

BNP Paribas
Analysts consensus as of

Pre - 3Q26
14/10/2026

BNP PARIBAS GROUP in m€	Average		Average		Average		Average		Average		Average	
	Nb	3Q26E	Nb	2026E	Nb	2027E	Nb	2028E	Nb	2029E	Nb	2030E
Revenues	14	13,500	14	55,301	14	57,646	14	60,302	11	62,869	6	65,584
Expenses & depreciation	14	-8,002	14	-33,123	14	-33,544	14	-33,916	11	-34,688	6	-35,401
Gross Operating Income	14	5,498	14	22,178	14	24,101	14	26,386	11	28,180	7	25,871
Cost of Risk	14	-898	14	-3,782	14	-3,622	14	-3,662	11	-3,775	6	-3,934
Cost of legal risk on financial instruments	14	-14	14	-274	14	-49	14	-34	11	-44	6	-47
Operating Income	14	4,586	14	18,122	14	20,431	14	22,689	11	24,362	7	22,459
Associates	14	204	14	924	14	880	14	915	11	954	6	903
Other non op. items	14	-43	14	801	14	-145	14	-51	11	-22	6	-69
<i>Total non operating items</i>	14	161	14	1,725	14	735	14	864	11	932	7	715
Pre-tax Income	14	4,747	14	19,847	14	21,166	14	23,554	11	25,294	7	23,174
Taxes	14	-1,369	14	-5,369	14	-5,673	14	-6,268	11	-6,748	6	-7,273
Minorities	14	-145	14	-543	14	-654	14	-708	11	-759	6	-784
Net Income Group share	14	3,233	14	13,935	14	14,838	14	16,578	11	17,787	7	16,269
EPS (€)	12	2,80	14	11,84	14	12,91	14	14,85	11	16,50	6	18,67
Cash dividend per share (€)			14	6,0	14	6,8	14	7,8	11	8,7	6	9,9
Common Equity Tier 1 ratio (%)	13	12,9%	15	13,1%	13	13,2%	13	13,3%	10	13,4%	6	13,3%
ROTE			11	12,2%	11	12,7%	11	13,5%	8	13,9%	3	14,5%

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 07.10.2026 au 14.10.2026.

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