BNP Paribas Analysts consensus as of	Post - 3Q26 12/11/2026

BNP PARIBAS GROUP in m€	Nb	Average 3Q26E	Nb	Average 2026E	Nb	Average 2027E	Nb	Average 2028E	Nb	Average 2029E	Nb	Average 2030E
Revenues	14	13,609	14	55,513	14	57,350	14	60,229	11	62,985	7	65,709
Expenses & depreciation	14	-8,438	14	-33,150	14	-33,464	14	-33,756	11	-34,430	7	-34,877
Gross Operating Income	**14**	**5,171**	**14**	**22,363**	**14**	**23,886**	**14**	**26,473**	**11**	**28,556**	**7**	**30,832**
Cost of Risk	14	-974	14	-3,904	14	-3,777	14	-3,809	11	-3,916	7	-4,037
Cost of legal risk on financial instruments	7	-18	10	-352	7	-54	7	-54	6	-63	4	-95
Operating Income	**14**	**4,188**	**14**	**18,207**	**14**	**20,082**	**14**	**22,637**	**11**	**24,605**	**7**	**26,740**
Associates	14	202	14	1,074	14	939	14	977	11	1,012	7	983
Other non op. items	14	-58	14	784	14	-210	14	-58	11	-29	7	-71
Total non operating items	14	144	14	1,858	14	729	14	919	11	983	7	912
Pre-tax Income	**14**	**4,332**	**14**	**20,065**	**14**	**20,812**	**14**	**23,556**	**11**	**25,588**	**7**	**27,652**
Taxes	14	-1,110	14	-5,405	14	-5,541	14	-6,225	11	-6,762	7	-7,331
Minorities	14	-163	14	-582	14	-654	14	-712	11	-743	7	-750
Net Income Group share	**14**	**3,059**	**14**	**14,078**	**14**	**14,617**	**14**	**16,619**	**11**	**18,083**	**7**	**19,572**
EPS (€)	12	2.64	14	11.96	14	12.78	14	15.08	11	17.19	7	19.93
Dividende par action (numéraire) (€)			14	6.1	14	6.5	14	7.7	11	8.8	7	10.1
Common Equity Tier 1 ratio (%)	**13**	**13.1%**	14	**13.1%**	**13**	**13.1%**	**13**	**13.3%**	**10**	**13.4%**	**7**	**13.4%**
ROTE			12	12.3%	12	12.8%	12	13.9%	9	14.5%	5	15.3%

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 05.11.2026 au 12.11.2026.

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