2025 EU-wide Stress Test

Bank Name	BNP Paribas S.A.
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

2025 EU-wide Stress Test: Summary

BNP Paribas S.A.

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	19,731		26,096	26,365	26,504	19,880	21,618	21,868
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9,041		5,027	5,027	5,027	-25,554	6,326	6,326
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,120		-3,971	-3,012	-2,873	-11,942	-9,535	-6,171
4	**Profit or (-) loss for the year**	**12,177**		**12,458**	**13,477**	**13,526**	**-9,698**	**4,965**	**7,954**
5	Coverage ratio: non-performing exposure (%)	50.44%		43.66%	40.08%	37.75%	43.71%	41.10%	40.04%
6	Common Equity Tier 1 capital	98,128	98,580	102,962	105,340	105,037	79,412	81,761	82,521
7	Total Risk exposure amount (all transitional adjustments included)	762,247	802,715	808,721	810,318	810,876	852,770	866,584	869,465
8	**Common Equity Tier 1 ratio, %**	**12.87%**	**12.28%**	**12.73%**	**13.00%**	**12.95%**	**9.31%**	**9.43%**	**9.49%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**12.87%**	**11.01%**	**11.40%**	**11.62%**	**11.54%**	**8.66%**	**8.85%**	**8.88%**
10	Tier 1 capital	113,768	114,220	118,602	120,981	120,677	95,053	97,401	98,161
11	Total leverage ratio exposures	2,464,334		2,464,334	2,464,334	2,464,334	2,464,334	2,464,334	2,464,334
12	**Leverage ratio, %**	**4.62%**	**4.63%**	**4.81%**	**4.91%**	**4.90%**	**3.86%**	**3.95%**	**3.98%**
13	**Fully loaded leverage ratio, %**	**4.62%**	**4.63%**	**4.81%**	**4.91%**	**4.90%**	**3.86%**	**3.95%**	**3.98%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	BNP Paribas S.A.	Central banks	202,644	0	0	0	789	0	0	0	180,618	632	0	16	1	0	0.00%
2		Central governments	187,004	63	0	0	2,888	25	0	0	120,304	372	57	20	12	15	25.85%
3		Regional governments or local authorities	4,214	0	0	0	820	0	0	0	3,889	91	0	1	1	0	91.38%
4		Public sector entities	7,960	4	0	0	1,178	3	0	0	6,070	154	4	0	1	3	74.84%
5		Institutions			65,544	153			17,629	0	28,233	302	54	12	4	3	4.74%
6		Corporates	186,127	8,410	356,648	2,702	111,516	4,424	138,602	0	406,238	40,442	10,688	375	587	5,229	48.92%
7		Corporates - Of Which: Specialised Lending	52,524	1,271	0	0	23,636	594	0	0	48,634	6,282	1,271	45	111	712	56.03%
8		Corporates - Of Which: SME general corporates	37,108	2,008	0	0	18,776	1,503	0	0	32,993	5,479	2,000	62	100	911	45.56%
9		Corporates - Of Which: Purchased receivables	18,009	86	0	0	5,181	45	0	0	17,036	1,793	86	2	1	28	32.40%
10		Retail	265,375	6,645			48,681	4,079			250,673	14,702	6,647	286	431	3,449	51.89%
11		Retail - Secured by residential estate property	185,662	1,352			23,334	1,152			177,837	7,825	1,352	76	136	431	31.84%
12		Retail - Qualifying Revolving	9,130	397			2,735	177			8,465	665	397	40	49	215	54.10%
13		Retail - Purchased receivables	1,196	29			398	14			1,184	11	29	0	0	0	0.45%
14		Retail - Other Retail	69,388	4,867			22,214	2,737			63,187	6,201	4,868	170	246	2,804	57.59%
15		Retail - Other Retail - Of Which: SME	34,718	2,462			8,793	1,531			31,650	3,068	2,464	73	112	1,343	54.49%
16		Retail - Other Retail - Of Which: non-SME	34,670	2,405			13,420	1,206			31,536	3,133	2,405	97	134	1,461	60.76%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	1,540	11			466	9			1,540	0	9	0	0	0	0.00%
21		TOTAL	**854,864**	**15,133**	**422,192**	**2,855**	**166,337**	**8,541**	**156,231**	**0**	997,564	56,695	17,459	710	1,036	8,698	49.82%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	FRANCE	Central banks	86,531	0	0	0	62	0	0	0	86,159	0	0	12	0	0	-
23		Central governments	42,067	0	0	0	250	0	0	0	38,279	3	0	5	0	0	-
24		Regional governments or local authorities	739	0	0	0	67	0	0	0	688	18	0	0	0	0	91.38%
25		Public sector entities	561	0	0	0	56	0	0	0	160	8	0	0	0	0	53.45%
26		Institutions			13,023	1			3,173	0	5,791	92	1	7	2	0	32.24%
27		Corporates	43,672	2,720	67,764	273	41,315	1,870	28,489	0	88,598	9,338	2,965	109	180	1,304	43.99%
28		Corporates - Of Which: Specialised Lending	5,708	220	0	0	2,349	149	0	0	5,823	144	220	9	3	52	23.78%
29		Corporates - Of Which: SME general corporates	17,960	1,077	0	0	11,173	786	0	0	15,980	2,698	1,077	36	71	444	41.28%
30		Corporates - Of Which: Purchased receivables	905	2	0	0	320	3	0	0	930	16	2	0	0	0	0.07%
31		Retail	139,791	4,531			25,974	2,281			131,081	8,710	4,533	169	327	2,379	52.48%
32		Retail - Secured by residential estate property	92,643	611			9,413	339			88,307	4,336	611	27	96	154	25.22%
33		Retail - Qualifying Revolving	9,056	382			2,729	173			8,394	662	382	40	49	203	53.20%
34		Retail - Purchased receivables	112	2			34	1			112	0	2	0	0	0	0.34%
35		Retail - Other Retail	37,980	3,535			13,798	1,769			34,268	3,712	3,537	102	181	2,021	57.14%
36		Retail - Other Retail - Of Which: SME	19,279	1,902			5,506	949			17,367	1,912	1,904	38	84	948	49.80%
37		Retail - Other Retail - Of Which: non-SME	18,701	1,634			8,291	820			16,901	1,800	1,634	64	98	1,073	65.70%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	951	0			220	0			951	0	0	0	0	0	-
42		TOTAL	**314,312**	**7,251**	**80,787**	**274**	**67,943**	**4,152**	**31,662**	**0**	351,707	18,170	7,499	301	510	3,683	49.12%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	BELGIUM	Central banks	13,112	0	0	0	9	0	0	0	13,111	0	0	0	0	0	-
44		Central governments	12,417	0	0	0	30	0	0	0	9,305	0	0	0	0	0	-
45		Regional governments or local authorities	1,612	0	0	0	285	0	0	0	1,560	45	0	0	1	0	-
46		Public sector entities	5,204	4	0	0	677	3	0	0	4,891	146	4	0	1	3	75.93%
47		Institutions			2,194	0			504	0	1,576	1	0	0	0	0	44.38%
48		Corporates	23,152	1,562	25,553	150	10,818	470	19,818	0	43,857	5,120	1,709	39	37	709	41.47%
49		Corporates - Of Which: Specialised Lending	1,433	34	0	0	707	2	0	0	1,358	140	34	1	0	4	13.06%
50		Corporates - Of Which: SME general corporates	12,560	343	0	0	4,561	238	0	0	11,518	1,547	343	8	8	74	21.69%
51		Corporates - Of Which: Purchased receivables	1,313	21	0	0	936	13	0	0	1,246	128	21	0	0	0	2.17%
52		Retail	79,579	1,076			10,369	852			76,538	3,040	1,076	40	48	303	28.19%
53		Retail - Secured by residential estate property	60,685	355			5,824	286			59,093	1,592	355	11	14	36	10.00%
54		Retail - Qualifying Revolving	4	2			0	0			4	0	2	0	0	0	20.70%
55		Retail - Purchased receivables	150	10			44	4			149	1	10	0	0	0	0.90%
56		Retail - Other Retail	18,740	709			4,500	561			17,293	1,447	709	29	34	267	37.69%
57		Retail - Other Retail - Of Which: SME	8,369	218			1,362	288			7,786	583	218	9	9	89	40.75%
58		Retail - Other Retail - Of Which: non-SME	10,371	491			3,138	273			9,507	864	491	20	25	179	36.33%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	520	10			213	9			520	0	9	0	0	0	0.00%
63		TOTAL	**135,597**	**2,652**	**27,747**	**150**	**22,402**	**1,334**	**20,322**	**0**	151,359	8,352	2,798	79	86	1,015	36.27%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	ITALY	Central banks	4,951	0	0	0	10	0	0	0	4,951	0	0	0	0	0	-
65		Central governments	14,570	0	0	0	88	0	0	0	11,310	0	0	1	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	154	0	0	0	97	0	0	0	111	0	0	0	0	0	-
68		Institutions			2,065	99			1,219	0	936	67	0	0	0	0	0.00%
69		Corporates	13,796	754	24,805	191	8,875	353	9,727	0	34,591	2,822	939	55	81	736	78.35%
70		Corporates - Of Which: Specialised Lending	3,172	0	0	0	1,468	0	0	0	2,743	574	0	1	22	0	-
71		Corporates - Of Which: SME general corporates	3,163	268	0	0	1,557	136	0	0	2,944	362	268	12	11	223	82.99%
72		Corporates - Of Which: Purchased receivables	143	0	0	0	68	0	0	0	143	6	0	0	0	0	0.00%
73		Retail	32,848	809			9,982	815			30,443	2,405	809	65	43	695	85.86%
74		Retail - Secured by residential estate property	22,860	314			6,855	467			21,273	1,588	314	32	20	228	72.64%
75		Retail - Qualifying Revolving	3	9			0	2			3	0	9	0	0	9	100.00%
76		Retail - Purchased receivables	101	0			32	0			100	0	0	0	0	0	0.47%
77		Retail - Other Retail	9,884	486			3,095	346			9,067	816	486	33	23	458	94.22%
78		Retail - Other Retail - Of Which: SME	6,497	318			1,798	285			5,969	527	318	25	18	291	91.56%
79		Retail - Other Retail - Of Which: non-SME	3,387	169			1,296	61			3,098	289	169	8	5	167	99.24%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**66,319**	**1,563**	**26,870**	**290**	**19,052**	**1,168**	**10,946**	**0**	82,342	5,295	1,748	121	125	1,431	81.83%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		Central banks	16,218	0	0	0	11	0	0	0	15,210	0	0	0	0	0	-
86		Central governments	28,739	0	0	0	68	0	0	0	13,000	0	0	1	0	0	-
87		Regional governments or local authorities	148	0	0	0	30	0	0	0	0	28	0	0	0	0	-
88		Public sector entities	425	0	0	0	92	0	0	0	43	0	0	0	0	0	-
89		Institutions			14,753	1			3,014	0	2,844	32	1	0	0	0	0.45%
90		Corporates	21,040	232	73,131	676	11,713	205	24,597	0	61,589	7,754	908	37	103	248	27.34%
91		Corporates - Of Which: Specialised Lending	6,661	73	0	0	3,595	62	0	0	5,727	1,237	73	8	19	40	54.53%
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	4,177	4	0	0	919	2	0	0	3,573	794	4	0	0	0	0.10%
94		Retail	538	5			131	2			512	26	5	0	1	2	39.37%
95	UNITED STATES	Retail - Secured by residential estate property	291	1			36	1			277	14	1	0	0	0	24.84%
96		Retail - Qualifying Revolving	5	0			0	0			5	0	0	0	0	0	60.85%
97		Retail - Purchased receivables	133	0			62	0			133	0	0	0	0	0	0.10%
98		Retail - Other Retail	108	3			33	1			96	12	3	0	1	2	45.70%
99		Retail - Other Retail - Of Which: SME	2	1			0	0			1	0	1	0	0	1	99.58%
100		Retail - Other Retail - Of Which: non-SME	107	3			32	1			95	12	3	0	1	1	27.83%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**67,107**	**237**	**87,884**	**678**	**12,044**	**208**	**27,611**	**0**	93,197	7,839	914	38	104	250	27.36%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		Central banks	5,814	0	0	0	4	0	0	0	5,797	0	0	4	0	0	-
107		Central governments	11,277	0	0	0	16	0	0	0	6,794	0	0	2	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			3,303	0			685	0	1,299	3	0	0	0	0	-
111		Corporates	4,543	109	15,752	325	1,969	60	4,919	0	14,168	2,026	429	16	9	343	79.90%
112		Corporates - Of Which: Specialised Lending	1,411	0	0	0	713	0	0	0	1,301	175	0	2	0	0	-
113		Corporates - Of Which: SME general corporates	114	0	0	0	63	0	0	0	50	66	0	0	0	0	0.00%
114		Corporates - Of Which: Purchased receivables	1,288	6	0	0	386	3	0	0	1,077	270	6	0	0	0	0.10%
115	GERMANY	Retail	344	7			70	4			332	12	7	0	0	2	29.77%
116		Retail - Secured by residential estate property	184	3			20	2			179	5	3	0	0	1	22.35%
117		Retail - Qualifying Revolving	3	0			0	0			3	0	0	0	0	0	50.02%
118		Retail - Purchased receivables	104	2			32	1			104	0	2	0	0	0	0.10%
119		Retail - Other Retail	53	2			17	1			46	6	2	0	0	1	61.86%
120		Retail - Other Retail - Of Which: SME	4	0			1	0			3	1	0	0	0	0	47.59%
121		Retail - Other Retail - Of Which: non-SME	49	2			16	1			43	6	2	0	0	1	63.80%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**21,978**	**116**	**19,055**	**325**	**2,060**	**64**	**5,603**	**0**	28,390	2,042	437	23	9	345	79.05%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		Central banks	11,966	0	0	0	9	0	0	0	2,415	0	0	0	0	0	-
128		Central governments	5,019	0	0	0	14	0	0	0	1,910	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	33	0	0	0	8	0	0	0	7	0	0	0	0	0	-
131		Institutions			766	0			126	0	1	0	0	0	0	0	-
132		Corporates	9,592	263	41,549	487	4,396	104	11,674	0	21,942	1,815	402	18	32	219	54.53%
133		Corporates - Of Which: Specialised Lending	4,088	0	0	0	1,949	0	0	0	3,139	1,134	0	6	20	0	-
134		Corporates - Of Which: SME general corporates	161	224	0	0	39	83	0	0	97	30	215	0	1	148	68.62%
135		Corporates - Of Which: Purchased receivables	914	0	0	0	255	0	0	0	948	7	0	0	0	0	0.10%
136	UNITED KINGDOM	Retail	583	6			180	3			563	20	6	1	0	2	23.77%
137		Retail - Secured by residential estate property	169	1			20	0			158	11	1	0	0	0	15.11%
138		Retail - Qualifying Revolving	6	0			1	0			6	0	0	0	0	0	61.13%
139		Retail - Purchased receivables	115	3			35	1			114	1	3	0	0	0	0.46%
140		Retail - Other Retail	293	3			125	1			285	8	3	1	0	1	45.22%
141		Retail - Other Retail - Of Which: SME	3	0			2	0			3	0	0	0	0	0	77.27%
142		Retail - Other Retail - Of Which: non-SME	290	3			123	1			282	8	3	1	0	1	45.03%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**27,192**	**270**	**42,314**	**487**	**4,607**	**107**	**11,800**	**0**	26,837	1,836	409	19	33	221	54.05%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148		Central banks	10,005	0	0	0	7	0	0	0	10,005	0	0	0	0	0	-
149		Central governments	816	0	0	0	2	0	0	0	593	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	10	0	0	0	2	0	0	0	10	0	0	0	0	0	-
152		Institutions			841	0			170	0	670	1	0	0	0	0	-
153		Corporates	12,538	430	12,318	183	7,003	825	5,464	0	16,924	2,116	611	20	29	166	27.19%
154		Corporates - Of Which: Specialised Lending	2,514	170	0	0	1,405	250	0	0	2,393	236	170	2	4	39	22.88%
155		Corporates - Of Which: SME general corporates	1,249	95	0	0	677	258	0	0	1,045	253	95	2	3	20	21.57%
156		Corporates - Of Which: Purchased receivables	455	0	0	0	55	0	0	0	472	3	0	0	0	0	0.10%
157	LUXEMBOURG	Retail	8,718	156			1,482	95			8,368	350	156	9	9	48	30.63%
158		Retail - Secured by residential estate property	6,886	55			953	48			6,702	184	55	5	4	11	20.24%
159		Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	53.73%
160		Retail - Purchased receivables	6	1			2	0			6	0	1	0	0	0	0.13%
161		Retail - Other Retail	1,825	100			526	47			1,659	165	100	4	5	37	36.52%
162		Retail - Other Retail - Of Which: SME	341	20			89	8			307	34	20	1	1	13	64.35%
163		Retail - Other Retail - Of Which: non-SME	1,483	80			438	39			1,352	131	80	4	4	24	29.69%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	56	1			28	0			56	0	0	0	0	0	0.00%
168		**TOTAL**	**32,143**	**587**	**13,158**	**183**	**8,524**	**920**	**5,634**	**0**	36,627	2,466	767	30	37	214	27.87%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SPAIN	Central banks	127	0	0	0	0	0	0	0	122	0	0	0	0	0	-
170		Central governments	9,891	0	0	0	61	0	0	0	8,641	0	0	1	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			2,159	42			1,045	0	1,252	0	42	1	0	0	0.00%
174		Corporates	3,126	5	5,692	2	1,703	1	2,196	0	7,162	780	7	8	24	5	70.30%
175		Corporates - Of Which: Specialised Lending	2,276	0	0	0	1,212	0	0	0	2,061	319	0	3	5	0	-
176		Corporates - Of Which: SME general corporates	59	0	0	0	40	0	0	0	49	0	0	0	0	0	90.56%
177		Corporates - Of Which: Purchased receivables	252	1	0	0	142	0	0	0	247	17	1	0	0	0	0.10%
178		Retail	145	8			35	5			137	8	8	0	0	2	20.53%
179		Retail - Secured by residential estate property	67	1			8	1			63	3	1	0	0	0	4.70%
180		Retail - Qualifying Revolving	3	0			0	0			3	0	0	0	0	0	49.82%
181		Retail - Purchased receivables	58	4			22	2			54	4	4	0	0	0	0.17%
182		Retail - Other Retail	18	2			5	1			17	1	2	0	0	1	63.59%
183		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	19.82%
184		Retail - Other Retail - Of Which: non-SME	17	2			5	1			16	1	2	0	0	1	64.67%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		**TOTAL**	**13,289**	**13**	**7,851**	**44**	**1,799**	**6**	**3,241**	**0**	17,315	788	57	10	24	6	11.05%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	JAPAN	Central banks	26,805	0	0	0	33	0	0	0	26,804	0	0	0	0	0	-
191		Central governments	600	0	0	0	70	0	0	0	101	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	475	0	0	0	12	0	0	0	385	0	0	0	0	0	-
194		Institutions			2,622	0			543	0	1,095	0	0	0	0	0	-
195		Corporates	4,335	0	3,544	0	1,266	0	904	0	6,488	359	0	1	9	0	-
196		Corporates - Of Which: Specialised Lending	2,753	0	0	0	1,008	0	0	0	2,618	260	0	1	0	0	-
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	1,212	0	0	0	169	0	0	0	1,256	12	0	0	0	0	-
199		Retail	19	0			2	0			18	0	0	0	0	0	31.30%
200		Retail - Secured by residential estate property	13	0			1	0			13	0	0	0	0	0	-
201		Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	32.36%
202		Retail - Purchased receivables	3	0			1	0			3	0	0	0	0	0	0.07%
203		Retail - Other Retail	2	0			1	0			2	0	0	0	0	0	-
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	2	0			1	0			2	0	0	0	0	0	-
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		**TOTAL**	**32,234**	**0**	**6,166**	**0**	**1,383**	**0**	**1,447**	**0**	34,892	359	0	1	9	0	31.30%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	POLAND	Central banks	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
212		Central governments	286	0	0	0	1	0	0	0	214	0	0	0	0	0	-
213		Regional governments or local authorities	75	0	0	0	15	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			110	0			24	0	14	0	0	0	0	0	-
216		Corporates	201	0	412	0	114	0	308	0	499	20	0	0	0	0	100.00%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	86	0	0	0	43	0	0	0	85	5	0	0	0	0	-
220		Retail	40	1			11	0			40	0	1	0	0	0	31.40%
221		Retail - Secured by residential estate property	8	0			2	0			8	0	0	0	0	0	-
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	57.96%
223		Retail - Purchased receivables	30	0			9	0			30	0	0	0	0	0	0.26%
224		Retail - Other Retail	1	0			0	0			1	0	0	0	0	0	63.69%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	63.69%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		**TOTAL**	**603**	**1**	**522**	**0**	**142**	**0**	**332**	**0**	768	21	1	0	0	0	31.41%

