

BNP Paribas Analysts consensus as of		Post - 2Q26 15/09/2026									
BNP PARIBAS GROUP in m€		Average Nb 3Q26E		Average Nb 2026E		Average Nb 2027E		Average Nb 2028E		Average Nb 2029E	
Revenues		14	13,547	15	55,328	15	57,666	15	60,321	10	63,088
Expenses & depreciation		14	-7,952	15	-33,014	15	-33,403	15	-33,748	10	-34,460
Gross Operating Income		14	5,594	15	22,315	15	24,263	15	26,573	10	28,627
Cost of Risk		14	-912	15	-3,747	15	-3,642	15	-3,683	10	-3,818
Cost of legal risk on financial instruments		10	-24	14	-360	11	-69	11	-44	8	-60
Operating Income		14	4,665	15	18,250	15	20,570	15	22,858	10	24,761
Associates		14	197	15	967	15	926	15	939	10	975
Other non op. items		13	-39	14	843	14	-173	14	-62	9	-45
<i>Total non operating items</i>		14	161	15	1,753	15	764	15	880	10	934
Pre-tax Income		14	4,826	15	19,981	15	21,324	15	23,728	10	25,695
Taxes		14	-1,264	15	-5,285	15	-5,678	15	-6,279	10	-6,818
Minorities		14	-153	15	-545	15	-645	15	-696	10	-754
Net Income Group share		14	3,409	15	14,152	15	15,001	15	16,753	10	18,124
EPS (€)		12	2.95	15	12.05	15	13.07	15	15.01	10	16.72
Dividende par action (numéraire) (€)				15	6.1	15	6.8	15	7.8	10	8.8
Common Equity Tier 1 ratio (%) "Phased in"		14	13.0%	15	13.1%	14	13.2%	14	13.3%	9	13.4%
ROTE				12	12.3%	12	12.9%	12	13.7%	8	14.1%

The consensus published in the table above was collected and aggregated by BNP Paribas Investor Relations team. It corresponds to arithmetic average of Profit and Loss estimates at the Group level, provided by analysts contacted by BNP Paribas to contribute, of which the complete list is disclosed here: <https://invest.bnpparibas/en/bnp-paribas-share>. The same method is applied for each collected consensus. "Nb" corresponds to the number of analysts that contributed to the consensus during the specified time period: from 28.08.2026 au 08.09.2026.

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