

2022 FULL YEAR RESULTS

“BNP Paribas achieved a very good performance in 2022. It reflects our unique positioning as a European leader, which is based on leading platforms to accompany our clients’ dynamism and their ability to adapt and support the economy.

On the strength of these results, the Group has revised its objectives upward in all three pillars of its GTS 2025 plan. We are setting ambitious financial targets and pursuing our technological advances. We are strengthening our commitments to a sustainable economy and are entering a new phase of acceleration in financing the energy transition. 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.”

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

2022 - CONSOLIDATED GROUP

VERY SOLID RESULTS, STRONG GROWTH AND POSITIVE JAWS EFFECT



vs. 2021

*Excluding exceptional items

REVENUES OF THE OPERATING DIVISIONS



CORPORATE & INSTITUTIONAL BANKING

COMMERCIAL, PERSONAL BANKING & SERVICES**

INVESTMENT & PROTECTION SERVICES

VERY STRONG INCREASE

STRONG GROWTH

INCREASE IN REVENUES

vs. 2021

**Including 100% of Private Banking in Commercial & Personal Banking

SUMMARY

A SOLID PERFORMANCE

Strong mobilisation of the teams to support clients

Strong growth in revenues - Positive jaws effect

Prudent risk management - Low cost of risk

Very strong increase in Net income, Group share

Return to shareholders of 60%***

Acceleration in financing the energy transition

*** applied to distributable income including the contribution of Bank of the West and subject to the approval of the General Meeting of 16 May 2023 and ECB authorisation



BNP PARIBAS

The bank
 for a changing
 world