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
1	BNP Paribas S.A.	Central banks	180,323	740	187	0	0	0	0.00%	180,132	737	381	0	0	0	0.00%	179,935	734	581	0	0	0	0.00%
2		Central governments	120,176	398	158	43	7	55	34.85%	120,072	395	266	44	6	98	36.92%	119,962	392	378	44	6	143	37.82%
3		Regional governments or local authorities	3,834	138	8	3	1	3	41.21%	3,826	138	15	3	2	6	40.99%	3,817	139	23	3	2	10	40.89%
4		Public sector entities	5,936	280	11	0	2	3	31.77%	5,860	347	20	0	2	4	21.75%	5,797	400	30	0	3	5	18.01%
5		Institutions	25,989	2,487	113	6	10	12	10.27%	25,713	2,698	177	5	15	20	11.57%	25,481	2,867	241	5	20	30	12.46%
6		Corporates	392,273	50,990	14,106	367	809	6,013	42.63%	388,393	51,703	17,273	331	879	6,743	39.04%	386,464	50,764	20,140	327	901	7,389	36.69%
7		Corporates - Of Which: Specialised Lending	47,088	7,423	1,676	23	174	771	45.99%	46,319	7,802	2,066	22	203	832	40.25%	46,011	7,734	2,442	22	214	889	36.40%
8		Corporates - Of Which: SME general corporates	31,371	6,383	2,718	85	123	1,072	39.43%	30,820	6,270	3,382	80	122	1,223	36.15%	30,347	6,120	4,004	78	122	1,366	34.11%
9		Corporates - Of Which: Purchased receivables	16,739	1,991	185	5	1	36	19.56%	16,639	1,995	281	4	1	45	15.84%	16,613	1,932	370	4	1	52	14.19%
10		Retail	238,794	23,829	9,400	247	601	3,970	42.24%	235,384	24,427	12,211	229	654	4,461	36.53%	232,019	24,936	15,068	225	719	4,929	32.71%
11		Retail - Secured by residential estate property	170,694	13,751	2,569	61	222	527	20.51%	168,734	14,382	3,898	62	278	621	15.93%	166,711	14,946	5,357	61	343	720	13.44%
12		Retail - Qualifying Revolving	7,929	997	601	26	69	287	47.69%	7,793	948	786	22	69	349	44.42%	7,667	912	949	22	70	403	42.50%
13		Retail - Purchased receivables	1,106	63	56	1	1	2	3.42%	1,047	89	89	1	3	4	4.62%	999	102	123	1	4	6	5.20%
14		Retail - Other Retail	59,065	9,017	6,174	158	309	3,155	51.10%	57,810	9,009	7,437	144	305	3,487	46.89%	56,642	8,975	8,639	141	302	3,799	43.98%
15		Retail - Other Retail - Of Which: SME	30,157	3,842	3,183	93	118	1,516	47.63%	29,466	3,860	3,856	88	111	1,675	43.44%	28,801	3,885	4,495	86	107	1,825	40.60%
16		Retail - Other Retail - Of Which: non-SME	28,908	5,175	2,991	65	191	1,639	54.79%	28,344	5,149	3,581	56	194	1,812	50.60%	27,841	5,089	4,144	55	194	1,975	47.65%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	1,540	0	9	0	0	0	0.00%	1,540	0	9	0	0	0	0.00%	1,540	0	9	0	0	0	0.00%
21		TOTAL	968,865	78,862	23,991	665	1,430	10,056	41.92%	960,920	80,446	30,353	613	1,558	11,333	37.34%	955,016	80,231	36,471	604	1,649	12,506	34.29%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
22	FRANCE	Central banks	86,138	0	21	0	0	0	0.00%	86,115	0	44	0	0	0	0.00%	86,092	0	67	0	0	0	0.00%
23		Central governments	38,269	4	10	4	0	4	40.16%	38,258	5	20	4	0	8	40.17%	38,247	6	30	4	0	12	40.17%
24		Regional governments or local authorities	687	19	0	0	0	0	60.68%	686	20	1	0	1	0	57.80%	685	21	1	0	1	1	56.38%
25		Public sector entities	140	27	1	0	0	0	70.14%	134	32	1	0	1	1	71.58%	132	34	2	0	1	1	72.55%
26		Institutions	4,294	1,564	26	1	4	2	8.08%	4,505	1,332	47	1	5	4	8.85%	4,652	1,166	66	1	6	6	9.65%
27		Corporates	81,294	15,696	3,911	104	259	1,539	39.34%	79,979	16,159	4,764	92	268	1,749	36.72%	79,022	16,326	5,554	90	280	1,944	35.00%
28		Corporates - Of Which: Specialised Lending	5,572	360	255	5	15	59	23.23%	5,437	461	290	5	22	67	23.02%	5,342	520	326	5	29	75	22.99%
29		Corporates - Of Which: SME general corporates	14,667	3,699	1,390	32	89	512	36.80%	14,242	3,831	1,682	29	89	574	34.13%	13,929	3,867	1,959	29	88	633	32.31%
30		Corporates - Of Which: Purchased receivables	913	29	6	0	0	0	4.94%	903	35	11	0	0	1	5.93%	894	40	15	0	0	1	6.25%
31		Retail	121,848	16,544	5,932	99	480	2,657	44.79%	120,162	16,716	7,446	87	532	2,925	39.28%	118,510	16,828	8,986	85	593	3,175	35.34%
32		Retail - Secured by residential estate property	82,845	9,333	1,077	4	175	171	15.92%	82,043	9,546	1,665	4	229	192	11.53%	81,188	9,745	2,321	4	291	214	9.22%
33		Retail - Qualifying Revolving	7,861	991	586	26	69	275	46.95%	7,727	941	770	22	69	337	43.80%	7,601	905	932	22	70	391	41.95%
34		Retail - Purchased receivables	105	4	5	0	0	0	0.53%	101	6	7	0	0	0	0.56%	97	8	10	0	0	0	0.55%
35		Retail - Other Retail	31,037	6,216	4,265	69	236	2,211	51.84%	30,291	6,223	5,003	61	234	2,395	47.88%	29,624	6,171	5,722	60	233	2,570	44.91%
36		Retail - Other Retail - Of Which: SME	16,303	2,627	2,253	30	93	1,018	45.19%	15,931	2,652	2,600	28	88	1,085	41.72%	15,574	2,675	2,934	27	87	1,146	39.07%
37		Retail - Other Retail - Of Which: non-SME	14,734	3,589	2,012	40	143	1,192	59.27%	14,360	3,571	2,403	33	146	1,311	54.54%	14,050	3,496	2,788	33	146	1,424	51.07%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	951	0	0	0	0	0	-	951	0	0	0	0	0	-	951	0	0	0	0	0	-
42		TOTAL	333,621	33,854	9,901	209	744	4,202	42.44%	330,790	34,263	12,323	185	806	4,688	38.04%	328,290	34,380	14,706	181	881	5,140	34.95%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
43	BELGIUM	Central banks	13,108	0	3	0	0	0	0.00%	13,104	0	7	0	0	0	0.00%	13,100	0	11	0	0	0	0.00%
44		Central governments	9,303	0	2	1	0	1	40.00%	9,300	0	5	1	0	2	40.00%	9,297	0	8	1	0	3	40.00%
45		Regional governments or local authorities	1,559	45	0	0	0	0	40.00%	1,559	45	1	0	0	0	40.00%	1,558	45	1	0	0	1	40.00%
46		Public sector entities	4,799	231	10	0	1	3	30.25%	4,737	286	18	0	1	3	18.69%	4,683	331	26	0	2	4	14.00%
47		Institutions	1,558	18	1	0	0	0	10.72%	1,543	32	2	0	0	0	10.16%	1,530	43	4	0	0	0	9.83%
48		Corporates	43,316	4,772	2,599	98	41	864	33.24%	42,963	4,292	3,432	94	36	1,010	29.44%	42,625	3,866	4,196	93	32	1,146	27.31%
49		Corporates - Of Which: Specialised Lending	1,346	133	52	1	1	6	12.01%	1,337	124	71	1	1	8	11.56%	1,326	117	89	1	1	10	11.37%
50		Corporates - Of Which: SME general corporates	11,519	1,258	631	28	8	118	18.70%	11,471	1,048	888	26	7	157	17.72%	11,383	906	1,119	26	6	193	17.24%
51		Corporates - Of Which: Purchased receivables	1,218	137	39	1	0	2	5.56%	1,194	142	57	1	0	4	6.86%	1,175	145	74	1	0	6	7.55%
52		Retail	75,245	3,529	1,882	76	52	429	22.78%	74,041	3,945	2,669	72	54	545	20.41%	72,886	4,290	3,479	71	57	656	18.84%
53		Retail - Secured by residential estate property	58,090	2,108	841	27	11	71	8.46%	57,161	2,539	1,340	26	13	106	7.93%	56,289	2,857	1,893	26	15	144	7.61%
54		Retail - Qualifying Revolving	3	1	2	0	0	0	20.76%	3	1	2	0	0	0	20.79%	3	1	2	0	0	0	20.80%
55		Retail - Purchased receivables	139	8	13	0	0	1	4.52%	129	13	17	0	1	1	6.86%	122	16	21	0	1	2	8.23%
56		Retail - Other Retail	17,013	1,411	1,025	49	41	356	34.76%	16,748	1,392	1,310	45	40	437	33.36%	16,471	1,416	1,563	44	41	509	32.59%
57		Retail - Other Retail - Of Which: SME	7,769	417	401	33	6	141	35.21%	7,682	350	555	31	5	186	33.54%	7,579	316	692	31	4	227	32.78%
58		Retail - Other Retail - Of Which: non-SME	9,244	994	625	16	35	215	34.47%	9,065	1,042	755	14	35	251	33.23%	8,892	1,100	871	14	37	282	32.44%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	520	0	9	0	0	0	0.00%	520	0	9	0	0	0	0.00%	520	0	9	0	0	0	0.00%
63		TOTAL	149,409	8,594	4,507	175	95	1,297	28.78%	147,767	8,599	6,143	167	92	1,561	25.41%	146,200	8,575	7,735	165	91	1,809	23.39%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
64	ITALY	Central banks	4,928	0	23	0	0	0	0.00%	4,905	0	46	0	0	0	0.00%	4,881	0	71	0	0	0	0.00%
65		Central governments	11,258	0	52	21	0	21	40.00%	11,204	0	106	22	0	42	40.00%	11,149	0	161	22	0	64	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	110	1	0	0	0	0	9.39%	109	1	0	0	0	0	9.39%	109	2	0	0	0	0	9.39%
68		Institutions	930	72	1	0	0	0	34.35%	924	77	2	0	0	1	34.64%	918	82	3	0	0	1	34.83%
69		Corporates	33,586	3,512	1,254	60	89	856	68.26%	32,896	3,891	1,566	58	92	975	62.26%	32,354	4,115	1,884	57	94	1,095	58.11%
70		Corporates - Of Which: Specialised Lending	2,656	608	52	0	22	11	20.24%	2,597	619	101	0	20	20	19.91%	2,558	612	147	0	18	29	19.49%
71		Corporates - Of Which: SME general corporates	2,702	537	335	19	15	258	77.08%	2,574	598	402	18	16	293	72.96%	2,466	638	471	17	18	329	69.94%
72		Corporates - Of Which: Purchased receivables	139	8	2	0	0	0	4.50%	136	10	3	0	0	0	4.52%	133	11	5	0	0	0	4.54%
73		Retail	29,912	2,507	1,238	66	34	795	64.21%	29,524	2,511	1,622	65	31	884	54.50%	29,125	2,528	2,004	64	30	973	48.54%
74		Retail - Secured by residential estate property	21,155	1,501	519	30	12	266	51.32%	21,002	1,471	701	31	11	300	42.80%	20,807	1,481	887	30	11	334	37.69%
75		Retail - Qualifying Revolving	3	0	9	0	0	9	99.93%	3	0	9	0	0	9	99.84%	3	0	9	0	0	9	99.72%
76		Retail - Purchased receivables	95	4	2	0	0	0	5.31%	89	7	5	0	0	0	5.58%	85	9	7	0	0	0	5.58%
77		Retail - Other Retail	8,660	1,002	708	37	22	520	73.41%	8,430	1,032	908	34	20	575	63.34%	8,230	1,039	1,102	33	19	630	57.16%
78		Retail - Other Retail - Of Which: SME	5,571	748	496	30	18	340	68.67%	5,346	809	660	29	16	387	58.60%	5,158	837	820	28	16	433	52.80%
79		Retail - Other Retail - Of Which: non-SME	3,089	254	213	6	4	180	84.46%	3,084	223	248	6	4	189	75.96%	3,072	201	282	6	3	197	69.83%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	80,724	6,093	2,568	148	124	1,672	65.12%	79,562	6,481	3,342	146	124	1,902	56.91%	78,535	6,727	4,123	143	124	2,133	51.74%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	15,209	0	1	0	0	0	0.00%	15,208	0	3	0	0	0	0.00%	15,206	0	4	0	0	0	0.00%
86		Central governments	12,999	0	1	0	0	0	40.00%	12,998	0	2	1	0	1	40.00%	12,996	0	4	1	0	1	40.00%
87		Regional governments or local authorities	0	28	0	0	0	0	40.00%	0	28	0	0	0	0	40.00%	0	27	0	0	0	0	40.00%
88		Public sector entities	42	0	0	0	0	0	10.21%	42	0	0	0	0	0	10.22%	42	1	0	0	0	0	10.22%
89		Institutions	2,817	57	3	0	0	0	14.41%	2,793	79	5	0	1	1	18.80%	2,771	98	7	0	1	2	20.89%
90		Corporates	61,039	7,966	1,246	26	150	360	28.86%	60,918	7,781	1,552	17	178	459	29.55%	61,861	6,685	1,704	17	157	505	29.66%
91		Corporates - Of Which: Specialised Lending	5,542	1,375	120	3	34	50	41.57%	5,452	1,416	170	3	41	61	35.94%	5,585	1,255	198	3	37	67	34.14%
92		Corporates - Of Which: SME	0	0	0	0	0	0	29.57%	0	0	0	0	0	0	29.33%	0	0	0	0	0	0	29.25%
93		Corporates - Of Which: Purchased receivables	3,602	754	14	1	0	1	9.16%	3,637	710	24	1	0	3	10.73%	3,722	615	34	1	0	4	11.60%
94		Retail	483	49	11	0	1	3	25.39%	469	55	19	0	2	4	20.73%	457	57	28	0	2	5	18.42%
95	UNITED STATES	Retail - Secured by residential estate property	267	22	2	0	1	0	16.76%	264	23	4	0	1	1	14.54%	261	24	6	0	1	1	13.33%
96		Retail - Qualifying Revolving	5	0	0	0	0	0	58.74%	5	0	0	0	0	0	55.86%	5	1	0	0	0	0	52.71%
97		Retail - Purchased receivables	123	7	4	0	0	0	5.10%	113	12	9	0	0	0	5.36%	105	14	15	0	0	1	5.42%
98		Retail - Other Retail	88	19	4	0	1	2	47.10%	87	19	5	0	1	3	48.40%	86	19	7	0	1	3	49.06%
99		Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	94.43%	1	0	1	0	0	1	90.07%	1	0	1	0	0	1	86.66%
100		Retail - Other Retail - Of Which: non-SME	87	19	3	0	1	1	34.41%	86	19	5	0	1	2	39.54%	85	19	6	0	1	2	42.55%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	92,589	8,100	1,262	27	152	363	28.78%	92,427	7,943	1,581	18	180	464	29.37%	93,335	6,869	1,747	18	160	513	29.39%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	5,797	0	0	0	0	0	0.00%	5,796	0	1	0	0	0	0.00%	5,796	0	2	0	0	0	0.00%
107		Central governments	6,794	0	1	0	0	0	40.00%	6,793	0	1	0	0	0	40.00%	6,793	0	2	0	0	1	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	1,261	35	6	0	0	0	7.64%	1,249	42	11	0	0	1	8.77%	1,239	49	14	0	0	1	9.83%
111		Corporates	14,274	1,868	481	4	15	352	73.07%	14,383	1,707	533	3	18	360	67.58%	14,436	1,602	585	3	21	369	62.94%
112		Corporates - Of Which: Specialised Lending	1,268	202	6	1	2	1	12.36%	1,254	208	14	1	4	2	12.45%	1,238	215	23	1	5	3	12.52%
113		Corporates - Of Which: SME general corporates	57	57	2	0	0	0	28.43%	64	49	3	0	0	1	28.16%	69	42	5	0	0	1	28.11%
114		Corporates - Of Which: Purchased receivables	1,098	240	15	0	0	0	3.03%	1,110	219	24	0	0	1	3.85%	1,114	207	32	0	0	1	4.25%
115		Retail	316	25	11	0	1	3	23.94%	309	27	15	0	1	3	20.02%	304	28	20	0	1	3	17.45%
116	GERMANY	Retail - Secured by residential estate property	169	14	4	0	0	1	19.52%	168	14	5	0	0	1	17.65%	167	14	7	0	0	1	16.32%
117		Retail - Qualifying Revolving	3	0	0	0	0	0	48.99%	3	0	0	0	0	0	47.59%	3	0	0	0	0	0	46.02%
118		Retail - Purchased receivables	98	4	3	0	0	0	3.03%	94	6	6	0	0	0	3.93%	90	8	9	0	0	0	4.29%
119		Retail - Other Retail	45	7	3	0	0	2	54.82%	45	7	3	0	0	2	49.67%	45	6	4	0	0	2	46.53%
120		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	37.48%	3	0	0	0	0	0	29.94%	3	0	1	0	0	0	26.02%
121		Retail - Other Retail - Of Which: non-SME	42	7	2	0	0	1	57.44%	42	6	3	0	0	2	52.92%	42	6	3	0	0	2	50.01%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	28,441	1,928	499	4	15	355	71.11%	28,532	1,777	561	4	19	364	65.01%	28,567	1,679	623	4	23	374	60.05%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	2,415	0	0	0	0	0	0.00%	2,415	0	0	0	0	0	0.00%	2,414	0	1	0	0	0	0.00%
128		Central governments	1,910	0	0	0	0	0	40.00%	1,909	0	0	0	0	0	40.00%	1,909	0	1	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	6	1	0	0	0	0	10.81%	6	1	0	0	0	0	10.81%	6	1	0	0	0	0	10.81%
131		Institutions	1	0	0	0	0	0	28.18%	1	0	0	0	0	0	28.18%	1	0	0	0	0	0	28.18%
132		Corporates	21,297	2,330	533	7	45	235	44.20%	21,183	2,330	646	6	46	250	38.65%	21,081	2,324	755	6	46	264	34.98%
133		Corporates - Of Which: Specialised Lending	3,104	1,097	73	3	27	8	11.19%	3,077	1,065	132	3	24	15	11.62%	3,068	1,021	185	3	23	22	12.07%
134		Corporates - Of Which: SME general corporates	91	34	218	0	2	149	68.22%	93	28	221	0	2	150	67.85%	95	24	223	0	2	151	67.50%
135		Corporates - Of Which: Purchased receivables	929	22	5	0	0	0	4.05%	914	32	10	0	0	0	4.37%	901	40	15	0	0	1	4.54%
136		Retail	425	151	13	0	3	3	25.92%	422	144	23	0	4	7	28.22%	418	138	34	0	4	10	30.04%
137	UNITED KINGDOM	Retail - Secured by residential estate property	150	18	1	0	0	0	12.90%	148	18	3	0	0	0	11.49%	147	19	4	0	1	0	10.72%
138		Retail - Qualifying Revolving	6	1	0	0	0	0	59.19%	6	1	0	0	0	0	56.54%	6	1	0	0	0	0	53.62%
139		Retail - Purchased receivables	106	6	5	0	0	0	2.78%	100	9	8	0	0	0	3.71%	96	11	11	0	0	0	4.18%
140		Retail - Other Retail	163	127	6	0	3	3	46.03%	168	116	12	0	3	6	46.91%	170	107	19	0	3	9	47.70%
141		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	17.61%	3	0	0	0	0	0	12.78%	3	0	0	0	0	0	11.10%
142		Retail - Other Retail - Of Which: non-SME	160	126	6	0	3	3	46.48%	165	115	12	0	3	6	47.42%	167	107	19	0	3	9	48.18%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	26,053	2,482	546	7	48	239	43.73%	25,936	2,475	670	7	49	257	38.27%	25,828	2,463	790	7	50	275	34.74%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	10,004	0	1	0	0	0	0.00%	10,003	0	2	0	0	0	0.00%	10,002	0	3	0	0	0	0.00%
149		Central governments	593	0	0	0	0	0	40.00%	593	0	0	0	0	0	40.00%	593	0	0	0	0	0	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	10	0	0	0	0	0	20.64%	10	0	0	0	0	0	15.49%	10	0	0	0	0	0	13.30%
152		Institutions	663	8	0	0	0	0	15.82%	657	13	0	0	0	0	15.79%	652	18	1	0	0	0	15.73%
153		Corporates	16,446	2,430	773	13	31	193	24.90%	16,227	2,495	929	14	34	219	23.58%	16,002	2,557	1,091	14	37	246	22.57%
154		Corporates - Of Which: Specialised Lending	2,317	286	195	2	5	42	21.39%	2,251	326	222	2	7	45	20.22%	2,192	353	254	2	8	49	19.16%
155		Corporates - Of Which: SME general corporates	937	338	118	2	3	24	20.69%	942	313	138	2	3	28	20.33%	945	291	157	2	3	32	20.13%
156		Corporates - Of Which: Purchased receivables	469	6	1	0	0	0	8.83%	467	7	1	0	0	0	9.97%	466	8	1	0	0	0	10.75%
157		Retail	7,889	756	229	4	24	59	25.67%	7,841	735	298	3	23	69	23.06%	7,757	755	362	3	24	77	21.35%
158	LUXEMBOURG	Retail - Secured by residential estate property	6,260	582	100	1	19	15	14.63%	6,216	583	143	1	19	18	12.43%	6,147	608	187	1	20	21	11.24%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	51.67%	1	0	0	0	0	0	49.14%	1	0	0	0	0	0	46.62%
160		Retail - Purchased receivables	5	1	1	0	0	0	2.04%	5	0	1	0	0	0	2.88%	5	0	1	0	0	0	3.38%
161		Retail - Other Retail	1,623	173	128	3	6	44	34.35%	1,619	152	154	3	5	51	33.04%	1,604	147	174	2	4	56	32.29%
162		Retail - Other Retail - Of Which: SME	303	34	24	0	1	14	57.15%	302	31	28	0	1	15	52.80%	293	37	32	0	1	16	49.94%
163		Retail - Other Retail - Of Which: non-SME	1,320	139	104	2	5	30	29.06%	1,317	121	126	2	4	36	28.62%	1,311	110	143	2	3	40	28.38%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%
168		TOTAL	35,663	3,194	1,004	17	56	251	25.04%	35,388	3,244	1,229	17	58	288	23.40%	35,073	3,330	1,458	17	61	324	22.21%

