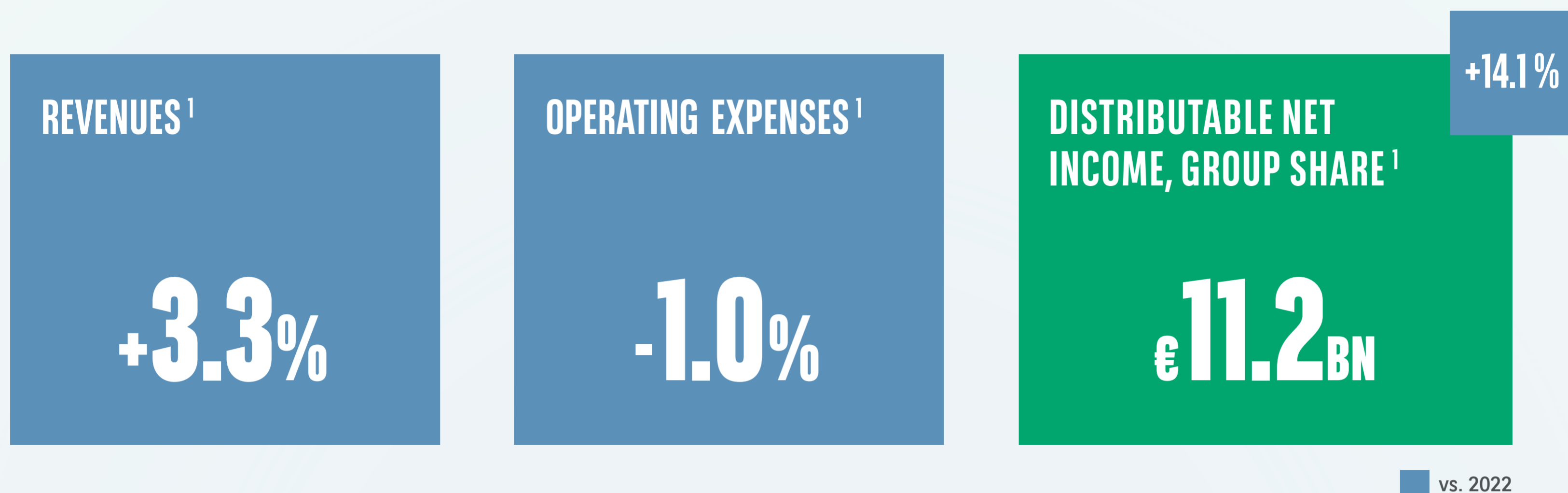


2023 FULL YEAR RESULTS

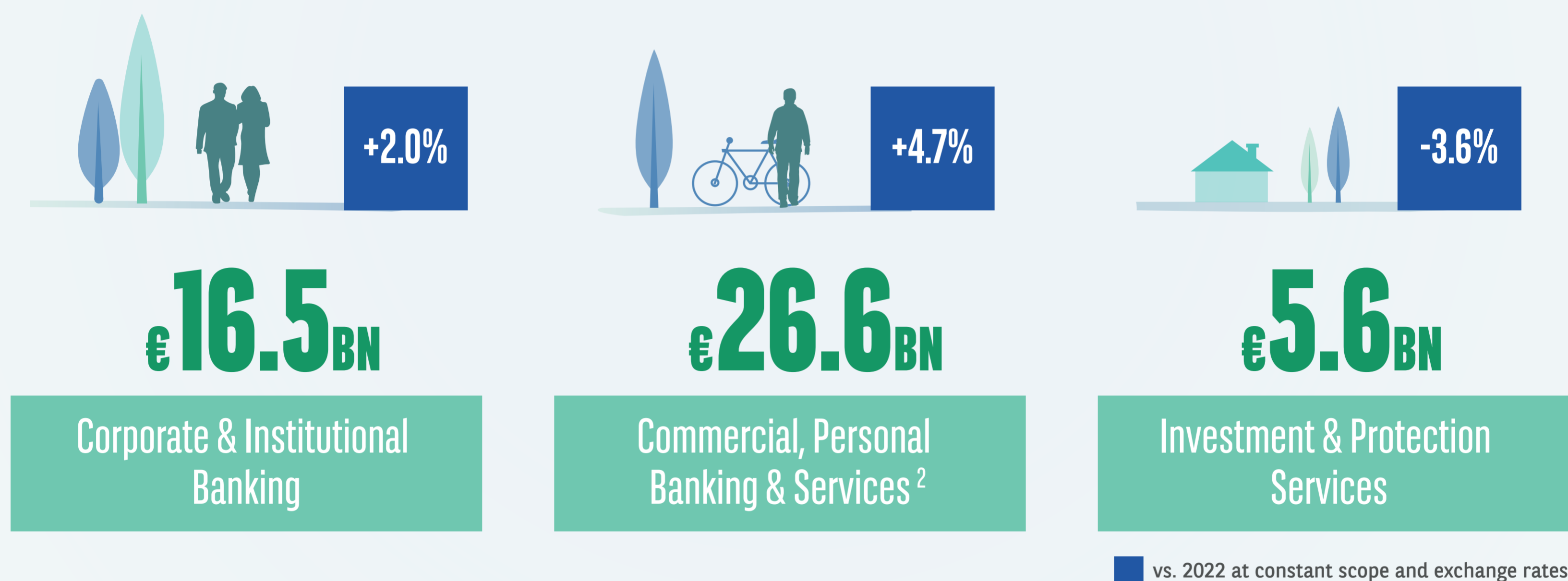
“BNP Paribas achieved a very good performance in 2023 that reflects the solidity of our diversified model, the efficiency of our platforms, and the Group’s ability to continue its development in order to address the needs of all its clients. On the strength of our teams’ mobilisation and expertise, and our technological advances, BNP Paribas will continue to grow and gain market share. 2023 also featured a strong acceleration in financing the production of low-carbon energies in order to contribute towards transitioning our economies and our societies. Alongside all our teams, whom I wish to thank for their commitment, we remain focused on supporting clients and partners on a long-term basis and, more broadly, on serving the European economy.”

Jean-Laurent Bonnafé
Director and Chief Executive Officer
of BNP Paribas

CONSOLIDATED GROUP Strong increase in 2023 distributable Net Income



REVENUES OF THE OPERATING DIVISIONS



SUMMARY

Very good performance in 2023

Increase of distributable Net Income, in line with the Group’s objective	Significant acceleration in financing low-carbon energies
Positive jaws effect and low cost of risk	Broad adoption of Artificial Intelligence and gearing up on GenAI
+18.0% growth in distributable earnings per share (EPS)	Strong mobilisation and commitment of the teams to serve our clients
Strength of the Group’s diversified, integrated and at-scale model	BNP Paribas is solid and well positioned to continue to grow

¹ Results serving as a basis for calculating the 2023 distribution and reflecting the Group’s intrinsic performance post Bank of the West sale and post ramp-up of the Single Resolution Fund (SRF), excluding extraordinary items - See the detailed presentation of the 2023 results on <https://invest.bnpparibas>

² Including 100% of Private Banking



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