

BNP Paribas
Analysts consensus as of:

pre-4Q25
19/01/2026

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	

	Average 4Q25E
Nb	
16	12,864
16	- 8,198
16	4,666
16	- 909
16	3,757
15	179
14	54
16	219
16	3,976
16	- 1,015
16	- 126
16	2,835

	Average 2025E
Nb	
16	50,971
16	-31,298
16	19,674
16	-3,582
16	16,092
16	777
15	151
16	969
16	17,062
16	-4,381
16	-587
16	12,093

	Average 2026E
Nb	
16	53,951
16	-32,549
16	21,402
16	-3,474
16	17,928
16	871
15	519
16	1,357
16	19,285
16	-5,014
16	-617
16	13,654

	Average 2027E
Nb	
16	56,205
16	-32,991
16	23,215
16	-3,495
16	19,720
16	814
15	-75
16	744
16	20,463
16	-5,489
16	-644
16	14,331

	Average 2028E
Nb	
15	58,563
15	-33,642
15	24,921
15	-3,538
15	21,383
15	813
14	51
15	860
15	22,244
15	-5,926
15	-683
15	15,635

EPS (€)	14	2.35
Dividend per share (cash) (€)	16	10.16
	16	5.3
Common Equity Tier 1 ratio (%) "Phased in"	16	12.53%
ROTE	9	11.0%

	16	10.16
	16	5.3
	16	12.81%
	9	12.0%
	15	12.97%

	16	11.62
	16	5.9
	16	12.55
	16	6.4
	15	13.80

	16	12.81%
	9	12.0%
	15	12.97%
	9	12.3%
	14	13.31%

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 12.01.2026 to 19.01.2026.

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