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	122	0	0	0	0	0	0.00%	122	0	0	0	0	0	0.00%	121	0	1	0	0	0	0.00%
170		Central governments	8,630	0	12	5	0	5	40.00%	8,617	0	25	5	0	10	40.00%	8,603	0	38	5	0	15	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	1,191	60	44	0	2	2	5.74%	1,142	108	45	0	3	3	7.20%	1,105	143	47	0	4	4	8.80%
174		Corporates	7,069	829	51	2	34	10	20.32%	7,002	852	95	2	31	16	16.84%	6,957	853	140	2	32	22	15.57%
175		Corporates - Of Which: Specialised Lending	2,020	335	25	1	8	4	14.59%	1,988	343	49	1	9	7	14.59%	1,962	344	74	1	10	11	14.65%
176		Corporates - Of Which: SME general corporates	47	2	0	0	0	0	51.94%	46	2	1	0	0	0	42.85%	46	2	1	0	0	0	38.79%
177		Corporates - Of Which: Purchased receivables	240	18	6	0	0	0	3.63%	235	20	10	0	0	0	4.04%	230	20	14	0	0	1	4.28%
178		Retail	131	12	10	0	0	2	17.79%	128	13	13	0	0	2	16.19%	125	14	15	0	0	2	15.21%
179		Retail - Secured by residential estate property	62	4	1	0	0	0	6.50%	61	5	2	0	0	0	7.55%	60	5	2	0	0	0	8.24%
180		Retail - Qualifying Revolving	2	0	0	0	0	0	48.25%	2	0	0	0	0	0	46.53%	2	0	0	0	0	0	44.81%
181		Retail - Purchased receivables	52	5	6	0	0	0	1.52%	49	6	8	0	0	0	2.31%	48	6	9	0	0	0	2.82%
182		Retail - Other Retail	15	2	2	0	0	2	61.53%	15	2	3	0	0	2	59.20%	15	2	3	0	0	2	56.88%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	18.34%	0	0	0	0	0	0	17.10%	0	0	0	0	0	0	16.16%
184		Retail - Other Retail - Of Which: non-SME	15	2	2	0	0	2	62.64%	15	2	3	0	0	2	60.31%	14	2	3	0	0	2	57.96%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	17,143	901	117	8	36	19	16.63%	17,010	972	178	8	35	31	17.53%	16,912	1,009	240	8	37	43	18.10%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	JAPAN	Central banks	26,681	0	123	0	0	0	0.00%	26,554	0	250	0	0	0	0.00%	26,423	0	382	0	0	0	0.00%
191		Central governments	100	0	0	0	0	0	40.00%	100	0	1	0	0	0	40.00%	99	0	1	0	0	1	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	383	2	0	0	0	0	0.63%	380	5	0	0	0	0	0.63%	378	7	0	0	0	0	0.63%
194		Institutions	1,088	7	0	0	0	0	28.16%	1,081	14	1	0	0	0	28.16%	1,074	20	1	0	0	0	28.16%
195		Corporates	6,215	607	25	1	9	3	12.41%	6,169	630	48	1	7	6	12.97%	6,136	643	68	1	7	9	12.71%
196		Corporates - Of Which: Specialised Lending	2,524	340	14	1	1	1	6.18%	2,512	341	25	1	1	2	6.43%	2,497	344	38	1	2	2	6.57%
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	1,205	58	4	0	0	0	5.88%	1,196	65	7	0	0	0	6.68%	1,189	70	9	0	0	1	7.26%
199		Retail	17	1	0	0	0	0	13.68%	17	1	0	0	0	0	11.98%	17	1	0	0	0	0	11.34%
200		Retail - Secured by residential estate property	13	0	0	0	0	0	7.14%	13	0	0	0	0	0	7.24%	13	1	0	0	0	0	7.27%
201		Retail - Qualifying Revolving	1	0	0	0	0	0	32.18%	1	0	0	0	0	0	31.82%	1	0	0	0	0	0	31.28%
202		Retail - Purchased receivables	2	0	0	0	0	0	5.28%	2	0	0	0	0	0	6.46%	2	0	0	0	0	0	7.25%
203		Retail - Other Retail	1	1	0	0	0	0	12.47%	1	1	0	0	0	0	12.38%	2	0	0	0	0	0	12.58%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	24.31%	0	0	0	0	0	0	17.40%	0	0	0	0	0	0	14.94%
205		Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	12.16%	1	1	0	0	0	0	12.31%	2	0	0	0	0	0	12.55%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	34,484	617	150	1	9	3	2.30%	34,301	650	300	1	7	7	2.26%	34,127	671	453	1	7	10	2.11%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	POLAND	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
212		Central governments	214	0	0	0	0	0	40.00%	213	0	1	0	0	0	40.00%	213	0	1	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	14	0	0	0	0	0	13.56%	14	0	0	0	0	0	14.61%	14	0	0	0	0	0	15.27%
216		Corporates	473	42	4	0	1	1	25.51%	455	55	8	0	1	2	25.46%	441	66	12	0	1	3	25.10%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	41.25%	0	0	0	0	0	0	39.10%	0	0	0	0	0	0	37.33%
219		Corporates - Of Which: Purchased receivables	82	6	2	0	0	0	4.08%	79	7	4	0	0	0	4.07%	76	8	6	0	0	0	4.07%
220		Retail	37	2	2	0	0	0	21.29%	36	3	2	0	0	0	16.42%	35	3	3	0	0	0	14.13%
221		Retail - Secured by residential estate property	7	1	0	0	0	0	15.10%	7	1	0	0	0	0	14.71%	7	1	0	0	0	0	14.44%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	57.40%	0	0	0	0	0	0	56.37%	0	0	0	0	0	0	54.98%
223		Retail - Purchased receivables	28	1	1	0	0	0	3.63%	27	2	2	0	0	0	4.45%	27	2	2	0	0	0	4.73%
224		Retail - Other Retail	1	0	0	0	0	0	62.93%	1	0	0	0	0	0	61.96%	1	0	0	0	0	0	60.93%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	6.29%	0	0	0	0	0	0	6.31%	0	0	0	0	0	0	6.33%
226		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	62.94%	1	0	0	0	0	0	61.98%	1	0	0	0	0	0	60.96%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	739	45	6	1	1	1	25.02%	720	59	11	1	1	3	24.32%	705	69	16	1	1	4	23.87%

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	180,207	486	557	0	0	0	0.00%	179,908	477	865	0	0	0	0.00%	179,573	466	1,211	0	0	0	0.00%
2		Central governments	118,607	1,930	195	65	285	70	35.91%	118,448	1,902	382	70	302	145	37.91%	118,276	1,872	584	65	296	226	38.63%
3		Regional governments or local authorities	3,830	140	9	5	3	4	41.25%	3,817	140	22	5	3	9	40.87%	3,803	141	36	5	3	15	40.71%
4		Public sector entities	5,868	342	17	1	3	4	23.37%	5,721	465	42	1	4	6	14.46%	5,616	549	63	1	4	8	12.86%
5		Institutions	22,791	5,620	178	19	49	33	18.46%	22,325	5,881	383	9	64	75	19.54%	22,106	5,928	555	8	56	104	18.83%
6		Corporates	370,345	70,641	16,382	1,078	2,151	7,274	44.40%	353,437	80,013	23,919	685	2,081	9,566	39.99%	345,173	82,538	29,657	597	1,905	11,187	37.72%
7		Corporates - Of Which: Specialised Lending	43,157	10,795	2,235	112	377	957	42.83%	40,927	11,755	3,505	43	372	1,239	35.35%	40,237	11,683	4,267	38	369	1,379	32.32%
8		Corporates - Of Which: SME general corporates	30,443	7,154	2,874	173	245	1,216	42.32%	28,925	7,611	3,936	144	242	1,543	39.21%	27,852	7,721	4,899	127	218	1,835	37.46%
9		Corporates - Of Which: Purchased receivables	16,135	2,538	242	19	2	48	19.98%	15,468	2,982	465	9	4	80	17.20%	15,150	3,135	630	8	8	99	15.79%
10		Retail	235,594	26,613	9,815	456	992	4,258	43.39%	228,022	29,896	14,104	571	2,132	5,442	38.58%	221,623	31,440	18,960	476	2,194	6,823	35.99%
11	BNP Paribas S.A.	Retail - Secured by residential estate property	168,710	15,553	2,752	149	454	636	23.11%	165,135	17,338	4,542	151	548	885	19.49%	162,082	18,399	6,533	133	556	1,151	17.61%
12		Retail - Qualifying Revolving	7,864	1,034	630	37	81	303	48.10%	7,628	1,025	876	30	86	394	45.01%	7,443	995	1,090	28	80	469	43.07%
13		Retail - Purchased receivables	1,026	124	74	5	2	5	6.16%	878	182	165	2	6	14	8.24%	811	175	239	2	7	20	8.23%
14		Retail - Other Retail	57,995	9,902	6,360	266	455	3,315	52.12%	54,382	11,351	8,523	388	1,492	4,149	48.69%	51,287	11,871	11,098	313	1,551	5,183	46.71%
15		Retail - Other Retail - Of Which: SME	29,572	4,353	3,256	143	189	1,591	48.85%	28,483	4,578	4,121	131	195	1,860	45.12%	27,568	4,665	4,949	119	181	2,109	42.61%
16		Retail - Other Retail - Of Which: non-SME	28,422	5,548	3,104	123	266	1,724	55.55%	25,899	6,773	4,402	257	1,297	2,290	52.02%	23,720	7,206	6,149	195	1,370	3,074	50.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	1,540	0	9	0	0	0	0.00%	1,540	0	9	0	0	0	0.00%	1,540	0	9	0	0	0	0.00%
21		TOTAL	938,783	105,772	27,164	1,624	3,483	11,644	42.86%	913,218	118,773	39,727	1,341	4,587	15,242	38.37%	897,710	122,934	51,075	1,153	4,458	18,363	35.95%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	86,136	0	23	0	0	0	0.00%	86,111	0	48	0	0	0	0.00%	86,086	0	73	0	0	0	0.00%
23		Central governments	38,267	5	10	5	0	4	40.31%	38,255	6	22	5	0	9	40.32%	38,242	7	33	4	0	13	40.32%
24		Regional governments or local authorities	687	19	0	0	1	0	65.95%	686	20	1	0	2	1	60.74%	685	20	1	0	1	1	58.78%
25		Public sector entities	135	32	1	0	1	1	82.96%	130	37	1	0	1	1	84.34%	127	39	2	0	1	2	84.65%
26		Institutions	4,206	1,645	32	4	6	4	11.67%	4,177	1,634	73	2	9	10	13.34%	4,224	1,551	108	2	9	14	13.15%
27		Corporates	79,935	16,697	4,270	291	725	1,771	41.48%	74,177	20,653	6,071	209	727	2,378	39.17%	70,106	23,083	7,712	177	629	2,906	37.68%
28		Corporates - Of Which: Specialised Lending	5,187	712	288	19	50	75	25.93%	4,890	902	395	10	59	113	28.47%	4,732	977	479	9	67	139	28.97%
29		Corporates - Of Which: SME general corporates	14,365	3,918	1,473	71	187	574	38.96%	13,353	4,424	1,979	57	181	718	36.29%	12,605	4,700	2,451	49	159	848	34.59%
30		Corporates - Of Which: Purchased receivables	904	36	8	1	0	1	6.29%	871	61	17	0	0	1	7.73%	849	75	25	0	0	2	8.06%
31		Retail	120,921	17,195	6,208	157	728	2,778	44.75%	116,820	18,799	8,705	292	1,846	3,484	40.03%	113,108	19,543	11,673	228	1,903	4,395	37.65%
32	FRANCE	Retail - Secured by residential estate property	82,411	9,638	1,205	8	304	191	15.84%	81,107	10,145	2,001	7	388	238	11.88%	79,935	10,487	2,832	6	386	278	9.82%
33		Retail - Qualifying Revolving	7,797	1,027	614	37	81	291	47.39%	7,562	1,017	859	30	86	382	44.45%	7,378	986	1,073	28	79	457	42.59%
34		Retail - Purchased receivables	102	6	6	0	0	0	0.61%	91	12	12	0	0	0	0.66%	84	14	16	0	0	0	0.66%
35		Retail - Other Retail	30,611	6,525	4,382	112	342	2,296	52.38%	28,059	7,626	5,832	256	1,373	2,864	49.11%	25,711	8,055	7,751	194	1,438	3,659	47.21%
36		Retail - Other Retail - Of Which: SME	16,085	2,804	2,294	42	152	1,050	45.77%	15,487	2,950	2,745	36	159	1,165	42.43%	14,968	3,030	3,185	34	148	1,268	39.81%
37		Retail - Other Retail - Of Which: non-SME	14,526	3,721	2,088	70	190	1,246	59.65%	12,572	4,675	3,087	219	1,214	1,700	55.06%	10,743	5,025	4,566	160	1,290	2,391	52.37%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	951	0	0	0	0	0	-	951	0	0	0	0	0	-	951	0	0	0	0	0	-
42		TOTAL	331,238	35,593	10,544	457	1,461	4,558	43.22%	321,306	41,149	14,922	509	2,586	5,882	39.42%	313,529	44,244	19,603	412	2,543	7,331	37.40%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	13,108	0	4	0	0	0	0.00%	13,103	0	8	0	0	0	0.00%	13,099	0	13	0	0	0	0.00%
44		Central governments	9,303	0	3	1	0	1	40.00%	9,300	0	6	1	0	2	40.00%	9,296	0	9	1	0	4	40.00%
45		Regional governments or local authorities	1,559	45	0	0	0	0	40.00%	1,559	45	1	0	0	0	40.00%	1,558	45	2	0	0	1	40.00%
46		Public sector entities	4,752	274	15	1	1	3	21.64%	4,632	372	36	0	2	4	11.60%	4,547	439	54	0	2	5	9.30%
47		Institutions	1,549	25	2	1	0	0	17.57%	1,522	48	7	0	1	1	17.30%	1,502	65	10	0	1	1	14.80%
48		Corporates	40,160	7,644	2,883	254	116	1,142	39.59%	38,377	7,837	4,472	187	105	1,602	35.82%	37,574	7,256	5,857	165	86	1,956	33.40%
49		Corporates - Of Which: Specialised Lending	1,203	267	63	5	4	11	17.83%	1,148	275	109	2	5	19	17.31%	1,125	259	148	2	5	24	16.16%
50		Corporates - Of Which: SME general corporates	11,198	1,546	664	61	19	173	26.00%	10,998	1,393	1,017	52	15	264	26.01%	10,838	1,247	1,324	47	13	341	25.74%
51		Corporates - Of Which: Purchased receivables	1,207	140	47	3	0	5	9.82%	1,162	149	83	1	0	10	12.41%	1,133	151	110	1	0	13	11.85%
52		Retail	73,480	5,227	1,948	168	112	532	27.29%	71,050	6,580	3,025	160	138	807	26.67%	69,202	7,226	4,227	142	147	1,088	25.74%
53	BELGIUM	Retail - Secured by residential estate property	56,753	3,425	862	75	47	125	14.49%	54,970	4,547	1,523	84	64	241	15.81%	53,558	5,126	2,356	72	75	385	16.35%
54		Retail - Qualifying Revolving	3	1	2	0	0	0	20.99%	3	1	2	0	0	0	21.39%	3	1	2	0	0	0	21.56%
55		Retail - Purchased receivables	135	10	14	1	0	1	8.59%	121	15	23	1	1	3	13.79%	111	17	31	0	1	4	13.72%
56		Retail - Other Retail	16,589	1,792	1,069	91	65	405	37.88%	15,956	2,016	1,477	76	72	562	38.08%	15,529	2,082	1,838	69	71	698	37.98%
57		Retail - Other Retail - Of Which: SME	7,544	623	419	54	11	167	39.81%	7,427	538	622	49	9	247	39.77%	7,313	477	796	46	7	317	39.76%
58		Retail - Other Retail - Of Which: non-SME	9,044	1,169	650	37	54	238	36.64%	8,529	1,479	855	27	63	315	36.85%	8,216	1,604	1,042	24	64	382	36.62%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	520	0	9	0	0	0	0.00%	520	0	9	0	0	0	0.00%	520	0	9	0	0	0	0.00%
63		TOTAL	144,431	13,215	4,864	424	229	1,678	34.50%	140,064	14,881	7,564	349	246	2,417	31.95%	137,298	15,030	10,181	309	237	3,055	30.00%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	4,922	0	29	0	0	0	0.00%	4,884	0	67	0	0	0	0.00%	4,841	0	110	0	0	0	0.00%
65		Central governments	11,244	0	66	35	0	27	40.00%	11,157	0	153	40	0	61	40.00%	11,058	0	252	36	0	101	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	108	2	0	0	0	0	10.82%	105	5	0	0	0	0	10.82%	103	7	1	0	0	0	10.57%
68		Institutions	892	108	3	1	1	1	37.29%	852	143	9	1	1	3	38.58%	824	165	14	1	1	5	38.98%
69		Corporates	32,457	4,432	1,464	153	280	977	66.72%	30,775	5,444	2,134	119	285	1,268	59.40%	29,619	5,985	2,748	102	251	1,530	55.69%
70		Corporates - Of Which: Specialised Lending	2,565	656	96	2	25	22	23.42%	2,416	688	213	1	23	48	22.53%	2,327	697	292	1	20	63	21.53%
71		Corporates - Of Which: SME general corporates	2,574	662	338	25	23	264	78.14%	2,324	825	426	25	28	316	74.20%	2,155	892	527	22	30	375	71.18%
72		Corporates - Of Which: Purchased receivables	137	10	2	0	0	0	5.18%	130	13	6	0	0	0	5.30%	127	14	9	0	0	0	5.12%
73		Retail	29,572	2,800	1,285	118	59	845	65.71%	28,855	3,014	1,788	107	52	1,003	56.10%	28,283	3,114	2,260	97	49	1,152	50.97%
74	ITALY	Retail - Secured by residential estate property	20,997	1,629	548	62	29	296	54.00%	20,667	1,708	799	56	22	368	46.06%	20,371	1,778	1,025	51	20	433	42.19%
75		Retail - Qualifying Revolving	3	0	9	0	0	9	99.93%	3	0	9	0	0	9	99.83%	3	0	9	0	0	9	99.70%
76		Retail - Purchased receivables	91	6	3	0	0	0	6.82%	82	10	9	0	0	1	6.87%	76	11	13	0	0	1	6.43%
77		Retail - Other Retail	8,481	1,164	726	55	30	540	74.41%	8,104	1,295	971	50	30	625	64.42%	7,833	1,325	1,212	45	28	710	58.53%
78		Retail - Other Retail - Of Which: SME	5,437	869	508	46	24	357	70.25%	5,078	1,031	706	43	25	428	60.62%	4,819	1,087	908	39	24	502	55.31%
79		Retail - Other Retail - Of Which: non-SME	3,044	294	218	10	6	183	84.12%	3,027	264	265	7	5	198	74.53%	3,014	237	305	6	4	208	68.11%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	79,195	7,343	2,848	307	340	1,849	64.93%	76,628	8,606	4,151	266	338	2,335	56.26%	74,729	9,271	5,385	236	301	2,789	51.78%

