



## 2018 EU-wide Stress Test

<b>Bank Name</b>	BNP Paribas
<b>LEI Code</b>	R0MUWSFPU8MPRO8K5P83
<b>Country Code</b>	FR

## 2018 EU-wide Stress Test: Summary

BNP Paribas

	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
			31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
Net interest income	21,513		21,530	20,950	20,451	19,952	18,362	17,319
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	7,363		5,578	5,578	5,578	-11,616	3,975	3,975
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,757		-3,967	-3,657	-3,573	-8,967	-6,905	-5,853
<b>Profit or (-) loss for the year</b>	<b>8,192</b>		<b>5,918</b>	<b>5,559</b>	<b>5,226</b>	<b>-8,037</b>	<b>39</b>	<b>530</b>
Coverage ratio: non-performing exposure (%)	55.86%	58.18%	52.78%	49.30%	46.76%	52.32%	48.37%	45.89%
Common Equity Tier 1 capital	76,135	74,474	76,678	79,053	81,396	61,020	60,135	59,936
Total Risk exposure amount (all transitional adjustments included)	646,993	641,047	645,822	646,533	648,954	670,018	684,649	693,389
<b>Common Equity Tier 1 ratio, %</b>	<b>11.77%</b>	<b>11.62%</b>	<b>11.87%</b>	<b>12.23%</b>	<b>12.54%</b>	<b>9.11%</b>	<b>8.78%</b>	<b>8.64%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>11.68%</b>	<b>11.52%</b>	<b>11.85%</b>	<b>12.23%</b>	<b>12.54%</b>	<b>9.08%</b>	<b>8.78%</b>	<b>8.64%</b>
Tier 1 capital	84,417	82,756	85,354	87,729	90,071	69,695	68,811	68,611
Total leverage ratio exposures	1,802,200	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505
<b>Leverage ratio, %</b>	<b>4.68%</b>	<b>4.59%</b>	<b>4.73%</b>	<b>4.86%</b>	<b>4.99%</b>	<b>3.86%</b>	<b>3.82%</b>	<b>3.80%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.65%</b>	<b>4.54%</b>	<b>4.69%</b>	<b>4.86%</b>	<b>4.99%</b>	<b>3.82%</b>	<b>3.81%</b>	<b>3.80%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			4,766	5,415	6,427	4,766	5,415	6,427
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

