

BNP Paribas
Analysts consensus as of:

post-3Q25
14/11/2025

BNP PARIBAS GROUP	in m€
Revenues	
Expenses & depreciation	
Gross Operating Income	
Provisions	
Operating Income	
Associates	
Other non op. items	
<i>Total non operating items</i>	
Pre-tax Income	
Taxes	
Minorities	
Net Income Group share	

Nb	Average
	4Q25E
12	12,916
12	- 8,204
12	4,712
12	- 906
12	3,805
12	179
11	58
12	232
12	4,037
12	- 1,068
12	- 124
12	2,845

Nb	Average
	2025E
12	51,027
12	-31,304
12	19,723
12	-3,575
12	16,148
12	830
11	161
12	978
12	17,125
12	-4,432
12	-588
12	12,104

Nb	Average
	2026E
12	53,918
12	-32,520
12	21,398
12	-3,502
12	17,896
12	742
11	66
12	802
12	18,698
12	-4,968
12	-621
12	13,109

Nb	Average
	2027E
12	56,170
12	-32,941
12	23,229
12	-3,526
12	19,703
12	753
11	43
12	792
12	20,495
12	-5,485
12	-662
12	14,348

Nb	Average
	2028E
9	58,439
9	-33,550
9	24,890
9	-3,552
9	21,338
9	747
8	108
9	844
9	22,182
9	-5,946
9	-718
9	15,518

EPS (€)	
Dividend per share (cash) (€)	

10	2.36
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12	10.11
12	5.1

12	11.17
12	5.7

12	12.42
12	6.3

9	13.66
9	7.0

Common Equity Tier 1 ratio (%) "Phased in"	
ROTE	

12	12.44%
12	11.1%

11	12.62%
12	11.8%

11	12.71%
12	12.3%

8	13.04%
9	12.6%

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 7.11.2025 to 14.11.2025.

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