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks	15,209	0	1	0	0	0	0.00%	15,207	0	3	0	0	0	0.00%	15,205	0	5	0	0	0	0.00%
86		Central governments	12,999	0	1	1	0	0	40.00%	12,997	0	3	1	0	1	40.00%	12,996	0	4	1	0	2	40.00%
87		Regional governments or local authorities	0	28	0	0	0	0	40.00%	0	28	0	0	0	0	40.00%	0	27	0	0	0	0	40.00%
88		Public sector entities	42	0	0	0	0	0	11.76%	42	1	0	0	0	0	11.76%	42	1	0	0	0	0	11.57%
89		Institutions	2,811	62	4	1	1	1	20.12%	2,773	95	9	1	2	2	25.58%	2,744	120	14	0	1	3	25.89%
90		Corporates	56,966	11,575	1,710	65	398	581	34.01%	56,724	11,071	2,455	23	282	843	34.34%	57,762	9,782	2,706	22	269	929	34.34%
91		Corporates - Of Which: Specialised Lending	5,017	1,782	238	12	67	83	34.68%	4,823	1,808	406	3	59	123	30.17%	4,961	1,633	444	3	54	132	29.79%
92		Corporates - Of Which: SME	0	0	0	0	0	0	36.86%	0	0	0	0	0	0	35.95%	0	0	0	0	0	0	35.25%
93		Corporates - Of Which: Purchased receivables	3,442	908	20	2	0	3	13.30%	3,468	861	41	1	0	6	14.58%	3,539	776	55	1	0	8	14.65%
94		Retail	454	74	14	1	3	4	24.83%	411	96	36	0	4	6	17.40%	403	81	58	0	3	8	14.47%
95		Retail - Secured by residential estate property	265	24	3	0	1	1	20.32%	261	26	5	0	1	1	18.91%	257	27	7	0	1	1	17.05%
96		Retail - Qualifying Revolving	5	0	0	0	0	0	59.69%	5	0	0	0	0	0	58.00%	5	1	0	0	0	0	54.94%
97		Retail - Purchased receivables	97	29	7	0	0	0	7.15%	60	50	24	0	2	2	6.39%	58	33	42	0	2	2	5.78%
98		Retail - Other Retail	87	20	5	0	1	2	52.20%	85	20	6	0	1	4	57.34%	84	20	8	0	1	4	57.68%
99		Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	92.86%	1	0	1	0	0	1	85.66%	1	0	1	0	0	1	81.03%
100		Retail - Other Retail - Of Which: non-SME	86	20	4	0	1	2	41.75%	84	20	5	0	1	3	51.69%	83	20	7	0	1	4	53.90%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	88,480	11,739	1,731	67	401	586	33.87%	88,154	11,291	2,506	25	287	853	34.03%	89,152	10,011	2,787	24	274	943	33.83%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks	5,797	0	1	0	0	0	0.00%	5,796	0	1	0	0	0	0.00%	5,796	0	2	0	0	0	0.00%
107		Central governments	6,794	0	1	0	0	0	40.00%	6,793	0	1	0	0	1	40.00%	6,792	0	2	0	0	1	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	1,255	39	8	1	0	1	9.83%	1,235	51	16	0	1	2	12.35%	1,219	61	22	0	1	3	13.37%
111		Corporates	12,891	3,192	540	13	67	373	69.19%	12,618	3,279	725	7	57	409	56.47%	12,605	3,162	856	6	54	433	50.60%
112		Corporates - Of Which: Specialised Lending	1,121	339	15	2	14	2	13.88%	1,066	365	45	1	9	6	13.89%	1,044	363	69	1	9	9	13.63%
113		Corporates - Of Which: SME general corporates	50	62	3	0	0	2	53.86%	50	59	7	0	0	4	53.29%	55	52	9	0	0	5	48.22%
114		Corporates - Of Which: Purchased receivables	1,004	329	20	1	0	1	4.07%	990	322	40	0	0	2	5.20%	988	308	56	0	0	3	5.39%
115		Retail	303	37	12	0	1	3	23.77%	292	37	23	0	2	4	17.04%	283	36	33	0	1	5	15.20%
116		Retail - Secured by residential estate property	168	15	4	0	1	1	21.68%	165	17	6	0	1	1	20.96%	163	17	8	0	1	2	20.17%
117		Retail - Qualifying Revolving	3	0	0	0	0	0	49.86%	3	0	0	0	0	0	49.62%	3	0	0	0	0	0	48.26%
118		Retail - Purchased receivables	88	13	5	0	0	0	4.11%	80	12	13	0	0	1	5.22%	74	12	20	0	0	1	5.23%
119		Retail - Other Retail	44	8	3	0	0	2	55.95%	43	8	4	0	0	2	50.67%	43	7	5	0	0	2	47.57%
120		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	35.87%	3	1	1	0	0	0	26.55%	3	0	1	0	0	0	22.65%
121		Retail - Other Retail - Of Which: non-SME	41	7	2	0	0	1	59.25%	41	7	3	0	0	2	55.42%	40	7	4	0	0	2	52.52%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	27,040	3,267	561	14	69	377	67.26%	26,734	3,367	767	8	59	416	54.22%	26,695	3,259	914	7	56	442	48.33%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	UNITED KINGDOM	Central banks	2,415	0	0	0	0	0	0.00%	2,415	0	0	0	0	0	0.00%	2,414	0	1	0	0	0	0.00%
128		Central governments	1,910	0	0	0	0	0	40.00%	1,909	0	0	0	0	0	40.00%	1,909	0	1	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	6	1	0	0	0	0	10.99%	6	1	0	0	0	0	10.99%	5	1	0	0	0	0	11.37%
131		Institutions	1	0	0	0	0	0	29.65%	1	0	0	0	0	0	29.65%	1	0	0	0	0	0	30.07%
132		Corporates	19,649	3,865	644	27	101	263	40.89%	18,894	4,299	967	12	102	323	33.40%	18,621	4,362	1,176	11	94	355	30.20%
133		Corporates - Of Which: Specialised Lending	2,803	1,344	127	9	62	24	18.70%	2,701	1,309	264	5	40	52	19.57%	2,664	1,263	347	4	30	66	19.06%
134		Corporates - Of Which: SME general corporates	84	38	220	1	2	150	67.97%	81	34	227	1	3	152	67.13%	80	30	232	1	3	154	66.52%
135		Corporates - Of Which: Purchased receivables	915	34	7	0	0	0	4.74%	887	50	19	0	0	1	5.15%	868	60	28	0	0	1	5.13%
136		Retail	414	160	16	1	5	6	34.46%	400	158	32	1	5	12	38.21%	392	151	47	0	5	18	38.21%
137		Retail - Secured by residential estate property	149	19	2	0	1	0	18.46%	146	20	3	0	1	1	17.71%	144	21	5	0	1	1	15.73%
138		Retail - Qualifying Revolving	6	1	0	0	0	0	59.94%	6	1	0	0	0	0	58.31%	5	1	1	0	0	0	55.45%
139		Retail - Purchased receivables	101	10	7	0	0	0	3.83%	90	14	13	0	0	1	5.06%	84	16	17	0	1	1	5.24%
140		Retail - Other Retail	159	130	7	0	4	5	64.03%	159	122	15	0	4	11	69.48%	159	113	24	0	3	16	65.97%
141		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	17.17%	3	0	0	0	0	0	12.91%	2	0	0	0	0	0	11.20%
142		Retail - Other Retail - Of Which: non-SME	156	130	7	0	4	5	64.86%	156	122	15	0	4	11	70.53%	157	113	24	0	3	16	66.88%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	24,394	4,026	661	28	106	269	40.72%	23,624	4,457	999	13	108	335	33.54%	23,342	4,514	1,225	12	99	373	30.49%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks	10,004	0	1	0	0	0	0.00%	10,003	0	2	0	0	0	0.00%	10,002	0	3	0	0	0	0.00%
149		Central governments	593	0	0	0	0	0	40.00%	593	0	0	0	0	0	40.00%	593	0	0	0	0	0	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	10	0	0	0	0	0	25.54%	10	0	0	0	0	0	20.17%	10	0	0	0	0	0	16.60%
152		Institutions	641	29	1	0	0	0	17.36%	634	35	2	0	1	0	18.56%	628	40	3	0	1	1	18.10%
153		Corporates	14,539	4,222	889	36	84	248	27.88%	13,893	4,466	1,291	23	86	344	26.62%	13,560	4,491	1,598	21	83	408	25.50%
154		Corporates - Of Which: Specialised Lending	2,014	568	216	5	17	53	24.39%	1,881	628	290	3	15	67	23.10%	1,800	648	350	2	16	76	21.75%
155		Corporates - Of Which: SME general corporates	874	386	132	4	5	36	27.46%	846	369	177	3	5	48	26.82%	839	345	208	3	4	55	26.33%
156		Corporates - Of Which: Purchased receivables	459	16	1	0	0	0	10.94%	433	39	3	0	2	0	14.66%	418	54	4	0	5	1	15.51%
157		Retail	7,834	805	235	9	74	67	28.64%	7,699	843	332	8	72	91	27.31%	7,536	899	439	7	72	114	26.03%
158		Retail - Secured by residential estate property	6,228	611	102	3	65	20	19.23%	6,124	658	160	3	63	30	18.55%	5,994	712	235	3	65	43	18.18%
159		Retail - Qualifying Revolving	1	0	0	0	0	0	52.80%	1	0	0	0	0	0	51.60%	1	0	0	0	0	0	49.24%
160		Retail - Purchased receivables	4	2	1	0	0	0	3.10%	2	3	2	0	0	0	5.58%	3	2	2	0	0	0	6.29%
161		Retail - Other Retail	1,600	192	133	6	9	48	36.02%	1,572	182	170	5	8	61	35.71%	1,538	185	202	4	7	71	35.31%
162		Retail - Other Retail - Of Which: SME	298	38	24	1	1	14	58.41%	295	37	30	1	1	16	54.24%	279	47	35	1	2	18	51.61%
163		Retail - Other Retail - Of Which: non-SME	1,302	154	108	5	8	34	30.99%	1,277	146	141	4	7	45	31.79%	1,259	138	167	3	6	53	31.87%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%
168		TOTAL	33,678	5,057	1,126	45	158	315	28.00%	32,888	5,345	1,628	31	158	435	26.71%	32,385	5,431	2,044	28	156	522	25.55%

2025 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	122	0	0	0	0	0	0.00%	121	0	1	0	0	0	0.00%	121	0	1	0	0	0	0.00%
170		Central governments	8,620	0	21	8	0	8	40.00%	8,599	0	42	8	0	17	40.00%	8,579	0	62	7	0	25	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	551	697	46	1	22	10	20.90%	566	673	56	0	23	15	26.22%	586	645	64	0	22	19	30.30%
174		Corporates	6,816	1,040	93	10	59	25	26.95%	6,572	1,152	225	5	54	54	23.96%	6,451	1,184	313	4	48	68	21.80%
175		Corporates - Of Which: Specialised Lending	1,924	405	51	6	18	15	28.85%	1,830	429	121	2	18	33	27.46%	1,786	427	167	2	17	42	25.08%
176		Corporates - Of Which: SME general corporates	45	3	1	0	0	0	45.31%	40	8	2	0	0	1	38.65%	39	7	3	0	0	1	37.85%
177		Corporates - Of Which: Purchased receivables	236	21	8	0	0	1	6.93%	225	24	16	0	0	1	7.19%	218	24	22	0	0	1	6.68%
178		Retail	129	13	11	0	1	2	18.15%	123	15	15	0	1	2	16.48%	119	16	18	0	1	3	15.41%
179		Retail - Secured by residential estate property	61	5	1	0	0	0	8.27%	60	6	2	0	0	0	10.46%	59	6	3	0	0	0	11.13%
180		Retail - Qualifying Revolving	2	0	0	0	0	0	49.43%	2	0	0	0	0	0	48.88%	2	0	0	0	0	0	47.31%
181		Retail - Purchased receivables	50	6	7	0	0	0	2.96%	46	7	10	0	0	0	4.56%	43	7	12	0	0	1	4.81%
182		Retail - Other Retail	15	2	3	0	0	2	62.14%	15	3	3	0	0	2	60.10%	14	3	3	0	0	2	57.46%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	18.19%	0	0	0	0	0	0	16.57%	0	0	0	0	0	0	15.40%
184		Retail - Other Retail - Of Which: non-SME	15	2	2	0	0	2	63.30%	14	3	3	0	0	2	61.36%	14	3	3	0	0	2	58.70%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	16,238	1,751	172	20	82	45	26.31%	15,981	1,841	339	13	77	88	25.96%	15,856	1,846	458	12	70	115	25.16%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	JAPAN	Central banks	26,647	0	157	0	0	0	0.00%	26,441	0	363	0	0	0	0.00%	26,207	0	598	0	0	0	0.00%
191		Central governments	100	0	1	0	0	0	40.00%	99	0	1	0	0	1	40.00%	99	0	2	0	0	1	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	376	9	1	0	0	0	1.74%	366	18	1	0	1	0	1.74%	359	24	2	0	1	0	1.41%
194		Institutions	1,069	24	1	1	0	0	32.45%	1,042	49	4	0	0	1	32.45%	1,021	68	6	0	0	2	31.99%
195		Corporates	5,929	854	64	9	15	14	22.66%	5,479	1,217	151	3	16	34	22.58%	5,245	1,395	206	2	16	43	21.08%
196		Corporates - Of Which: Specialised Lending	2,352	485	41	7	6	9	21.70%	2,208	573	97	2	5	21	21.56%	2,171	578	130	2	3	25	19.19%
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	1,184	78	6	1	0	1	8.60%	1,089	164	15	0	0	2	11.42%	1,022	224	21	0	0	3	12.41%
199		Retail	17	1	0	0	0	0	14.39%	16	2	0	0	0	0	14.57%	16	2	1	0	0	0	14.28%
200		Retail - Secured by residential estate property	13	0	0	0	0	0	11.40%	13	1	0	0	0	0	11.31%	12	1	0	0	0	0	10.57%
201		Retail - Qualifying Revolving	1	0	0	0	0	0	32.67%	1	0	0	0	0	0	33.23%	1	0	0	0	0	0	33.02%
202		Retail - Purchased receivables	2	0	0	0	0	0	7.84%	2	0	0	0	0	0	11.70%	2	0	0	0	0	0	12.83%
203		Retail - Other Retail	1	1	0	0	0	0	15.39%	1	1	0	0	0	0	15.48%	1	1	0	0	0	0	15.49%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26.31%	0	0	0	0	0	0	17.55%	0	0	0	0	0	0	14.96%
205		Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	15.18%	1	1	0	0	0	0	15.45%	1	1	0	0	0	0	15.50%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	34,139	888	224	10	16	15	6.78%	33,444	1,286	521	4	17	36	6.90%	32,947	1,489	815	3	17	46	5.69%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	POLAND	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
212		Central governments	213	0	0	0	0	0	40.00%	213	0	1	0	0	0	40.00%	212	0	2	0	0	1	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	14	0	0	0	0	0	18.06%	14	1	0	0	0	0	19.08%	13	1	0	0	0	0	18.93%
216		Corporates	381	132	6	1	2	2	33.63%	356	147	16	1	3	6	34.50%	339	155	24	1	3	8	34.39%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	45.38%	0	0	0	0	0	0	42.64%	0	0	0	0	0	0	40.88%
219		Corporates - Of Which: Purchased receivables	81	6	3	0	0	0	9.28%	76	8	6	0	0	0	6.66%	72	8	9	0	0	1	5.94%
220		Retail	36	3	2	0	0	0	25.63%	34	4	3	0	0	1	17.52%	33	3	5	0	0	1	14.76%
221		Retail - Secured by residential estate property	7	1	0	0	0	0	28.90%	7	1	0	0	0	0	24.80%	7	1	0	0	0	0	21.83%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	57.75%	0	0	0	0	0	0	57.15%	0	0	0	0	0	0	55.77%
223		Retail - Purchased receivables	28	2	1	0	0	0	12.90%	25	2	3	0	0	0	9.67%	25	2	4	0	0	0	8.48%
224		Retail - Other Retail	1	0	0	0	0	0	63.25%	1	0	0	0	0	0	62.39%	1	0	0	0	0	0	61.20%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	16.15%	0	0	0	0	0	0	11.81%	0	0	0	0	0	0	10.20%
226		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	63.26%	1	0	0	0	0	0	62.42%	1	0	0	0	0	0	61.24%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	645	135	9	1	2	3	32.15%	617	151	21	1	3	7	31.93%	599	160	31	1	3	10	31.68%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	BNP Paribas S.A.	Central banks	10,052	0	3,650	0	7,675	1,213	0	15	0	0	0.00%
2		Central governments	24,065	11	10,138	13	20,783	1,058	14	11	28	3	19.77%
3		Regional governments or local authorities	2,761	46	594	65	1,947	531	76	3	3	30	39.18%
4		Public sector entities	1,871	13	1,152	14	1,722	148	15	3	1	2	10.72%
5		Multilateral Development Banks	4,753	0	0	0	2,437	0	0	0	0	0	0.00%
6		International Organisations	1,328	0	0	0	1,334	894	0	1	0	0	0.00%
7		Institutions	56,362	23	5,927	23	12,081	665	25	5	0	1	5.82%
8		Corporates	99,351	1,172	78,288	1,445	73,937	21,635	2,493	153	223	1,358	54.49%
9		of which: Other - SME	11,840	250	8,626	288	9,999	1,711	423	42	53	176	41.62%
10		of which: Specialised Lending	282	0	320	0	268	17	0	2	2	0	0.00%
11		Retail	99,443	2,398	66,418	2,578	89,359	11,564	5,285	814	669	2,954	55.89%
12		of which: SME	30,639	543	17,515	645	27,805	3,084	1,469	124	127	967	65.82%
13		Secured by mortgages on immovable property and ADC exposures	39,035	1,250	22,307	1,257	34,914	4,380	2,141	110	149	867	40.49%
14		of which: Residential immovable property	29,906	968	14,487	983	27,839	2,217	1,392	75	75	429	30.79%
15		of which: Commercial immovable property	9,029	281	7,677	273	6,997	2,139	747	34	73	438	58.57%
16		of which: Land, acquisition, development and construction exposures (ADC)	100	1	143	1	78	23	2	1	1	1	35.94%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	6,509	7	11,750	29	4,287	438	7	0	6	0	0.00%
21		Equity	17,437	0	43,164	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	70,185	288	41,581	207	70,081	0	288	0	0	0	0.00%
24		TOTAL	433,153	5,210	284,968	5,632	320,557	42,525	10,343	1,116	1,078	5,215	50.42%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	FRANCE	Central banks	78	0	0	0	36	42	0	0	0	0	0.00%
26		Central governments	4,262	0	481	0	4,011	235	0	0	0	0	0.00%
27		Regional governments or local authorities	532	1	44	1	358	176	6	1	1	5	87.22%
28		Public sector entities	597	1	37	1	514	84	2	2	0	1	39.48%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	1,033	0	0	0	1,033	0	0	0	0	0	0.00%
31		Institutions	5,876	18	1,066	18	3,941	57	18	1	0	1	4.82%
32		Corporates	17,183	489	13,606	562	12,674	3,950	587	23	52	103	17.45%
33		of which: Other - SME	2,023	31	1,554	41	1,588	278	58	5	6	29	50.76%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	12,149	526	7,751	573	11,168	1,238	1,202	140	116	676	56.26%
36		of which: SME	5,687	178	3,206	209	5,149	602	484	24	40	307	63.33%
37		Secured by mortgages on immovable property and ADC exposures	5,520	216	2,999	197	4,358	1,186	339	7	17	123	36.24%
38		of which: Residential immovable property	4,443	170	2,267	179	3,731	728	274	5	10	104	38.02%
39		of which: Commercial immovable property	1,077	46	733	18	627	458	65	2	7	19	28.75%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	1,508	7	3,680	27	779	134	6	0	3	0	0.00%
45		Equity	9,335	0	23,453	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	19,968	45	10,456	45	19,968	0	125	0	0	0	0.00%
48		TOTAL	78,043	1,302	63,573	1,424	58,840	7,102	2,287	174	189	909	39.74%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	665	0	1,386	0	661	0	0	0	0	0	87.53%
51		Regional governments or local authorities	30	0	6	0	25	5	0	0	0	0	61.92%
52		Public sector entities	32	0	7	0	31	1	0	0	0	0	10.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	94	0	0	0	94	0	0	0	0	0	0.00%
55		Institutions	454	0	91	0	216	237	0	0	0	0	15.24%
56		Corporates	11,878	23	6,024	27	9,710	1,756	24	14	8	2	7.25%
57		of which: Other - SME	1,190	2	685	2	1,119	77	2	5	1	0	12.84%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	3,873	93	1,857	123	3,492	418	148	19	19	55	36.98%
60		of which: SME	3,020	29	1,215	50	2,791	248	69	11	8	40	58.08%
61		Secured by mortgages on immovable property and ADC exposures	8,047	235	2,913	233	7,843	272	271	42	26	36	13.22%
62		of which: Residential immovable property	7,193	200	2,373	199	7,102	152	231	40	21	31	13.29%
63		of which: Commercial immovable property	854	35	540	35	741	120	40	2	5	5	12.81%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	1,412	0	18	0	1,279	0	0	0	0	0	0.00%
69		Equity	1,266	0	3,102	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	4,571	24	3,213	24	4,571	0	24	0	0	0	0.00%
72		TOTAL	32,322	375	18,617	407	27,921	2,690	467	75	53	92	19.76%

