



RESTATEMENT OF NEW 2025 QUARTERLY SERIES IN THE 2026 FORMAT

PRESS RELEASE

Paris, 16 March 2026

This restatement has no impact on the Group's published 2025 results and changes only the analytical breakdown of business lines and divisions.

In order to present a consistent reference with the presentation of the financial statements and the results applied from 1 January 2026, the quarterly series for the 2025 financial year include the main effects described below:

- **Reorganisation of GCM (Global Capital Markets) within CIB**
Impact: nil at CIB level and intra-division transfer of P&L and RWAs
CIB Global Capital Markets reorganised both Securitization & Corporate Bonds activities in AMERICAS and APAC to fully align CIB organization at worldwide level. The RWAs of the relevant activities (~€12bn) are therefore moved from Global Markets (GM) to Global Banking (GB).
The revenue sharing between GB and GM has evolved to align across the 3 regions, though with a limited net impact on the total revenues of both businesses (~€0.1bn).
This regional alignment of CIB organisation aims at reinforcing worldwide governance. It also contributes to reinforcing GB and GM joint efforts to further develop Originate & Distribute model.
- **Evolution of the sharing agreement between Wealth Management (WM) and CPBS**
Impact: €17M at revenue level
The revenue sharing agreement between WM and the internal distribution networks (largely the Commercial Banks), aiming at recognizing to the networks their contribution to the value created for WM, has been updated to better reflect the recognition of the upstreaming role of the networks.
- **Transfer of 50% of Kantox from New Digital Businesses (NDB) to GM**
Impact: €11M at revenue level
Kantox's contribution was previously 50/50 shared between GM and NDB.
In order to enable GM to fully benefit from the integration of this activity, the entire contribution from Kantox is now transferred to GM.

- **Evolution of the main components of IPS and central costs allocation following the integration of AXA IM into the Asset Management (AM)**

Impact: €8M at costs level

Given the recent acquisition of AXA Investment Managers (AXA IM) by the BNP Paribas Group, the AM business line is now composed of the former BNP Paribas Asset Management, AXA IM and Real Estate Investment Management.

The rest of Real Estate and IPS Investments, previously presented with Asset Management, will now be aggregated with Wealth Management.

As a result of the full integration of AXA IM in the AM business line, a share of the central costs previously allocated to the other business lines (CIB, CPBS and other IPS business lines) is now allocated to AM business line.

The following non-audited appendices detail the 2025 quarterly results in line with these developments.

New quarterly series in excel format are available on the following website:

<https://invest.bnpparibas.com>.

Calendar

- 15 April 2026: Start of the quiet period
- 30 April 2026: Publication of 1Q26 results
- 12 May 2026: Annual General Meeting
- 18 May 2026: Detachment date of balance dividend on 2025 earnings (subject to the approval of the Annual General Meeting of 12 May 2026)
- 20 May 2026: Payment date of balance dividend on 2025 earnings (subject to the approval of the Annual General Meeting of 12 May 2026)
- 1 June 2026: Deep Dive Commercial & Personal Banking in Belgium
- 23 July 2026: Publication of 2Q26 & 1H26 results

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APPENDIX 1: 2025 RESTATED GROUP PROFIT & LOSS, UNCHANGED COMPARED TO 2025 PUBLISHED GROUP PROFIT & LOSS

€m	Effects of the 2025 restated				2025 Restated
	2025 Published	Evolution of the sharing agreement between WM & CPBS	Transfer of 50% of Kantox from NDB to GM	Central costs allocation following the integration of AXA IM into the Asset Management	
Revenues	51,223				51,223
Operating Expenses and Dep.	-31,374				-31,374
Gross Operating Income	19,849				19,849
Cost of Risk and others	-3,553				-3,553
Operating Income	16,296				16,296
Share of Earnings of Equity-Method Entities	777				777
Other Non Operating Items	-8				-8
Pre-Tax Income	17,065				17,065

APPENDIX 2: EFFECTS OF THE RESTATEMENT ON OPERATING DIVISIONS

€m	Effects of the 2025 restated				2025 Restated
	2025 Published	Evolution of the sharing agreement between WM & CPBS	Transfer of 50% of Kantox from NDB to GM	Central costs allocation following the integration of AXA IM into the Asset Management	
Commercial, Personal Banking & Services (including 2/3 of Private Banking)					
Revenues	26,717	17	-11		26,723
Operating Expenses and Dep.	-16,053		17	5	-16,032
Gross Operating Income	10,663	17	6	5	10,691
Cost of Risk and others	-3,059				-3,059
Operating Income	7,604	17	6	5	7,631
Share of Earnings of Equity-Method Entities	423				423
Other Non Operating Items	-222				-222
Pre-Tax Income	7,805	17	6	5	7,832
Investment & Protection Services					
Revenues	6,929	-17			6,912
Operating Expenses and Dep.	-4,158			-8	-4,166
Gross Operating Income	2,771	-17		-8	2,745
Cost of Risk and others	-10				-10
Operating Income	2,761	-17		-8	2,736
Share of Earnings of Equity-Method Entities	186				186
Other Non Operating Items	142				142
Pre-Tax Income	3,089	-17		-8	3,064
Corporate and Institutional Banking					
Revenues	18,997		11		19,008
Operating Expenses and Dep.	-11,061		-17	3	-11,074
Gross Operating Income	7,936		-6	3	7,933
Cost of Risk and others	-452				-452
Operating Income	7,484		-6	3	7,481
Share of Earnings of Equity-Method Entities	20				20
Other Non Operating Items	3				3
Pre-Tax Income	7,506		-6	3	7,503
Corporate Center incl. restatement related to insurance activities of the volatility (IFRS 9) and attributable costs (internal distribution) and PF non core					
Revenues	-1,420				-1,420
Operating Expenses and Dep.	-101				-101
Gross Operating Income	-1,521				-1,521
Cost of Risk and others	-32				-32
Operating Income	-1,553				-1,553
Share of Earnings of Equity-Method Entities	149				149
Other Non Operating Items	69				69
Pre-Tax Income	-1,335				-1,335