

**BNP Paribas
Analysts consensus as of:**

**Post-4Q25
25/02/2026**

BNP PARIBAS GROUP in m€	Average		Average		Average		Average		Average	
	Nb	1Q26E	Nb	2026E	Nb	2027E	Nb	2028E	Nb	2029E
Revenues	13	13,884	14	54,380	14	56,811	14	59,083	7	61,206
Expenses & depreciation	13	-8,691	14	-32,662	14	-33,030	14	-33,484	7	-34,214
Gross Operating Income	13	5,194	14	21,717	14	23,781	14	25,599	7	26,992
Provisions	13	-861	14	-3,512	14	-3,540	14	-3,593	7	-3,742
Operating Income	13	4,332	14	18,205	14	20,242	14	22,006	7	23,251
Associates	13	174	14	926	14	778	14	771	7	835
Other non op. items	12	-37	13	474	13	17	13	-5	6	-4
<i>Total non operating items</i>	13	139	14	1,366	14	794	14	766	7	831
Pre-tax Income	13	4,471	14	19,571	14	21,036	14	22,772	7	24,082
Taxes	13	-1,202	14	-5,021	14	-5,580	14	-6,036	7	-6,314
Minorities	13	-153	14	-656	14	-696	14	-739	7	-790
Net Income Group share	13	3,116	14	13,894	14	14,760	14	15,997	7	16,978
EPS (€)	12	2.70	14	12.00	14	12.88	14	14.20	7	15.28
Dividend per share (cash) (€)			14	6.0	14	6.6	14	7.2	7	7.8
Common Equity Tier 1 ratio (%) "Phased in"			14	12.98%	13	13.11%	13	13.46%	6	13.79%
ROTE			11	12.6%	11	12.8%	11	13.0%	5	13.0%

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 17.02.2026 to 25.02.2026.

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