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	ITALY	Central banks	375	0	0	0	375	0	0	0	0	0	0.00%
74		Central governments	4,056	7	1,702	7	4,040	3	10	0	0	3	26.66%
75		Regional governments or local authorities	1,149	9	230	11	956	186	27	0	0	18	65.41%
76		Public sector entities	935	12	894	12	894	41	12	0	0	0	0.86%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	51	0	0	0	51	0	0	0	0	0	0.00%
79		Institutions	2,172	5	956	5	1,985	156	5	1	0	0	0.00%
80		Corporates	10,159	95	7,719	111	7,082	2,572	344	13	22	253	73.61%
81		of which: Other - SME	1,036	31	791	31	829	178	69	4	11	38	55.56%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	18,889	572	12,190	578	16,206	3,057	1,329	237	137	759	57.09%
84		of which: SME	2,509	73	1,505	58	2,146	411	236	21	27	164	69.29%
85		Secured by mortgages on immovable property and ADC exposures	404	85	254	98	201	222	470	2	17	385	81.89%
86		of which: Residential immovable property	172	22	112	22	28	157	160	0	13	138	86.38%
87		of which: Commercial immovable property	232	63	142	76	173	66	310	2	5	247	79.57%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	1,078	0	2,790	0	322	152	0	0	0	0	0.00%
93		Equity	475	0	1,403	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	8,809	114	6,306	45	8,809	0	45	0	0	0	0.00%
96		TOTAL	48,553	900	34,444	867	40,921	6,388	2,241	253	177	1,417	63.23%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	1,355	0	1,261	0	1,355	0	0	0	0	0	0.00%
99		Regional governments or local authorities	5	0	1	0	0	4	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	76.34%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	13,237	0	631	0	765	0	0	0	0	0	0.00%
104		Corporates	209	0	181	0	57	59	0	0	0	0	100.00%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	36	0	22	0	7	30	0	0	0	0	23.90%
108		of which: SME	34	0	19	0	4	29	0	0	0	0	7.93%
109		Secured by mortgages on immovable property and ADC exposures	13	0	6	0	12	1	0	0	0	0	0.00%
110		of which: Residential immovable property	13	0	6	0	12	1	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	153	1	327	2	151	2	1	0	0	0	0.00%
117		Equity	377	0	1,330	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	753	0	529	0	753	0	0	0	0	0	0.00%
120		TOTAL	16,137	1	4,287	3	3,100	95	1	0	0	0	7.95%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	GERMANY	Central banks	484	0	0	0	482	2	0	0	0	0	0.00%
122		Central governments	403	0	81	0	387	4	0	0	0	0	0.00%
123		Regional governments or local authorities	78	0	19	0	20	58	0	0	0	0	0.00%
124		Public sector entities	59	0	4	0	58	1	0	0	0	0	85.37%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	8,705	0	638	0	609	81	0	0	0	0	0.00%
128		Corporates	12,114	36	6,264	61	9,983	2,125	47	13	10	12	24.50%
129		of which: Other - SME	2,042	23	1,106	36	1,903	148	30	6	4	7	24.05%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	18,305	320	12,615	362	16,640	1,843	648	82	96	328	50.59%
132		of which: SME	5,968	36	3,472	48	5,563	434	92	15	15	56	60.97%
133		Secured by mortgages on immovable property and ADC exposures	1,444	38	899	37	1,185	272	46	5	7	9	19.03%
134		of which: Residential immovable property	1,413	38	881	37	1,155	271	46	5	7	9	19.03%
135		of which: Commercial immovable property	31	0	18	0	30	1	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	333	0	458	0	316	4	0	0	0	0	0.00%
141		Equity	356	0	795	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	8,439	54	5,618	50	8,439	0	50	0	0	0	0.00%
144		TOTAL	50,720	447	27,390	511	38,118	4,390	792	100	114	348	43.98%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
146		Central governments	569	0	484	0	569	0	0	0	0	0	92.12%
147		Regional governments or local authorities	23	0	5	0	9	14	2	0	0	2	80.44%
148		Public sector entities	31	0	29	0	31	1	1	0	0	1	78.14%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	16,500	0	476	0	201	57	0	0	0	0	0.00%
152		Corporates	6,701	19	6,437	26	4,845	1,745	27	7	13	8	28.66%
153		of which: Other - SME	467	2	363	2	410	60	3	2	1	1	39.33%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	12,328	102	8,360	136	11,283	1,113	310	30	38	198	63.89%
156		of which: SME	2,575	33	1,477	42	2,383	210	88	10	8	55	62.47%
157		Secured by mortgages on immovable property and ADC exposures	975	18	341	19	882	95	16	0	2	3	17.51%
158		of which: Residential immovable property	889	18	292	19	798	92	16	0	2	3	17.51%
159		of which: Commercial immovable property	86	0	49	0	84	2	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	97	0	179	0	93	1	0	0	0	0	0.00%
165		Equity	296	0	780	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	9,462	42	4,205	34	9,461	0	34	0	0	0	0.00%
168		TOTAL	46,982	182	21,297	216	27,374	3,026	390	38	53	211	54.09%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	115	0	15	0	115	0	0	0	0	0	0.00%
171		Regional governments or local authorities	158	0	22	0	158	0	0	0	0	0	0.00%
172		Public sector entities	12	0	2	0	12	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	19	0	0	0	19	0	0	0	0	0	0.00%
175		Institutions	250	0	69	0	221	22	0	0	0	0	0.00%
176		Corporates	1,794	5	1,631	6	1,421	97	10	1	1	6	55.93%
177		of which: Other - SME	122	2	81	2	119	1	6	0	0	4	68.97%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	175	4	108	5	151	24	6	0	0	2	31.24%
180		of which: SME	130	1	75	1	124	6	2	0	0	1	51.02%
181		Secured by mortgages on immovable property and ADC exposures	137	1	86	1	120	17	1	0	0	1	55.66%
182		of which: Residential immovable property	14	1	4	1	8	6	1	0	0	1	56.71%
183		of which: Commercial immovable property	123	0	82	0	112	12	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	1,028	0	2,754	0	512	133	0	0	2	0	0.00%
189		Equity	1,123	0	2,794	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	863	0	675	0	863	0	0	0	0	0	0.00%
192		**TOTAL**	**5,675**	**10**	**8,157**	**12**	**3,592**	**294**	**18**	**2**	**4**	**9**	**47.12%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	SPAIN	Central banks	1	0	0	0	1	0	0	0	0	0	0.00%
194		Central governments	532	3	217	5	516	1	3	0	0	0	0.00%
195		Regional governments or local authorities	80	36	16	53	36	44	36	0	0	0	0.79%
196		Public sector entities	16	0	8	0	11	4	0	0	0	0	88.13%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	3	0	0	0	3	0	0	0	0	0	0.00%
199		Institutions	680	1	198	1	588	11	1	0	0	0	0.00%
200		Corporates	2,424	10	2,155	12	1,582	829	42	3	0	31	75.16%
201		of which: Other - SME	871	0	617	0	858	14	1	1	0	1	98.01%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	9,697	331	7,127	286	8,584	1,324	445	135	76	114	25.60%
204		of which: SME	1,330	18	851	19	1,240	98	83	6	3	64	77.72%
205		Secured by mortgages on immovable property and ADC exposures	2,901	431	614	430	2,660	252	531	3	8	100	18.90%
206		of which: Residential immovable property	2,901	431	614	430	2,660	252	531	3	8	100	18.90%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	136	0	170	0	135	0	0	0	0	0	0.00%
213		Equity	102	0	221	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	4,068	0	2,423	0	3,966	0	0	0	0	0	0.00%
216		**TOTAL**	**20,641**	**812**	**13,149**	**788**	**18,082**	**2,464**	**1,058**	**140**	**84**	**246**	**23.23%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	JAPAN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	128	0	154	0	128	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	1,854	0	62	0	125	0	0	0	0	0	0.00%
224		Corporates	43	0	37	0	38	0	0	0	0	0	0.00%
225		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	2	0	1	0	1	1	0	0	0	0	0.00%
228		of which: SME	2	0	1	0	1	1	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
230		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	34	0	35	0	33	0	0	0	0	0	0.00%
237		Equity	8	0	23	0	0	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	448	0	261	0	448	0	0	0	0	0	0.00%
240		**TOTAL**	**2,518**	**0**	**574**	**0**	**774**	**2**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	POLAND	Central banks	3,259	0	0	0	2,091	0	0	0	0	0	0.00%
242		Central governments	6,073	0	553	0	5,065	2	0	0	0	0	0.00%
243		Regional governments or local authorities	382	0	8	0	95	7	0	0	0	0	0.00%
244		Public sector entities	5	0	3	0	5	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	1,795	0	160	0	1,101	0	0	0	0	0	100.00%
248		Corporates	10,176	151	10,065	171	8,261	1,567	247	31	40	96	38.86%
249		of which: Other - SME	1,603	86	1,324	93	1,283	325	127	5	10	41	32.51%
250		of which: Specialised Lending	282	0	320	0	268	17	0	2	2	0	0.00%
251		Retail	6,015	99	4,020	105	5,690	409	174	40	43	149	85.80%
252		of which: SME	3,228	65	1,968	70	3,044	216	168	16	15	144	85.57%
253		Secured by mortgages on immovable property and ADC exposures	8,694	121	7,887	127	8,053	707	229	29	36	79	34.46%
254		of which: Residential immovable property	4,588	28	3,492	28	4,477	126	60	9	7	32	53.31%
255		of which: Commercial immovable property	4,013	92	4,260	99	3,500	562	167	20	29	46	27.67%
256		of which: Land, acquisition, development and construction exposures (ADC)	94	1	135	1	76	19	2	1	1	1	35.94%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261		Equity	32	0	95	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	2,044	0	1,482	0	2,044	0	0	0	0	0	0.00%
264		**TOTAL**	**38,476**	**371**	**24,272**	**403**	**32,407**	**2,692**	**649**	**102**	**119**	**324**	**49.87%**

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

BNP Paribas S.A.

RowNum	(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	7,597	1,273	18	0	0	0	0.00%	7,580	1,269	39	0	0	0	0.00%	7,561	1,265	62	0	0	0	0.00%
2	Central governments	20,407	1,391	56	17	5	21	37.19%	20,096	1,655	104	18	5	40	38.25%	19,791	1,910	153	18	5	59	38.63%
3	Regional governments or local authorities	1,561	910	83	2	2	32	39.19%	1,544	919	90	2	2	35	39.22%	1,534	921	98	2	2	39	39.26%
4	Public sector entities	1,598	265	22	1	1	4	16.07%	1,544	309	32	1	2	6	18.97%	1,505	338	41	1	2	9	20.58%
5	Multilateral Development Banks	2,437	0	0	0	0	0	40.00%	2,437	0	1	0	0	0	40.00%	2,436	0	1	0	0	1	40.00%
6	International Organisations	1,333	894	1	0	0	0	40.00%	1,332	895	2	0	0	1	40.00%	1,330	895	3	0	0	1	40.00%
7	Institutions	11,794	889	88	17	33	23	26.55%	11,640	972	159	15	28	46	28.84%	11,510	1,032	229	14	31	68	29.75%
8	Corporates	71,504	22,930	3,630	168	350	1,766	48.64%	70,361	22,866	4,837	161	411	2,199	45.45%	69,492	22,519	6,054	158	478	2,639	43.60%
9	of which: Other - SME	9,735	1,753	644	42	60	260	40.33%	9,540	1,729	863	38	65	342	39.63%	9,366	1,692	1,074	38	70	421	39.23%
10	of which: Specialised Lending	249	34	3	1	7	2	55.88%	231	47	7	1	11	4	54.83%	217	57	12	1	15	7	54.44%
11	Retail	84,720	13,359	8,130	647	873	4,212	51.81%	82,747	12,753	10,708	553	907	5,268	49.20%	80,867	12,332	13,010	538	873	6,209	47.73%
12	of which: SME	27,267	3,075	2,016	106	127	1,174	58.24%	26,824	3,034	2,500	101	127	1,358	54.33%	26,441	2,962	2,954	100	125	1,535	51.96%
13	Secured by mortgages on immovable property and ADC exposures	33,174	5,365	2,895	56	389	998	34.46%	32,645	5,363	3,426	57	390	1,117	32.59%	32,108	5,374	3,952	56	407	1,240	31.38%
14	of which: Residential immovable property	26,624	2,868	1,956	39	291	506	25.86%	26,381	2,769	2,297	39	275	570	24.82%	26,066	2,752	2,629	39	278	638	24.25%
15	of which: Commercial immovable property	6,480	2,468	935	17	96	491	52.45%	6,198	2,563	1,122	17	112	544	48.48%	5,980	2,590	1,313	16	126	599	45.61%
16	of which: Land, acquisition, development and construction exposures (ADC)	71	29	4	0	2	1	36.60%	66	31	6	0	3	2	37.73%	62	32	9	0	3	4	38.61%
17	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	4,218	486	28	7	16	16	58.58%	4,161	518	53	6	17	30	57.27%	4,115	537	79	6	17	45	56.81%
21	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22	Securitisation																					
23	Other exposures	70,081	0	288	0	0	0	0.00%	70,081	0	288	0	0	0	0.00%	70,081	0	288	0	0	0	0.00%
24	TOTAL	**310,425**	**47,761**	**15,240**	**916**	**1,671**	**7,073**	**46.41%**	**306,168**	**47,519**	**19,738**	**813**	**1,762**	**8,742**	**44.29%**	**302,331**	**47,125**	**23,970**	**794**	**1,817**	**10,310**	**43.01%**

