BNP PARIBAS

# Market consensus - 4 quarter 2025

| *Selected items - consolidated data [PLN mn]* | Consensus Q4 2025 | | | | Number of forecasts | Q3'25 | change q/q | Q4'24 | change r/r |
|---|---|---|---|---|---|---|---|---|---|
| | Avg | Min | Median | Max | | | | | |
| Net interest income | 1 466 | 1 427 | 1 466 | 1 493 | 7 | 1 457 | 0,7% | 1 540 | (4,8%) |
| Net fee & commission income | 315 | 308 | 313 | 328 | 7 | 289 | 9,2% | 330 | (4,5%) |
| **Total income (NBI)** | **2 007** | **1 981** | **2 005** | **2 052** | 7 | **1 955** | **2,7%** | **2 016** | **(0,4%)** |
| Operating expenses | (833) | (850) | (830) | (824) | 7 | (800) | 4,2% | (840) | (0,8%) |
| Net allowances on expected credit losses | (83) | (96) | (83) | (73) | 7 | (97) | (14,1%) | (59) | 40,3% |
| **Net profit** | **763** | **717** | **763** | **823** | 7 | **696** | **9,7%** | **509** | **49,8%** |

The presented market consensus has been prepared by the Bank based on the reports of independent stock analysts monitoring the financial and commercial results of BNP Paribas Bank Polska S.A. and issuing recommendations for the Bank's shares.
None of the estimates or recommendations presented above shall be seen as a forecast or opinion of the BNP Paribas Bank Polska S.A. Management Board. The Bank did not publish any forecasts of the results.
Consensus prepared based on forecasts of analysts from: Ipopema, Citi, Trigon, PKO BP, mBank, Erste, Pekao.