources and expertise to support individual, corporate and institutional clients in putting in place the right solutions, supporting them in their transformation and contributing, alongside them, to the success of a solid and sustainable recovery.

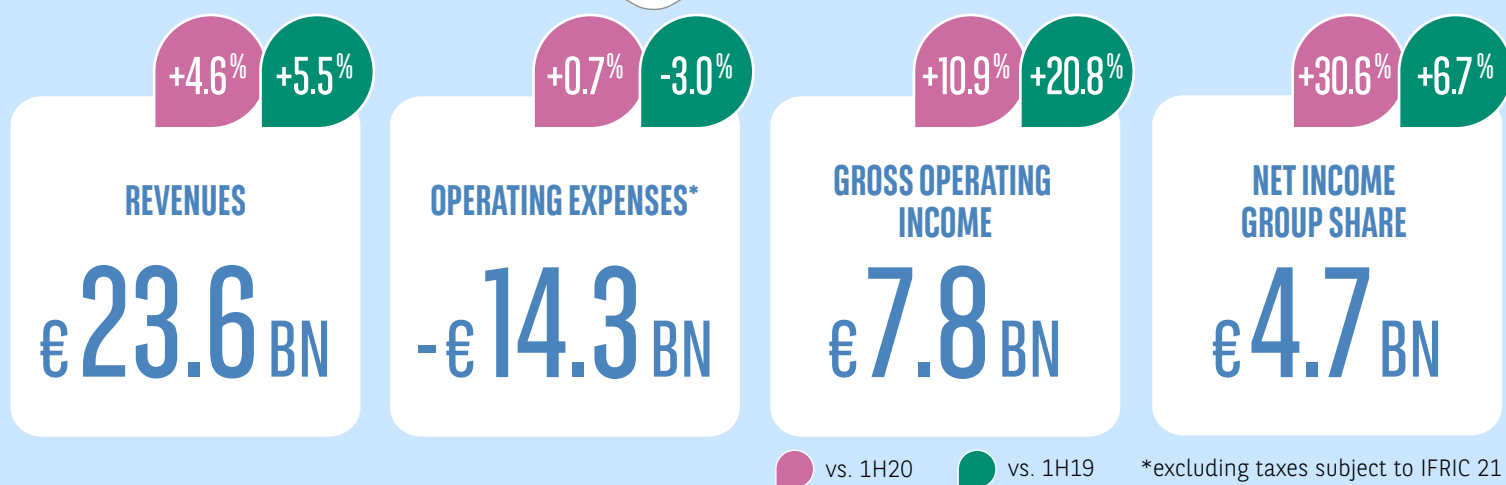
I would like to thank BNP Paribas teams in all its entities for their constant presence at the side of our clients, who are increasingly numerous in placing their confidence in us in Europe and worldwide."

Jean-Laurent Bonnafé, Director and Chief Executive Officer

2ND QUARTER 2021: A SOLID MODEL AND A STRONG PERFORMANCE



1ST SEMESTER 2021: AN ESTABLISHED REBOUND AND A PROVEN GROWTH POTENTIAL



*excluding taxes subject to IFRIC 21

SYNTHESIS OF 2Q 2021

- Sustained growth in revenues: contribution of the diversified & integrated model
- Decrease in costs, positive jaws effect
- Low cost of risk
- Strong rise in operating income vs. 2Q20 and vs. 2Q19
- Strong rise in net income vs. 2Q20 and vs. 2Q19
- Very solid financial structure: 12.9% CET ratio as at 30.06.2021
- Additional ordinary dividend¹
- BNP Paribas joins the Net-Zero Banking Alliance, which aims at achieving CO₂-neutrality by 2050

¹ Additional ordinary dividend per share on 2020 net income that would raise the pay-out ratio to 50%, in accordance with the Group's ordinary distribution policy and further to the ECB announcements of 23 July 2021 – Subject to the approval of the General Meeting of 24 Sept. 2021; detachment scheduled for 28 Sept. 2021, pay-out for 30 Sept. 2021



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