FRANCE

RowNum	(mln EUR, %)																					
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	Central banks	36	42	0	0	0	0	0.00%	36	42	0	0	0	0	0.00%	36	42	0	0	0	0	0.00%
26	Central governments	3,726	520	1	0	0	0	23.06%	3,459	785	3	0	0	1	23.27%	3,198	1,044	5	0	0	1	23.31%
27	Regional governments or local authorities	338	195	7	0	1	6	80.34%	330	202	8	0	1	6	74.70%	324	207	9	0	1	6	70.27%
28	Public sector entities	449	144	5	0	1	1	27.99%	438	152	9	0	1	2	25.53%	432	154	13	0	1	3	24.47%
29	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30	International Organisations	1,033	0	0	0	0	0	40.00%	1,032	1	1	0	0	0	40.00%	1,032	1	1	0	0	0	40.00%
31	Institutions	3,891	95	31	4	2	5	15.27%	3,840	131	46	4	2	9	19.95%	3,793	163	61	4	2	14	22.42%
32	Corporates	12,245	4,158	809	15	39	159	19.68%	12,161	4,038	1,013	15	32	208	20.53%	12,091	3,925	1,196	15	27	249	20.85%
33	of which: Other - SME	1,544	290	89	4	5	37	42.12%	1,521	286	117	4	5	45	38.06%	1,496	284	143	4	5	51	35.70%
34	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Retail	10,856	1,261	1,491	44	126	760	50.98%	10,621	1,241	1,746	39	122	833	47.70%	10,412	1,222	1,974	38	118	897	45.43%
36	of which: SME	5,047	558	630	17	35	348	55.27%	4,962	530	744	15	32	381	51.17%	4,878	515	842	15	30	409	48.52%
37	Secured by mortgages on immovable property and ADC exposures	4,257	1,203	424	4	20	135	31.82%	4,231	1,169	483	4	22	144	29.73%	4,250	1,086	547	4	22	154	28.10%
38	of which: Residential immovable property	3,612	779	341	4	15	114	33.51%	3,574	774	384	4	17	121	31.63%	3,584	716	432	4	16	130	30.04%
39	of which: Commercial immovable property	645	423	83	0	5	21	24.83%	657	394	99	0	5	22	22.38%	666	370	114	0	6	24	20.74%
40	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	771	137	11	2	7	9	80.38%	764	137	17	2	7	14	85.25%	759	137	23	2	6	20	87.87%
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Securitisation																					
47	Other exposures	19,968	0	125	0	0	0	0.00%	19,968	0	125	0	0	0	0.00%	19,968	0	125	0	0	0	0.00%
48	TOTAL	**57,569**	**7,755**	**2,905**	**69**	**196**	**1,075**	**37.01%**	**56,882**	**7,897**	**3,450**	**64**	**186**	**1,217**	**35.27%**	**56,296**	**7,980**	**3,954**	**63**	**178**	**1,344**	**34.01%**

BELGIUM

RowNum	(mln EUR, %)																					
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50	Central governments	660	0	0	0	0	0	51.87%	660	0	0	0	0	0	46.46%	660	0	1	0	0	0	44.35%
51	Regional governments or local authorities	25	5	0	0	0	0	60.55%	25	5	0	0	0	0	59.21%	25	5	0	0	0	0	57.96%
52	Public sector entities	29	3	0	0	0	0	19.33%	28	4	0	0	0	0	22.47%	27	4	1	0	0	0	23.76%
53	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54	International Organisations	94	0	0	0	0	0	40.00%	94	0	0	0	0	0	40.00%	94	0	0	0	0	0	40.00%
55	Institutions	232	218	3	0	0	1	29.67%	238	207	7	0	0	2	29.83%	244	198	11	0	0	3	29.89%
56	Corporates	9,363	2,026	102	22	10	34	33.82%	9,229	2,068	194	21	9	69	35.64%	9,170	2,031	290	21	8	103	35.69%
57	of which: Other - SME	1,096	86	17	6	2	8	48.66%	1,078	87	33	6	2	16	50.16%	1,068	81	48	6	2	24	50.54%
58	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59	Retail	3,483	385	190	8	21	66	34.97%	3,453	375	230	7	21	78	33.75%	3,448	344	266	7	20	88	32.93%
60	of which: SME	2,789	221	98	6	8	48	49.48%	2,759	224	125	5	9	56	44.85%	2,756	201	151	5	8	63	41.97%
61	Secured by mortgages on immovable property and ADC exposures	7,798	256	331	15	88	49	14.92%	7,690	278	418	15	120	69	16.61%	7,600	275	511	15	140	90	17.68%
62	of which: Residential immovable property	7,105	105	275	13	82	41	14.91%	7,014	125	345	13	115	58	16.74%	6,925	137	422	13	136	76	17.91%
63	of which: Commercial immovable property	693	151	56	2	6	8	15.01%	675	153	73	2	5	12	16.00%	675	138	89	2	5	15	16.57%
64	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	1,270	8	0	0	0	0	59.71%	1,262	16	1	0	0	1	59.70%	1,254	24	1	0	0	1	59.69%
69	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70	Securitisation																					
71	Other exposures	4,571	0	24	0	0	0	0.00%	4,571	0	24	0	0	0	0.00%	4,571	0	24	0	0	0	0.00%
72	TOTAL	**27,525**	**2,902**	**651**	**46**	**119**	**152**	**23.30%**	**27,249**	**2,954**	**875**	**44**	**150**	**219**	**25.05%**	**27,092**	**2,882**	**1,105**	**44**	**169**	**286**	**25.89%**

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	ITALY	Central banks	373	0	2	0	0	0	0.00%	372	0	4	0	0	0	0.00%	370	0	5	0	0	0	0.00%
74		Central governments	4,019	5	29	8	0	10	35.27%	4,000	5	48	8	0	18	37.16%	3,980	5	68	8	0	26	37.99%
75		Regional governments or local authorities	591	546	32	1	1	20	61.26%	583	548	38	1	1	22	58.20%	580	545	43	1	1	24	55.84%
76		Public sector entities	843	90	14	0	0	1	5.00%	804	126	17	0	0	1	8.57%	775	152	20	0	0	2	11.25%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	51	0	0	0	0	0	40.00%	50	1	0	0	0	0	40.00%	49	1	1	0	0	0	40.00%
79		Institutions	1,848	287	10	2	16	4	43.53%	1,829	298	17	1	11	8	44.16%	1,814	306	25	1	15	11	44.45%
80		Corporates	7,042	2,508	448	16	25	293	65.35%	7,067	2,376	555	16	25	333	59.98%	7,090	2,247	662	16	25	373	56.29%
81		of which: Other - SME	803	173	100	3	8	49	48.85%	788	163	125	3	7	58	45.99%	773	155	148	3	6	65	44.22%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	15,780	2,942	1,869	165	162	1,090	58.30%	15,546	2,715	2,330	143	138	1,377	59.09%	15,359	2,503	2,729	141	120	1,622	59.45%
84		of which: SME	2,101	399	294	10	20	189	64.37%	2,062	389	342	9	17	210	61.49%	2,036	370	387	9	15	230	59.38%
85		Secured by mortgages on immovable property and ADC exposures	202	215	478	0	16	386	80.88%	201	209	484	0	15	388	80.02%	199	204	490	0	15	389	79.25%
86		of which: Residential immovable property	28	155	162	0	13	139	85.65%	29	152	164	0	12	139	84.99%	29	150	166	0	12	140	84.40%
87		of which: Commercial immovable property	173	60	316	0	3	248	78.43%	172	57	320	0	3	248	77.47%	170	54	325	0	2	249	76.61%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	324	146	5	1	1	3	59.76%	325	139	10	1	1	6	59.77%	327	131	16	1	1	9	59.77%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	8,809	0	45	0	0	0	0.00%	8,809	0	45	0	0	0	0.00%	8,809	0	45	0	0	0	0.00%
96		**TOTAL**	**39,881**	**6,738**	**2,932**	**194**	**221**	**1,807**	**61.62%**	**39,585**	**6,417**	**3,548**	**171**	**191**	**2,152**	**60.65%**	**39,352**	**6,094**	**4,104**	**170**	**177**	**2,456**	**59.85%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	1,354	0	0	0	0	0	40.00%	1,354	0	0	0	0	0	40.00%	1,354	0	0	0	0	0	40.00%
99		Regional governments or local authorities	0	4	0	0	0	0	40.00%	0	4	0	0	0	0	40.00%	0	4	0	0	0	0	40.00%
100		Public sector entities	0	0	0	0	0	0	76.34%	0	0	0	0	0	0	76.34%	0	0	0	0	0	0	76.34%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	762	3	0	0	0	0	23.32%	759	6	0	0	0	0	23.08%	756	9	1	0	0	0	22.75%
104		Corporates	66	48	2	0	0	0	16.02%	72	40	4	0	0	1	16.33%	76	34	6	0	0	1	16.36%
105		of which: Other - SME	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	6	30	1	0	0	0	18.27%	7	28	2	0	0	0	19.49%	7	27	2	0	0	1	20.30%
108		of which: SME	4	29	1	0	0	0	17.35%	5	27	2	0	0	0	18.94%	5	26	2	0	0	0	19.90%
109		Secured by mortgages on immovable property and ADC exposures	11	2	0	0	0	0	19.04%	11	2	0	0	0	0	20.57%	11	2	0	0	0	0	21.58%
110		of which: Residential immovable property	11	2	0	0	0	0	19.04%	11	2	0	0	0	0	20.57%	11	2	0	0	0	0	21.58%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	147	4	2	0	0	1	52.34%	144	6	3	0	2	1	54.70%	141	8	4	0	3	2	55.79%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	753	0	0	0	0	0	0.00%	753	0	0	0	0	0	0.00%	753	0	0	0	0	0	0.00%
120		**TOTAL**	**3,100**	**91**	**5**	**0**	**1**	**2**	**28.75%**	**3,100**	**86**	**10**	**0**	**2**	**3**	**28.36%**	**3,099**	**84**	**14**	**0**	**3**	**4**	**28.38%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	GERMANY	Central banks	482	2	0	0	0	0	0.00%	482	2	0	0	0	0	0.00%	482	2	0	0	0	0	0.00%
122		Central governments	387	4	0	0	0	0	40.00%	387	4	0	0	0	0	40.00%	387	4	0	0	0	0	40.00%
123		Regional governments or local authorities	20	58	0	0	0	0	40.00%	20	58	0	0	0	0	40.00%	20	58	0	0	0	0	40.00%
124		Public sector entities	57	1	0	0	0	0	40.74%	56	2	1	0	0	0	34.80%	56	2	1	0	0	0	32.79%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	597	90	3	0	0	0	9.98%	595	89	7	0	0	1	9.96%	593	87	11	0	0	1	9.94%
128		Corporates	9,888	2,118	148	20	12	52	34.85%	9,816	2,087	252	20	14	93	36.82%	9,746	2,053	356	20	16	134	37.66%
129		of which: Other - SME	1,884	140	58	6	4	22	38.60%	1,866	132	84	6	3	37	43.57%	1,847	127	107	6	3	50	46.25%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	16,005	1,853	1,273	123	109	572	44.98%	15,560	1,764	1,807	80	104	774	42.85%	15,335	1,588	2,208	79	92	928	42.02%
132		of which: SME	5,454	451	184	14	16	85	46.41%	5,376	444	269	13	17	113	41.98%	5,303	437	350	13	17	139	39.74%
133		Secured by mortgages on immovable property and ADC exposures	689	464	350	1	130	33	9.36%	884	192	428	1	64	40	9.24%	911	116	476	1	38	44	9.24%
134		of which: Residential immovable property	660	462	350	1	130	33	9.36%	855	189	428	1	64	40	9.24%	883	114	476	1	38	44	9.23%
135		of which: Commercial immovable property	29	2	0	0	0	0	26.76%	28	2	0	0	0	0	27.01%	28	3	0	0	0	0	27.12%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	295	25	1	0	0	0	41.45%	278	40	2	0	0	1	40.53%	267	51	3	0	0	1	39.95%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	8,439	0	50	0	0	0	0.00%	8,439	0	50	0	0	0	0.00%	8,439	0	50	0	0	0	0.00%
144		**TOTAL**	**36,858**	**4,616**	**1,826**	**145**	**251**	**658**	**36.02%**	**36,516**	**4,237**	**2,547**	**101**	**182**	**908**	**35.67%**	**36,234**	**3,962**	**3,104**	**100**	**146**	**1,108**	**35.70%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	568	0	0	0	0	0	40.86%	568	0	0	0	0	0	40.40%	568	0	0	0	0	0	40.25%
147		Regional governments or local authorities	9	14	2	0	0	2	80.40%	9	14	2	0	0	2	80.37%	9	14	2	0	0	2	80.33%
148		Public sector entities	30	2	1	0	0	1	69.12%	29	2	2	0	0	1	63.34%	28	2	2	0	0	1	59.87%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	202	55	2	0	14	1	30.00%	202	52	4	0	13	1	30.00%	202	51	6	0	13	2	30.00%
152		Corporates	4,802	1,695	121	12	14	27	22.54%	4,789	1,606	222	10	14	48	21.71%	4,790	1,504	323	10	13	69	21.41%
153		of which: Other - SME	397	61	15	3	2	6	36.81%	388	57	28	3	1	10	37.18%	380	53	40	3	1	15	37.63%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	10,626	1,448	632	79	61	317	50.14%	10,005	1,779	921	66	100	426	46.23%	9,502	1,980	1,224	63	99	529	43.18%
156		of which: SME	2,301	233	147	10	9	75	50.84%	2,239	243	199	9	9	92	46.16%	2,177	255	248	9	8	108	43.42%
157		Secured by mortgages on immovable property and ADC exposures	840	125	29	1	4	5	18.12%	821	132	40	2	5	8	19.27%	815	125	54	2	5	11	20.22%
158		of which: Residential immovable property	757	122	29	1	4	5	17.85%	739	128	40	1	5	7	18.73%	734	120	53	1	4	10	19.48%
159		of which: Commercial immovable property	83	3	0	0	0	0	58.94%	82	4	1	0	0	0	58.74%	81	4	1	0	0	1	58.66%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	91	2	0	0	0	0	51.20%	90	3	0	0	0	0	51.60%	89	4	0	0	0	0	51.78%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	9,461	0	34	0	0	0	0.00%	9,461	0	34	0	0	0	0.00%	9,461	0	34	0	0	0	0.00%
168		**TOTAL**	**26,629**	**3,340**	**821**	**92**	**95**	**353**	**42.95%**	**25,975**	**3,589**	**1,226**	**79**	**132**	**486**	**39.65%**	**25,465**	**3,680**	**1,646**	**75**	**130**	**614**	**37.29%**

