

# BNP Paribas 2025 STRATEGIC PLAN

## Technology & Operational Performance



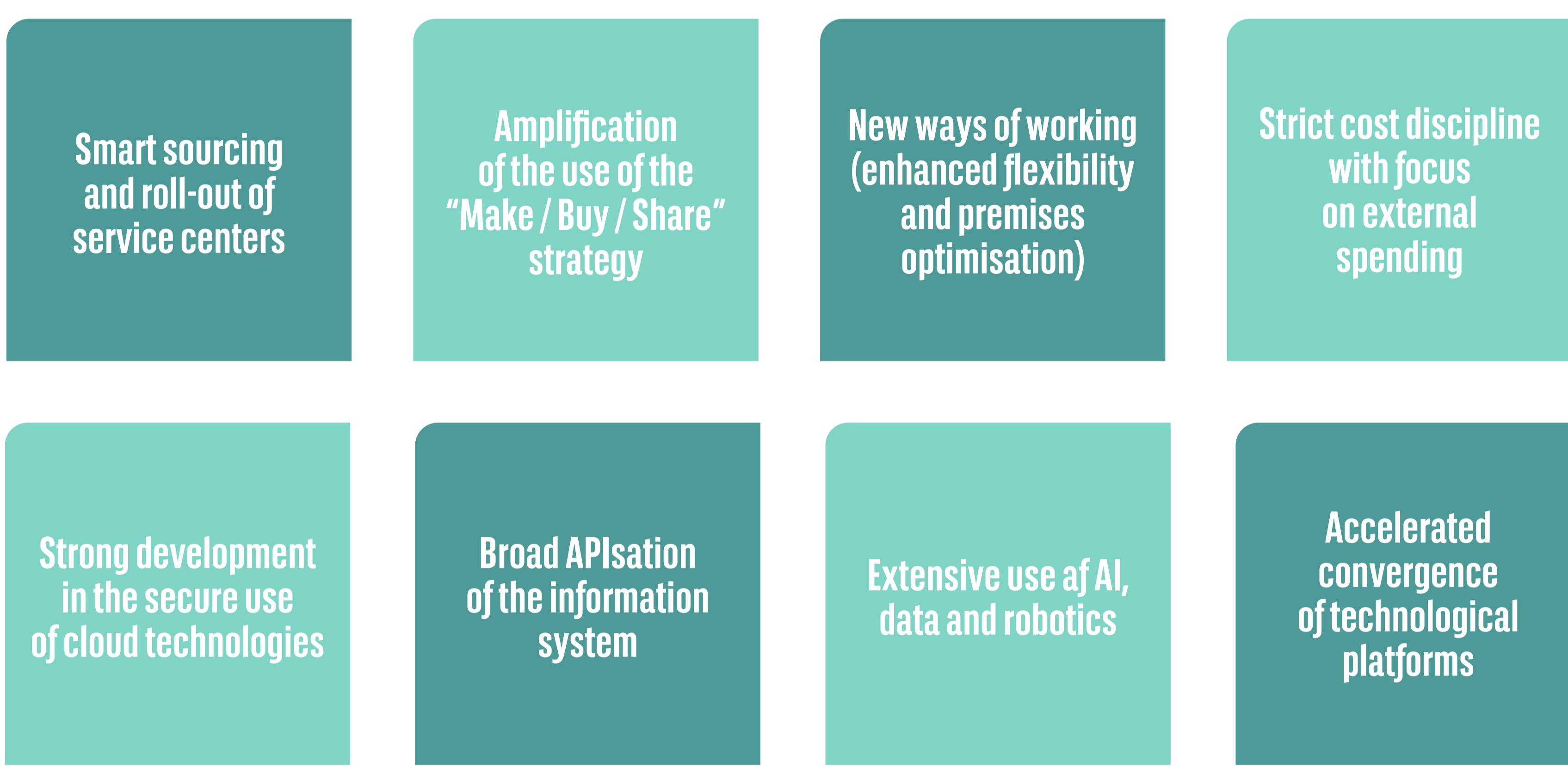
**GROWTH  
TECHNOLOGY  
SUSTAINABILITY**



### 2025 AMBITIONS

**Technology, Operational Performance & Cost Discipline, at the heart of the 2025 Strategic plan**

Structural levers to further sustain businesses' growth at marginal cost & operational efficiency improvement



**2022 - 2025 objective:**  
Positive jaws effect every year in every division  
>+2pts on average<sup>1</sup>

### TECHNOLOGICAL TRANSFORMATION AS A TOP PRIORITY

#### CLOUD

**A SAFER & MORE RESILIENT IT**

Provide the IT infrastructure to ease the implementation of delivery-oriented operating models and decrease time to market and costs

**2025**  
=>40% OF THE INFORMATION SYSTEM IN DEDICATED CLOUD(S)

#### IT MARKET PLACE & API

**AN OPEN INFORMATION SYSTEM**

Implement IT market place to simplify IT services consumption  
Provide standardised IT interfaces to support capabilities reuse through APIs

ESTIMATION FOR END OF 2022: 190	ESTIMATION FOR 2025: 400
MILLIONS OF TRANSACTIONS TRANSITING ON THE GROUP API PLATFORM PER MONTH	

#### DATA

**DATA AT THE CORE OF VALUE CREATION**

Deliver the proper tooling to take full advantage of data  
Empower clients, partners and employees to create, transform and thrive in a digitalised world

#### ARTIFICIAL INTELLIGENCE

**A MATURE SET-UP, READY FOR SCALE-UP**

Safe development and best-in-class approach  
Value-creating use cases addressing concrete needs  
A target of >1000 AI use cases by 2025

#### PREPARING THE FUTURE

**ACTIVE TECHNOLOGICAL WATCH, FRUITFUL COLLABORATIONS & TARGETED INVESTMENT STRATEGY**

Monitoring technological developments to identify and anticipate future trends  
Partnering in the Fintech-Insurtech start-ups at various stages of their development, using complementary strategies

<sup>1</sup> CAGR 17-21 Revenues minus CAGR 17-21 Operating Expenses



**BNP PARIBAS**

The bank  
for a changing  
world