# 3rd QUARTER 2023 RESULTS

"The Group's good performance in the third quarter demonstrates the solidity of our model and our long-term commitment to support our clients in all phases of the economic cycle. This performance reflects our long-term approach, the efficiency of our platforms, our diversification by business line, geographical region and customer profile, as well as our proactive and prudent risk management. I would like to thank the teams in all Group's entities and our clients for their trust."

Jean-Laurent Bonnafé

Director and Chief Executive Officer of BNP Paribas

# SOLID RESULTS Supported by the strength of our diversified model



**REVENUES** <sup>1</sup>

+4.3%

**OPERATING EXPENSES**<sup>1</sup>

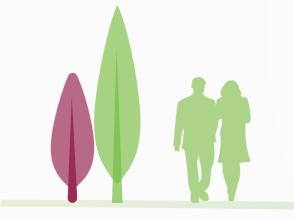
+3.4%

DISTRIBUTABLE NET INCOME 1

27<sub>RN</sub>

vs. 3Q22

#### REVENUES OF THE OPERATING DIVISIONS



+5.1%

+6.7%

-1.8%

€3.9BN

Corporate & Institutional Banking

€6.8BN

Commercial, Personal Banking & Services <sup>2</sup>

**€**1.4<sub>BN</sub>

Investment & Protection Services

vs. 3Q22 at constant scope and exchange rates

### **SUMMARY**

## Solid intrinsic growth

Revenue growth -Positive jaws effect

Strong increase in pre-tax income<sup>1</sup> (+7.2% vs. 3Q22)

Cost of risk at a low level (33 bps) - Solid financial structure (CET1: 13.4%)

Confirmation of the growth trajectory in distributable Net Income 1 in 2023

Leadership affirmed for the energy transition

Mobilisation and strong people commitment to serving clients

- 1 Result serving as a basis for calculating the ordinary distribution in 2023 and reflecting the Group's intrinsic performance post Bank of the West sale and post ramp up of the SRF (Single Resolution Fund) See the detailed presentation of the 3Q23 results accessible on https://invest.bnpparibas
- <sup>2</sup> Including 100% of Private Banking







The bank for a changing world