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	115	0	0	0	0	0	40.00%	115	0	0	0	0	0	40.00%	115	0	0	0	0	0	40.00%
171		Regional governments or local authorities	158	0	0	0	0	0	40.00%	158	0	0	0	0	0	40.00%	158	0	0	0	0	0	40.00%
172		Public sector entities	12	0	0	0	0	0	8.43%	11	0	0	0	0	0	8.44%	11	0	0	0	0	0	8.47%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%
175		Institutions	219	23	1	0	0	0	29.95%	216	24	3	0	0	1	29.95%	214	24	5	0	0	1	29.95%
176		Corporates	1,379	134	15	1	26	8	53.44%	1,348	159	21	1	19	11	50.89%	1,323	177	28	1	25	14	49.15%
177		of which: Other - SME	110	9	7	0	0	4	61.49%	104	14	8	0	0	5	55.16%	99	16	10	0	0	5	50.48%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	149	24	9	0	0	3	31.21%	146	25	10	0	0	3	31.41%	144	26	12	0	0	4	31.62%
180		of which: SME	122	7	3	0	0	1	46.72%	120	8	3	0	0	1	44.54%	119	9	4	0	0	2	43.24%
181		Secured by mortgages on immovable property and ADC exposures	119	17	3	0	0	1	39.84%	118	16	4	0	0	1	35.54%	118	16	6	0	0	2	33.74%
182		of which: Residential immovable property	8	6	2	0	0	1	42.12%	8	5	2	0	0	1	35.67%	8	5	3	0	0	1	32.34%
183		of which: Commercial immovable property	111	12	1	0	0	0	35.79%	110	11	2	0	0	1	35.38%	110	11	3	0	0	1	35.02%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	499	138	7	2	7	2	30.65%	489	139	16	2	7	5	30.57%	482	137	25	2	6	8	30.52%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	863	0	0	0	0	0	0.00%	863	0	0	0	0	0	0.00%	863	0	0	0	0	0	0.00%
192		TOTAL	**3,531**	**338**	**35**	**4**	**33**	**15**	**41.31%**	**3,485**	**364**	**55**	**3**	**26**	**21**	**38.95%**	**3,449**	**380**	**76**	**3**	**32**	**29**	**37.90%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	SPAIN	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
194		Central governments	516	1	4	0	0	2	40.00%	515	1	5	0	0	2	40.00%	514	1	6	0	0	2	40.00%
195		Regional governments or local authorities	35	44	36	0	0	0	0.91%	35	44	36	0	0	0	1.04%	35	44	36	0	0	0	1.17%
196		Public sector entities	9	7	0	0	0	0	53.93%	9	6	0	0	0	0	44.50%	9	6	0	0	0	0	40.63%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
199		Institutions	581	17	2	0	0	1	28.31%	575	22	3	0	0	1	30.91%	570	26	3	0	0	1	32.31%
200		Corporates	1,571	814	67	5	4	39	57.94%	1,579	777	96	5	6	47	49.13%	1,595	730	127	5	8	56	44.31%
201		of which: Other - SME	829	34	10	4	0	5	56.32%	808	45	20	4	0	10	52.51%	791	51	31	4	1	16	50.79%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	8,320	1,179	853	113	107	358	41.92%	8,015	1,196	1,142	103	109	522	45.74%	7,708	1,241	1,403	99	100	672	47.86%
204		of which: SME	1,223	103	95	4	3	71	74.64%	1,209	106	107	4	3	77	72.32%	1,196	108	117	4	3	83	70.64%
205		Secured by mortgages on immovable property and ADC exposures	2,586	289	568	6	9	107	18.86%	2,493	347	603	5	11	114	18.83%	2,423	387	633	5	12	119	18.81%
206		of which: Residential immovable property	2,586	289	568	6	9	107	18.86%	2,493	347	603	5	11	114	18.83%	2,423	387	633	5	12	119	18.81%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	131	4	0	0	0	0	54.31%	128	7	0	0	0	0	54.74%	125	9	1	0	0	0	54.97%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	3,966	0	0	0	0	0	0.00%	3,966	0	0	0	0	0	0.00%	3,966	0	0	0	0	0	0.00%
216		TOTAL	**17,718**	**2,354**	**1,531**	**125**	**120**	**506**	**33.07%**	**17,318**	**2,400**	**1,885**	**114**	**126**	**687**	**36.41%**	**16,949**	**2,444**	**2,210**	**109**	**120**	**851**	**38.52%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	127	0	1	0	0	0	40.00%	127	0	1	0	0	0	40.00%	126	0	2	0	0	1	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	124	1	0	0	0	0	90.11%	123	2	0	0	0	0	90.07%	123	2	0	0	0	0	90.05%
224		Corporates	37	1	0	0	0	0	12.35%	37	2	0	0	0	0	22.35%	36	2	1	0	0	0	29.63%
225		of which: Other - SME	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	37.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	1	1	0	0	0	0	17.56%	1	1	0	0	0	0	18.56%	1	1	0	0	0	0	19.15%
228		of which: SME	1	1	0	0	0	0	17.37%	1	1	0	0	0	0	18.27%	1	1	0	0	0	0	18.80%
229		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	19.29%	1	0	0	0	0	0	20.84%	1	0	0	0	0	0	21.82%
230		of which: Residential immovable property	1	0	0	0	0	0	19.29%	1	0	0	0	0	0	20.84%	1	0	0	0	0	0	21.82%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	32	0	0	0	0	0	41.44%	32	0	0	0	0	0	41.48%	32	1	0	0	0	0	41.50%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	448	0	0	0	0	0	0.00%	448	0	0	0	0	0	0.00%	448	0	0	0	0	0	0.00%
240		TOTAL	**771**	**3**	**1**	**0**	**0**	**0**	**36.25%**	**769**	**5**	**2**	**0**	**0**	**1**	**37.65%**	**766**	**7**	**3**	**0**	**0**	**1**	**38.79%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	POLAND	Central banks	2,089	0	3	0	0	0	0.00%	2,085	0	6	0	0	0	0.00%	2,082	0	10	0	0	0	0.00%
242		Central governments	5,059	2	6	3	0	2	40.00%	5,050	2	14	4	0	6	40.00%	5,041	2	23	4	0	9	40.00%
243		Regional governments or local authorities	95	7	0	0	0	0	40.00%	95	7	0	0	0	0	40.00%	95	7	0	0	0	0	40.00%
244		Public sector entities	5	0	0	0	0	0	32.03%	5	1	0	0	0	0	33.73%	5	1	0	0	0	0	34.57%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	1,097	3	1	1	0	1	39.06%	1,092	6	3	1	0	1	39.12%	1,088	8	5	1	0	2	39.17%
248		Corporates	7,758	1,928	389	27	111	158	40.57%	7,263	2,252	560	27	171	236	42.13%	6,832	2,491	752	25	222	326	43.41%
249		of which: Other - SME	1,212	362	162	4	18	52	32.34%	1,153	383	199	4	25	64	32.06%	1,101	396	239	3	30	76	31.80%
250		of which: Specialised Lending	249	34	3	1	7	2	55.88%	231	47	7	1	11	4	54.83%	217	57	12	1	15	7	54.44%
251		Retail	5,362	584	326	45	68	241	73.98%	5,177	638	457	54	93	320	70.09%	5,023	640	609	52	108	411	67.52%
252		of which: SME	2,959	233	235	25	18	192	81.64%	2,894	240	294	28	20	234	79.59%	2,833	237	357	27	21	280	78.39%
253		Secured by mortgages on immovable property and ADC exposures	7,438	1,190	361	16	67	116	32.22%	7,152	1,341	496	18	90	156	31.39%	6,880	1,454	655	17	106	203	30.99%
254		of which: Residential immovable property	4,170	402	91	6	13	43	46.79%	4,094	447	122	7	17	53	43.69%	4,016	482	165	7	20	68	41.24%
255		of which: Commercial immovable property	3,199	763	266	10	52	72	27.21%	2,994	867	368	10	70	100	27.25%	2,805	943	480	10	83	131	27.35%
256		of which: Land, acquisition, development and construction exposures (ADC)	68	25	4	0	2	1	34.67%	63	28	6	0	3	2	35.74%	59	29	9	0	3	3	36.82%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	2,044	0	0	0	0	0	0.00%	2,044	0	0	0	0	0	0.00%	2,044	0	0	0	0	0	0.00%
264		TOTAL	**30,946**	**3,716**	**1,087**	**92**	**247**	**519**	**47.73%**	**29,964**	**4,248**	**1,537**	**103**	**355**	**719**	**46.79%**	**29,091**	**4,603**	**2,055**	**99**	**437**	**952**	**46.34%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	BNP Paribas S.A.	Central banks	7,542	156	1,190	0	0	0	0.00%	7,504	154	1,230	0	0	0	0.00%	7,465	151	1,272	0	0	0	0.00%
2		Central governments	19,378	1,788	688	28	29	274	39.76%	18,955	2,120	780	30	30	310	39.72%	18,562	2,413	880	28	29	349	39.68%
3		Regional governments or local authorities	1,250	1,210	94	2	6	37	39.34%	1,228	1,219	107	2	7	42	39.48%	1,215	1,218	121	2	6	48	39.53%
4		Public sector entities	1,265	587	33	3	3	7	22.58%	1,218	607	60	2	4	16	26.52%	1,192	609	84	2	3	22	26.80%
5		Multilateral Development Banks	2,437	0	0	0	0	0	40.00%	2,436	0	1	0	0	0	40.00%	2,435	0	2	0	0	1	40.00%
6		International Organisations	1,333	894	1	0	0	0	44.00%	1,331	895	2	0	0	1	44.00%	1,329	896	3	0	0	1	44.00%
7		Institutions	10,319	2,219	233	57	158	74	31.95%	9,954	2,300	517	34	111	171	33.08%	9,748	2,297	726	29	102	242	33.40%
8		Corporates	68,523	25,491	4,051	312	572	1,989	49.10%	65,049	26,738	6,277	244	676	2,850	45.40%	63,004	26,738	8,323	219	737	3,645	43.80%
9		of which: Other - SME	9,404	2,027	702	70	93	300	42.78%	8,959	2,116	1,058	56	99	444	41.95%	8,663	2,085	1,385	51	103	574	41.48%
10		of which: Specialised Lending	232	49	5	2	13	3	60.45%	201	70	15	1	20	9	60.93%	180	81	25	1	24	15	59.80%
11		Retail	81,532	15,592	9,085	1,162	1,271	4,922	54.18%	77,286	15,274	13,649	1,489	2,342	7,340	53.78%	73,332	14,883	17,993	1,210	2,211	9,939	55.24%
12		of which: SME	26,469	3,713	2,175	219	209	1,306	60.01%	25,583	3,810	2,965	143	198	1,678	56.61%	24,997	3,736	3,624	132	178	1,953	53.88%
13		Secured by mortgages on immovable property and ADC exposures	31,597	6,679	3,158	161	744	1,145	36.24%	30,331	6,923	4,180	92	747	1,467	35.10%	29,622	6,796	5,017	82	718	1,703	33.95%
14		of which: Residential immovable property	25,449	3,843	2,156	129	594	622	28.85%	24,741	3,867	2,840	65	580	841	29.61%	24,366	3,723	3,359	60	537	978	29.12%
15		of which: Commercial immovable property	6,082	2,804	998	32	147	521	52.18%	5,533	3,019	1,332	26	163	623	46.77%	5,204	3,035	1,644	22	177	719	43.76%
16		of which: Land, acquisition, development and construction exposures (ADC)	67	32	4	1	3	2	41.38%	58	36	9	1	4	4	42.88%	51	38	14	0	4	6	42.89%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	4,182	510	40	19	17	26	64.38%	4,067	569	96	11	19	60	62.29%	3,991	598	143	10	21	87	61.04%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	70,081	0	288	0	0	0	0.00%	70,081	0	288	0	0	0	0.00%	70,081	0	288	0	0	0	0.00%
24		TOTAL	**299,440**	**55,125**	**18,861**	**1,747**	**2,801**	**8,475**	**44.93%**	**289,440**	**56,799**	**27,187**	**1,904**	**3,935**	**12,257**	**45.09%**	**281,975**	**56,600**	**34,851**	**1,582**	**3,829**	**16,039**	**46.02%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	FRANCE	Central banks	36	42	0	0	0	0	0.00%	36	42	0	0	0	0	0.00%	36	42	0	0	0	0	0.00%
26		Central governments	3,672	573	2	0	0	0	20.66%	3,318	924	5	0	0	1	20.87%	3,000	1,239	8	0	0	2	21.41%
27		Regional governments or local authorities	311	222	7	0	1	6	79.31%	297	234	9	0	1	7	71.12%	289	240	11	0	1	7	65.33%
28		Public sector entities	446	147	6	1	1	2	29.71%	426	159	14	0	1	4	27.31%	415	163	21	0	1	5	25.86%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	1,033	0	0	0	0	0	44.00%	1,032	1	1	0	0	0	44.00%	1,031	1	1	0	0	0	44.00%
31		Institutions	3,789	162	66	18	5	17	25.29%	3,635	245	137	12	5	38	27.76%	3,525	300	192	10	6	56	28.98%
32		Corporates	11,996	4,352	865	25	47	186	21.53%	11,588	4,423	1,201	21	41	273	22.72%	11,319	4,412	1,481	20	35	342	23.08%
33		of which: Other - SME	1,492	339	93	6	7	42	45.03%	1,441	350	133	5	8	53	40.34%	1,400	352	171	5	7	65	37.66%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	10,413	1,651	1,543	74	188	785	50.90%	9,959	1,697	1,951	62	181	913	46.78%	9,609	1,681	2,317	55	174	1,026	44.26%
36		of which: SME	4,857	728	650	26	55	360	55.37%	4,659	756	820	23	50	416	50.66%	4,507	756	972	21	50	464	47.71%
37		Secured by mortgages on immovable property and ADC exposures	4,144	1,288	451	9	29	144	31.92%	4,012	1,306	564	5	30	164	29.08%	4,024	1,209	651	5	29	179	27.48%
38		of which: Residential immovable property	3,512	855	365	8	22	123	33.64%	3,380	900	451	5	23	140	30.96%	3,389	829	515	4	22	152	29.51%
39		of which: Commercial immovable property	632	433	87	1	6	21	24.66%	632	406	113	1	7	24	21.56%	635	380	136	0	7	27	19.81%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	757	148	14	6	8	13	92.48%	733	158	28	3	8	26	95.77%	719	161	39	3	8	37	95.78%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	19,968	0	125	0	0	0	0.00%	19,968	0	125	0	0	0	0.00%	19,968	0	125	0	0	0	0.00%
48		TOTAL	**56,564**	**8,585**	**3,080**	**133**	**279**	**1,153**	**37.44%**	**55,005**	**9,189**	**4,035**	**104**	**266**	**1,426**	**35.33%**	**53,936**	**9,448**	**4,846**	**94**	**254**	**1,654**	**34.13%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	660	0	0	0	0	0	51.29%	660	0	0	0	0	0	45.90%	660	0	1	0	0	0	43.89%
51		Regional governments or local authorities	25	5	0	0	0	0	60.46%	25	5	0	0	0	0	58.95%	25	5	0	0	0	0	57.55%
52		Public sector entities	28	4	0	0	0	0	21.58%	26	5	1	0	0	0	25.32%	26	6	1	0	0	0	26.61%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	94	0	0	0	0	0	44.00%	94	0	0	0	0	0	44.00%	94	0	0	0	0	0	44.00%
55		Institutions	209	238	5	0	1	2	29.53%	209	228	15	0	0	5	31.75%	212	217	24	0	0	8	32.18%
56		Corporates	9,037	2,317	137	43	19	52	38.23%	8,638	2,518	335	37	18	133	39.73%	8,426	2,540	525	33	15	206	39.31%
57		of which: Other - SME	1,033	143	22	11	4	12	53.88%	985	158	55	9	4	31	55.97%	963	150	85	8	4	47	55.57%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	3,454	400	204	30	37	85	41.89%	3,374	409	275	12	37	124	45.11%	3,342	386	330	11	25	142	43.15%
60		of which: SME	2,769	231	108	25	22	64	59.12%	2,697	253	157	8	22	94	59.78%	2,677	236	195	8	11	105	53.94%
61		Secured by mortgages on immovable property and ADC exposures	7,665	368	353	23	177	60	17.15%	7,488	426	472	26	252	96	20.41%	7,334	436	616	24	281	139	22.61%
62		of which: Residential immovable property	7,007	187	290	20	168	50	17.32%	6,862	245	378	23	245	79	20.92%	6,717	275	493	21	275	116	23.50%
63		of which: Commercial immovable property	657	181	62	4	9	10	16.34%	626	181	94	3	7	17	18.35%	617	161	123	3	6	23	19.04%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	1,268	10	1	1	0	0	60.16%	1,254	22	2	0	0	1	60.13%	1,243	32	3	0	0	2	60.45%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	4,571	0	24	0	0	0	0.00%	4,571	0	24	0	0	0	0.00%	4,571	0	24	0	0	0	0.00%
72		TOTAL	**27,010**	**3,344**	**724**	**97**	**233**	**201**	**27.69%**	**26,339**	**3,614**	**1,125**	**76**	**307**	**360**	**32.02%**	**25,932**	**3,623**	**1,524**	**69**	**321**	**498**	**32.70%**

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	ITALY	Central banks	373	0	2	0	0	0	0.00%	370	0	5	0	0	0	0.00%	367	0	8	0	0	0	0.00%
74		Central governments	4,013	6	34	12	0	12	36.00%	3,981	6	65	14	0	25	37.91%	3,946	6	100	13	0	39	38.65%
75		Regional governments or local authorities	307	824	37	1	4	22	58.60%	301	822	46	1	5	25	55.02%	299	814	55	1	5	29	52.33%
76		Public sector entities	524	403	21	1	1	3	14.04%	507	407	33	0	1	7	20.10%	500	403	43	0	1	10	21.91%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	50	0	0	0	0	0	44.00%	49	1	1	0	0	0	44.00%	48	2	1	0	0	0	44.00%
79		Institutions	883	1,238	24	3	134	12	51.41%	904	1,170	71	2	84	34	47.57%	935	1,102	108	2	75	50	46.06%
80		Corporates	6,763	2,761	474	27	40	309	65.25%	6,576	2,766	656	26	40	384	58.56%	6,462	2,700	836	24	40	460	55.04%
81		of which: Other - SME	766	206	104	5	12	53	50.36%	720	215	141	4	11	67	47.43%	688	210	177	4	9	80	45.35%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	15,594	3,049	1,948	255	187	1,194	61.32%	14,742	2,967	2,883	776	867	1,934	67.08%	13,183	3,092	4,316	592	896	3,159	73.17%
84		of which: SME	2,017	471	305	16	31	198	64.70%	1,930	483	380	13	28	233	61.22%	1,866	476	451	12	24	265	58.64%
85		Secured by mortgages on immovable property and ADC exposures	199	216	480	1	22	389	81.13%	192	211	491	0	22	392	79.94%	188	206	500	0	15	394	78.84%
86		of which: Residential immovable property	28	154	163	0	19	140	85.59%	27	150	167	0	18	142	84.60%	27	147	170	0	12	143	83.72%
87		of which: Commercial immovable property	171	62	317	0	4	250	78.84%	165	61	324	0	4	251	77.53%	160	59	330	0	3	252	76.33%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	319	148	7	3	1	5	64.68%	313	142	19	2	1	12	64.66%	310	135	29	2	1	19	65.04%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	8,809	0	45	0	0	0	0.00%	8,809	0	45	0	0	0	0.00%	8,809	0	45	0	0	0	0.00%
96		TOTAL	37,833	8,645	3,072	304	389	1,947	63.37%	36,745	8,492	4,314	822	1,021	2,813	65.21%	35,047	8,461	6,043	635	1,033	4,159	68.82%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	1,354	0	0	0	0	0	40.00%	1,354	0	0	0	0	0	40.00%	1,354	0	0	0	0	0	40.00%
99		Regional governments or local authorities	0	4	0	0	0	0	40.00%	0	4	0	0	0	0	40.00%	0	4	0	0	0	0	40.00%
100		Public sector entities	0	0	0	0	0	0	76.34%	0	0	0	0	0	0	76.34%	0	0	0	0	0	0	76.34%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	761	4	0	0	0	0	37.14%	756	8	1	0	0	0	36.49%	751	13	2	0	0	0	32.04%
104		Corporates	63	50	3	0	0	0	16.88%	67	43	6	0	0	1	17.68%	69	38	10	0	0	2	17.28%
105		of which: Other - SME	0	0	0	0	0	0	63.43%	0	0	0	0	0	0	63.43%	0	0	0	0	0	0	64.31%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	6	30	1	0	0	0	20.62%	6	28	3	0	0	1	22.12%	6	27	4	0	0	1	22.64%
108		of which: SME	3	29	1	0	0	0	19.35%	4	27	2	0	0	1	21.34%	5	26	3	0	0	1	22.14%
109		Secured by mortgages on immovable property and ADC exposures	11	2	0	0	0	0	23.17%	10	2	1	0	0	0	24.12%	10	2	1	0	0	0	24.78%
110		of which: Residential immovable property	11	2	0	0	0	0	23.17%	10	2	1	0	0	0	24.12%	10	2	1	0	0	0	24.78%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	146	5	2	1	0	1	60.68%	141	8	4	1	2	3	62.40%	137	10	6	0	4	3	63.09%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	753	0	0	0	0	0	0.00%	753	0	0	0	0	0	0.00%	753	0	0	0	0	0	0.00%
120		TOTAL	3,095	94	7	1	1	2	32.74%	3,087	94	15	1	3	5	32.74%	3,081	93	21	1	4	7	31.81%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	GERMANY	Central banks	482	2	0	0	0	0	0.00%	482	2	0	0	0	0	0.00%	482	2	0	0	0	0	0.00%
122		Central governments	387	4	0	0	0	0	40.00%	387	4	0	0	0	0	40.00%	387	4	0	0	0	0	40.00%
123		Regional governments or local authorities	20	58	0	0	0	0	40.00%	20	58	0	0	0	0	40.00%	20	58	0	0	0	0	40.00%
124		Public sector entities	56	2	0	0	0	0	41.11%	55	2	1	0	0	0	36.18%	54	3	2	0	0	1	34.35%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	594	91	5	0	0	1	11.35%	585	92	13	0	0	1	10.47%	579	91	20	0	0	2	10.76%
128		Corporates	9,746	2,247	162	30	19	58	35.77%	9,531	2,307	317	30	23	120	37.99%	9,397	2,285	473	28	24	186	39.31%
129		of which: Other - SME	1,871	152	59	7	4	23	39.29%	1,847	148	87	7	4	40	45.34%	1,825	143	114	7	4	56	49.13%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	15,565	2,061	1,505	198	148	720	47.86%	14,846	2,009	2,276	121	137	1,050	46.11%	14,513	1,812	2,806	111	107	1,263	45.02%
132		of which: SME	5,393	510	186	16	21	88	47.29%	5,280	527	282	16	21	121	42.80%	5,180	529	380	15	23	154	40.54%
133		Secured by mortgages on immovable property and ADC exposures	361	733	409	1	250	54	13.19%	658	282	562	2	109	71	12.56%	706	167	630	1	59	79	12.50%
134		of which: Residential immovable property	332	731	409	1	250	54	13.19%	630	280	562	1	109	71	12.56%	679	164	630	1	59	79	12.49%
135		of which: Commercial immovable property	29	2	0	0	0	0	27.37%	28	2	0	0	0	0	27.71%	28	3	0	0	0	0	27.89%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	291	28	1	1	0	1	50.88%	269	48	3	0	0	2	50.01%	255	59	6	0	0	3	47.19%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	8,439	0	50	0	0	0	0.00%	8,439	0	50	0	0	0	0.00%	8,439	0	50	0	0	0	0.00%
144		TOTAL	35,941	5,226	2,133	230	416	833	39.07%	35,272	4,804	3,223	153	270	1,244	38.60%	34,832	4,480	3,988	141	191	1,534	38.46%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	568	0	0	0	0	0	40.78%	568	0	0	0	0	0	40.35%	568	0	0	0	0	0	40.21%
147		Regional governments or local authorities	9	14	2	0	0	2	80.40%	9	14	2	0	0	2	80.36%	9	14	2	0	0	2	80.31%
148		Public sector entities	29	2	1	0	0	1	68.88%	28	2	2	0	0	1	62.98%	27	3	3	0	0	2	59.65%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	192	61	5	2	14	2	33.00%	182	63	14	1	16	5	33.00%	175	63	20	1	16	7	33.00%
152		Corporates	4,614	1,834	169	25	19	42	25.10%	4,441	1,802	374	15	18	90	23.97%	4,382	1,693	542	14	16	126	23.14%
153		of which: Other - SME	371	81	21	6	3	10	48.02%	356	75	41	3	2	20	47.46%	347	68	58	3	2	27	45.83%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	10,118	1,814	773	158	94	391	50.53%	9,181	2,254	1,271	96	146	615	48.37%	8,598	2,433	1,674	84	131	772	46.10%
156		of which: SME	2,192	319	170	16	16	95	55.76%	2,097	335	249	11	13	124	50.02%	2,030	337	314	10	12	147	46.68%
157		Secured by mortgages on immovable property and ADC exposures	811	146	35	3	7	7	20.70%	768	167	59	2	7	13	22.34%	765	152	76	2	6	17	23.03%
158		of which: Residential immovable property	729	143	35	3	6	7	20.46%	686	163	58	2	6	13	21.94%	685	148	75	2	6	17	22.46%
159		of which: Commercial immovable property	83	3	0	0	0	0	64.83%	82	4	1	0	0	0	64.62%	81	4	1	0	0	1	64.52%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	91	2	0	0	0	0	57.87%	89	4	0	0	0	0	57.93%	88	5	1	0	0	0	57.77%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	9,461	0	34	0	0	0	0.00%	9,461	0	34	0	0	0	0.00%	9,461	0	34	0	0	0	0.00%
168		TOTAL	25,895	3,875	1,021	189	134	445	43.61%	24,727	4,307	1,757	114	188	726	41.31%	24,074	4,363	2,354	101	170	926	39.34%

2025 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	115	0	0	0	0	0	40.00%	115	0	0	0	0	0	40.00%	115	0	0	0	0	0	40.00%
171		Regional governments or local authorities	158	0	0	0	0	0	40.00%	158	0	0	0	0	0	40.00%	158	0	0	0	0	0	40.00%
172		Public sector entities	12	0	0	0	0	0	9.40%	11	0	0	0	0	0	9.36%	11	0	0	0	0	0	9.31%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	19	0	0	0	0	0	44.00%	19	0	0	0	0	0	44.00%	19	0	0	0	0	0	44.00%
175		Institutions	208	31	4	2	0	1	32.93%	197	34	12	1	0	4	32.94%	190	36	18	1	0	6	32.42%
176		Corporates	1,360	152	17	2	31	9	55.22%	1,287	213	29	2	27	15	52.84%	1,240	245	43	1	38	22	50.68%
177		of which: Other - SME	108	10	7	0	0	4	60.59%	99	17	10	0	0	5	51.76%	92	21	12	0	0	6	45.99%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	147	25	9	1	1	4	43.77%	143	26	12	1	1	6	49.61%	140	27	14	1	0	7	51.72%
180		of which: SME	121	8	3	1	0	1	50.06%	118	9	4	0	0	2	49.70%	116	11	5	0	0	2	47.07%
181		Secured by mortgages on immovable property and ADC exposures	119	17	3	0	0	1	40.86%	118	17	4	0	1	2	37.02%	117	16	6	0	1	2	35.83%
182		of which: Residential immovable property	8	6	2	0	0	1	41.69%	7	6	2	0	0	1	35.48%	7	5	3	0	0	1	33.10%
183		of which: Commercial immovable property	111	12	1	0	0	0	39.34%	110	11	2	0	0	1	38.89%	110	11	3	0	0	1	38.49%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	493	141	11	5	8	4	33.31%	471	143	30	3	8	10	33.21%	458	141	46	2	7	15	32.25%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	863	0	0	0	0	0	0.00%	863	0	0	0	0	0	0.00%	863	0	0	0	0	0	0.00%
192		TOTAL	**3,494**	**366**	**44**	**10**	**39**	**20**	**44.16%**	**3,383**	**434**	**88**	**6**	**36**	**37**	**42.11%**	**3,312**	**465**	**127**	**6**	**46**	**52**	**40.89%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	SPAIN	Central banks	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
194		Central governments	515	1	5	1	0	2	40.00%	514	1	6	0	0	2	40.00%	513	1	7	0	0	3	40.00%
195		Regional governments or local authorities	35	40	41	0	0	2	5.51%	35	40	41	0	0	2	5.67%	35	40	41	0	0	2	5.81%
196		Public sector entities	7	8	0	0	0	0	42.43%	7	7	1	0	0	0	37.09%	7	7	1	0	0	1	35.79%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	3	0	0	0	0	0	44.00%	3	0	0	0	0	0	44.00%	3	0	0	0	0	0	44.00%
199		Institutions	563	33	4	1	0	2	42.32%	543	49	8	1	0	3	43.43%	529	60	11	1	0	5	41.69%
200		Corporates	1,547	831	74	7	5	40	54.58%	1,522	807	124	6	9	53	43.09%	1,519	764	170	6	11	66	38.95%
201		of which: Other - SME	827	35	10	5	0	6	56.20%	803	48	22	4	1	12	52.38%	784	54	35	4	1	18	50.70%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	8,078	1,344	930	163	197	470	50.52%	7,493	1,356	1,504	261	517	893	59.36%	6,797	1,370	2,186	209	447	1,407	64.36%
204		of which: SME	1,215	107	100	9	3	74	74.34%	1,184	116	121	7	4	86	71.29%	1,162	122	137	6	4	96	69.89%
205		Secured by mortgages on immovable property and ADC exposures	2,534	320	588	42	32	137	23.28%	2,376	404	662	7	41	184	27.85%	2,281	451	710	7	15	193	27.21%
206		of which: Residential immovable property	2,534	320	588	42	32	137	23.28%	2,376	404	662	7	41	184	27.85%	2,281	451	710	7	15	193	27.21%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	130	5	0	0	0	0	59.21%	126	9	1	0	0	1	59.42%	122	11	1	0	0	1	60.03%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	3,966	0	0	0	0	0	0.00%	3,966	0	0	0	0	0	0.00%	3,966	0	0	0	0	0	0.00%
216		TOTAL	**17,380**	**2,581**	**1,642**	**214**	**235**	**653**	**39.77%**	**16,585**	**2,672**	**2,346**	**276**	**568**	**1,139**	**48.55%**	**15,771**	**2,704**	**3,128**	**223**	**473**	**1,677**	**53.62%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	127	0	1	0	0	0	40.00%	126	0	2	0	0	1	40.00%	125	0	3	0	0	1	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	122	3	0	0	0	0	92.11%	119	6	0	0	0	0	92.11%	117	8	1	0	0	1	93.41%
224		Corporates	37	1	0	0	0	0	19.79%	35	3	1	0	0	0	29.48%	34	4	1	0	0	0	36.29%
225		of which: Other - SME	0	0	0	0	0	0	42.69%	0	0	0	0	0	0	42.69%	0	0	0	0	0	0	42.69%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	1	1	0	0	0	0	30.79%	1	1	0	0	0	0	33.96%	1	1	0	0	0	0	31.00%
228		of which: SME	1	1	0	0	0	0	30.80%	1	1	0	0	0	0	33.99%	1	1	0	0	0	0	30.95%
229		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	23.55%	1	0	0	0	0	0	24.51%	1	0	0	0	0	0	25.16%
230		of which: Residential immovable property	1	0	0	0	0	0	23.55%	1	0	0	0	0	0	24.51%	1	0	0	0	0	0	25.16%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	32	0	0	0	0	0	50.01%	32	1	0	0	0	0	49.90%	32	1	0	0	0	0	48.58%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	448	0	0	0	0	0	0.00%	448	0	0	0	0	0	0.00%	448	0	0	0	0	0	0.00%
240		TOTAL	**769**	**6**	**1**	**1**	**0**	**1**	**43.50%**	**762**	**10**	**3**	**1**	**0**	**1**	**45.48%**	**757**	**14**	**5**	**1**	**0**	**2**	**45.68%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	POLAND	Central banks	2,088	0	3	0	0	0	0.00%	2,081	0	11	0	0	0	0.00%	2,073	0	18	0	0	0	0.00%
242		Central governments	5,056	2	8	7	0	3	40.00%	5,039	2	26	7	0	10	40.00%	5,021	2	44	7	0	18	40.00%
243		Regional governments or local authorities	95	6	1	0	0	1	40.00%	95	6	2	0	0	1	40.00%	95	6	2	0	0	1	40.00%
244		Public sector entities	5	1	0	0	0	0	38.45%	5	1	0	0	0	0	39.75%	4	1	0	0	0	0	39.10%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	1,094	5	2	2	0	1	39.90%	1,085	10	7	2	0	3	40.06%	1,077	13	11	2	0	5	41.28%
248		Corporates	7,194	2,444	438	52	252	205	46.82%	6,319	2,999	757	42	337	367	48.55%	5,677	3,288	1,110	35	387	546	49.25%
249		of which: Other - SME	1,142	421	172	7	38	63	36.81%	1,022	474	240	6	44	86	35.93%	935	492	308	5	49	108	35.02%
250		of which: Specialised Lending	232	49	5	2	13	3	60.45%	201	70	15	1	20	9	60.93%	180	81	25	1	24	15	59.80%
251		Retail	4,707	1,094	471	116	158	346	73.46%	4,375	1,082	815	67	177	571	70.07%	4,295	940	1,037	62	167	713	68.70%
252		of which: SME	2,838	309	281	61	29	232	82.48%	2,692	324	412	40	31	333	80.90%	2,616	308	503	36	29	404	80.32%
253		Secured by mortgages on immovable property and ADC exposures	6,706	1,821	462	49	120	162	35.16%	6,014	2,172	803	30	150	283	35.24%	5,769	2,129	1,091	26	163	382	35.03%
254		of which: Residential immovable property	3,670	840	154	28	30	72	46.98%	3,359	1,001	303	13	43	136	45.02%	3,373	890	401	12	40	179	44.58%
255		of which: Commercial immovable property	2,971	954	304	20	87	89	29.17%	2,599	1,138	492	16	104	143	29.16%	2,346	1,205	677	13	119	198	29.28%
256		of which: Land, acquisition, development and construction exposures (ADC)	65	28	4	1	3	1	37.17%	56	33	8	0	4	3	38.73%	49	34	13	0	4	5	39.90%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	42.83%	0	0	0	0	0	0	42.83%	0	0	0	0	0	0	38.65%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	2,044	0	0	0	0	0	0.00%	2,044	0	0	0	0	0	0.00%	2,044	0	0	0	0	0	0.00%
264		TOTAL	**28,990**	**5,372**	**1,386**	**225**	**530**	**718**	**51.82%**	**27,056**	**6,272**	**2,421**	**147**	**664**	**1,236**	**51.04%**	**26,055**	**6,380**	**3,314**	**131**	**717**	**1,665**	**50.23%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

BNP Paribas S.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	66,793						
2		SEC-SA	47,364						
3		SEC-ERBA	6,471						
4		SEC-IAA	0						
5		**Total**	**120,627**						
6	REA	SEC-IRBA	9,822	10,273	10,707	11,138	10,407	11,663	13,913
7		SEC-SA	9,179	9,998	10,958	11,922	10,816	13,473	17,506
8		SEC-ERBA	2,459	2,666	2,948	3,201	2,908	3,547	4,245
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	5	5	5	5	5	5	5
11		**Total**	**21,465**	**22,941**	**24,618**	**26,265**	**24,135**	**28,688**	**35,669**
12	Impairments	**Total banking book others than assessed at fair value**		**12**	**3**	**14**	**23**	**40**	**15**

2025 EU-wide Stress Test: Risk exposure amounts

BNP Paribas S.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	665,004	649,382	655,507	657,846	658,838	678,504	694,375	700,277
2	Risk exposure amount for securitisations and re-securitisations	23,166	21,465	22,941	24,618	26,265	24,135	28,688	35,669
3	Risk exposure amount other credit risk	641,838	627,917	632,566	633,229	632,573	654,369	665,687	664,609
4	Risk exposure amount for market risk	31,414	35,820	35,820	35,820	35,820	49,100	49,100	49,100
5	Risk exposure amount for operational risk	64,964	116,630	116,630	116,630	116,630	116,630	116,630	116,630
6	Other risk exposure amounts	864	882	762	20	-412	8,535	6,478	3,457
7	**Total Risk exposure amount before Output floor**	**762,247**	**802,715**	**808,721**	**810,318**	**810,876**	**852,770**	**866,584**	**869,465**
8	**Unfloored Total Risk exposure amount (transitional)**		**802,715**	**808,721**	**810,318**	**810,876**	**852,770**	**866,584**	**869,465**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**809,243**	**815,341**	**816,951**	**817,497**	**859,820**	**873,857**	**876,717**
10	Standardised Risk exposure amount for credit risk exposures		1,009,023	1,019,081	1,024,474	1,030,654	1,030,499	1,041,397	1,053,008
11	Standardised Risk exposure amount for market risk exposures		85,263	85,263	85,263	85,263	85,263	85,263	85,263
12	Standardised Risk exposure amount for operational risk		116,630	116,630	116,630	116,630	116,630	116,630	116,630
13	Other Standardised risk exposure amounts		882	762	20	-412	8,535	6,478	3,457
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**1,093,817**	**1,102,433**	**1,106,615**	**1,111,748**	**1,119,872**	**1,128,138**	**1,136,888**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**1,235,068**	**1,245,267**	**1,250,010**	**1,255,879**	**1,264,803**	**1,273,757**	**1,282,316**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**762,247**	**802,715**	**808,721**	**810,318**	**810,876**	**852,770**	**866,584**	**869,465**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**762,247**	**895,424**	**902,819**	**906,257**	**910,512**	**916,982**	**923,474**	**929,679**

2025 EU-wide Stress Test: Capital

BNP Paribas S.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**130,581**	**131,033**	**135,415**	**137,794**	**137,490**	**111,866**	**114,214**	**114,975**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**98,128**	**98,580**	**102,962**	**105,340**	**105,037**	**79,412**	**81,761**	**82,521**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		20,066		20,066	20,066	20,066	20,066	20,066	20,066
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		91,858		96,297	101,133	105,987	82,160	85,172	89,877
6		A.1.3	Accumulated other comprehensive income		-2,505		-2,505	-2,505	-2,505	-7,497	-6,990	-6,694
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-2,495		-2,495	-2,495	-2,495	-5,493	-5,493	-5,493
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		596		596	596	596	425	425	425
9		A.1.3.3	Other OCI contributions		-607		-607	-607	-607	-2,430	-1,923	-1,626
10		A.1.4	Other Reserves		228		228	228	228	228	228	228
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448
13		A.1.7	Adjustments to CET1 due to prudential filters		-1,928	-2,048	-2,048	-2,048	-2,048	-4,885	-4,885	-4,885
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,941	-2,060	-2,060	-2,060	-2,060	-4,898	-4,898	-4,898
15		A.1.7.2	Cash flow hedge reserve		-112		-112	-112	-112	-112	-112	-112
16		A.1.7.3	Other adjustments		125		125	125	125	125	125	125
17		A.1.8	(-) Intangible assets (including Goodwill)		-7,649		-6,553	-6,465	-6,259	-6,553	-6,465	-6,259
18		A.1.8.1	of which: Goodwill (-)		-5,450		-5,450	-5,450	-5,450	-5,450	-5,450	-5,450
19		A.1.8.2	of which: Software assets (-)		-714		-462	-356	-131	-462	-356	-131
20		A.1.8.3	of which: Other intangible assets (-)		-1,484		-640	-658	-678	-640	-658	-678
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-181	-181	-293	-402	-519	-3,062	-1,935	-351
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,397	-681	-972	-952	-881	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-517		-517	-517	-517	-361	-361	-361
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-437	-549	-549	-549	-549	-549	-549	-549
27		A.1.14.1	of which: from securitisation positions (-)		-437		-437	-437	-437	-437	-437	-437
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-389	-422	-1,172	-3,628	-8,945	-1,114	-3,499	-9,529
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		-1,469		-1,469	-1,469	-1,469	-1,469	-1,469	-1,469
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,870							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,870	1,870							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

eba European Banking Authority

2025 EU-wide Stress Test: Capital

BNP Paribas S.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15,640	15,640	15,640	15,640	15,640	15,640	15,640	15,640
52		A.2.1	Additional Tier 1 Capital instruments		16,090	16,090	16,090	16,090	16,090	16,090	16,090	16,090
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		-450		-450	-450	-450	-450	-450	-450
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		113,768	114,220	118,602	120,981	120,677	95,053	97,401	98,161
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		16,813	16,813	16,813	16,813	16,813	16,813	16,813	16,813
59		A.4.1	Tier 2 Capital instruments		19,352	19,352	19,352	19,352	19,352	19,352	19,352	19,352
60		A.4.2	Other Tier 2 Capital components and deductions		-3,785	-3,785	-3,785	-3,785	-3,785	-3,785	-3,785	-3,785
61		A.4.3	Tier 2 transitional adjustments		1,246	1,246	1,246	1,246	1,246	1,246	1,246	1,246
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			802,715	808,721	810,318	810,876	852,770	866,584	869,465
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			809,243	815,341	816,951	817,497	859,820	873,857	876,717
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			1,093,817	1,102,433	1,106,615	1,111,748	1,119,872	1,128,138	1,136,888
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			1,235,068	1,245,267	1,250,010	1,255,879	1,264,803	1,273,757	1,282,316
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		762,247	802,715	808,721	810,318	810,876	852,770	866,584	869,465
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		762,247	895,424	902,819	906,257	910,512	916,982	923,474	929,679
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		12.87%	12.28%	12.73%	13.00%	12.95%	9.31%	9.43%	9.49%
70		C.2	Tier 1 Capital ratio (transitional)		14.93%	14.23%	14.67%	14.93%	14.88%	11.15%	11.24%	11.29%
71		C.3	Total Capital ratio (transitional)		17.13%	16.32%	16.74%	17.00%	16.96%	13.12%	13.18%	13.22%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		98,128	98,580	102,962	105,340	105,037	79,412	81,761	82,521
73		D.2	TIER 1 CAPITAL (fully loaded)		113,768	114,220	118,602	120,981	120,677	95,053	97,401	98,161
74		D.3	TOTAL CAPITAL (fully loaded)		129,335	129,787	134,169	136,548	136,244	110,620	112,968	113,728
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		12.87%	11.01%	11.40%	11.62%	11.54%	8.66%	8.85%	8.88%
76		E.2	Tier 1 Capital ratio (fully loaded)		14.93%	12.76%	13.14%	13.35%	13.25%	10.37%	10.55%	10.56%
77		E.3	Total Capital ratio (fully loaded)		16.97%	14.49%	14.86%	15.07%	14.96%	12.06%	12.23%	12.23%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		2,464,334		2,464,334	2,464,334	2,464,334	2,464,334	2,464,334	2,464,334
79		H.2	Total leverage ratio exposures (fully loaded)		2,464,334		2,464,334	2,464,334	2,464,334	2,464,334	2,464,334	2,464,334
80		H.3	Leverage ratio (transitional)		4.62%	4.63%	4.81%	4.91%	4.90%	3.86%	3.95%	3.98%
81		H.4	Leverage ratio (fully loaded)		4.62%	4.63%	4.81%	4.91%	4.90%	3.86%	3.95%	3.98%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.67%		0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.04%		0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
87		P.6	Combined buffer		4.72%		4.81%	4.81%	4.81%	4.81%	4.81%	4.81%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.77%	1.77%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%
89		R.1.1	of which: CET1		1.11%	1.11%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
90		R.1.2	of which: AT1		0.28%	0.28%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.77%	9.77%	9.84%	9.84%	9.84%	9.84%	9.84%	9.84%
92		R.2.1	of which: CET1		5.61%	5.61%	5.64%	5.64%	5.64%	5.64%	5.64%	5.64%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.49%	14.49%	14.65%	14.65%	14.65%	14.65%	14.65%	14.65%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.33%	10.33%	10.45%	10.45%	10.45%	10.45%	10.45%	10.45%
95		R.4	Leverage Ratio pillar 2 requirement		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.11%	0.19%	0.19%	0.20%	0.39%	0.46%	0.47%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

BNP Paribas S.A.

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	19,731	26,096	26,365	26,504	19,880	21,618	21,868
2	Interest income	83,977	82,595	78,407	78,002	98,744	98,165	95,213
3	Interest expense	-64,247	-57,265	-52,809	-52,264	-79,100	-76,195	-72,513
4	**Dividend income**	3,306	3,299	3,299	3,299	3,303	1,495	1,643
5	**Net fee and commission income**	11,834	11,834	11,834	11,834	9,030	9,124	9,554
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	9,041	5,027	5,027	5,027	-25,554	6,326	6,326
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					16,529		
8	**Other operating income not listed above, net**	3,878	4,886	5,104	5,104	4,533	4,568	4,671
9	**Total operating income, net**	47,791	51,142	51,629	51,769	27,722	43,131	44,061
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-3,120	-3,971	-3,012	-2,873	-11,942	-9,535	-6,171
11	**Other income and expenses not listed above, net**	-28,781	-30,022	-30,012	-30,222	-29,945	-26,970	-27,092
12	**Profit or (-) loss before tax from continuing operations**	15,889	17,149	18,605	18,674	-14,166	6,626	10,798
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-3,712	-4,691	-5,128	-5,148	4,468	-1,661	-2,844
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**12,177**	**12,458**	**13,477**	**13,526**	**-9,698**	**4,965**	**7,954**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	7,831	8,020	8,642	8,671	0	1,953	3,249
17	**Attributable to owners of the parent net of estimated dividends**	4,346	4,439	4,836	4,854	-9,698	3,012	4,705
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	3,203	2,344	2,895
20	Total assets	2,432,823						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

European Banking Authority

2025 EU-wide Stress Test: Major capital measures and realised losses

BNP Paribas S.A.

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	(mln EUR) 1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	3,000
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0