**2018 EU-wide Stress Test: Credit risk IRB**  
BNP Paribas

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
BNP Paribas	(min EUR, %)														
	Central banks and central governments	299,345	90	0	0	3,896	5	0	0	231,765	0	59	6	-	
	Institutions	63,604	324	0	0	12,557	9	0	0	35,982	222	140	111	50.2%	
	Corporates	409,007	14,753	0	0	193,257	1,366	0	0	340,734	14,152	9,799	8,723	61.6%	
	Corporates - Of Which: Specialised Lending	38,979	1,495	0	0	14,961	299	0	0	35,913	1,423	755	681	47.8%	
	Corporates - Of Which: SME	39,324	4,072	0	0	19,440	200	0	0	29,458	4,071	2,883	2,324	57.1%	
	Retail	240,751	11,460	0	0	46,626	4,923	0	0	240,751	11,460	7,614	5,937	51.8%	
	Retail - Secured on real estate property	156,245	4,216	0	0	17,860	1,711	0	0	156,245	4,216	1,585	1,276	30.3%	
	Retail - Secured on real estate property - Of Which: SME	9,855	504	0	0	2,475	155	0	0	9,855	504	199	147	29.2%	
	Retail - Secured on real estate property - Of Which: non-SME	146,390	3,712	0	0	15,386	1,556	0	0	146,390	3,712	1,387	1,129	30.4%	
	Retail - Qualifying Revolving	13,509	1,125	0	0	3,295	247	0	0	13,509	1,175	1,247	861	73.3%	
	Retail - Other Retail	79,997	6,069	0	0	25,471	2,964	0	0	79,997	6,069	4,782	3,799	62.6%	
	Retail - Other Retail - Of Which: SME	26,748	2,913	0	0	7,398	1,779	0	0	26,748	2,913	1,861	1,635	56.1%	
	Retail - Other Retail - Of Which: non-SME	44,249	3,156	0	0	18,073	1,185	0	0	44,249	3,156	2,920	2,164	68.6%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									156	0	0	0	-		
IRB TOTAL		1,012,707	26,626	0	0	256,336	6,303	0	0	849,387	25,834	17,612	14,777	57.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	(min EUR, %)														
	Central banks and central governments	155,341	0	0	0	199	0	0	0	143,615	0	29	0	-	
	Institutions	8,775	35	0	0	1,966	0	0	0	5,604	34	11	5	13.5%	
	Corporates	86,867	1,459	0	0	49,324	237	0	0	73,688	1,426	1,412	1,066	74.7%	
	Corporates - Of Which: Specialised Lending	4,136	24	0	0	2,241	36	0	0	3,819	24	15	1	4.5%	
	Corporates - Of Which: SME	11,705	545	0	0	9,897	59	0	0	11,590	545	568	402	73.8%	
	Retail	122,690	4,663	0	0	20,995	2,616	0	0	122,690	4,663	3,836	2,640	56.6%	
	Retail - Secured on real estate property	80,312	865	0	0	5,653	833	0	0	80,312	865	282	146	16.9%	
	Retail - Secured on real estate property - Of Which: SME	3,346	125	0	0	868	100	0	0	3,346	125	62	31	24.8%	
	Retail - Secured on real estate property - Of Which: non-SME	76,967	740	0	0	4,785	734	0	0	76,967	740	220	115	15.6%	
	Retail - Qualifying Revolving	7,956	924	0	0	2,271	188	0	0	7,956	924	1,010	675	73.0%	
	Retail - Other Retail	34,421	2,874	0	0	13,071	1,595	0	0	34,421	2,874	2,545	1,818	63.3%	
	Retail - Other Retail - Of Which: SME	13,117	1,081	0	0	3,516	575	0	0	13,117	1,081	719	594	54.9%	
	Retail - Other Retail - Of Which: non-SME	21,304	1,793	0	0	9,556	1,020	0	0	21,304	1,793	1,826	1,225	68.3%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		373,672	6,157	0	0	72,485	2,853	0	0	345,577	6,123	5,288	3,710	60.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United States	(min EUR, %)														
	Central banks and central governments	29,002	0	0	0	22	0	0	0	20,621	0	0	0	-	
	Institutions	6,373	30	0	0	853	0	0	0	3,018	30	15	12	40.0%	
	Corporates	59,364	857	0	0	21,351	33	0	0	45,053	619	419	328	53.0%	
	Corporates - Of Which: Specialised Lending	4,128	84	0	0	1,656	1	0	0	3,648	84	63	56	67.1%	
	Corporates - Of Which: SME	504	0	0	0	182	0	0	0	310	0	2	0	73.9%	
	Retail	55	5	0	0	13	0	0	0	55	5	3	2	48.1%	
	Retail - Secured on real estate property	27	2	0	0	5	0	0	0	27	2	0	0	13.3%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	5	0	0	0	26	2	0	0	13.3%	
	Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	7	0	0	0	64.1%	
	Retail - Other Retail	22	2	0	0	8	0	0	0	22	2	2	2	73.9%	
	Retail - Other Retail - Of Which: SME	3	1	0	0	1	0	0	0	3	1	1	1	90.9%	
	Retail - Other Retail - Of Which: non-SME	19	2	0	0	7	0	0	0	19	2	2	1	66.9%	
	Equity									0	0	0	0	-	
Securitisation									0	0	0	0	-		
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		94,795	892	0	0	22,239	33	0	0	68,747	653	437	342	52.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk IRB**  
BNP Paribas

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Belgium	Central banks and central governments	16,438	0	0	0	36	0	0	0	7,787	0	0	0	0	
	Institutions	9,044	11	0	0	972	0	0	0	7,979	11	12	7	68.2%	
	Corporates	43,971	1,329	0	0	20,813	82	0	0	42,391	1,323	969	866	65.4%	
	Corporates - Of Which: Specialised Lending	2,962	0	0	0	1,224	0	0	0	2,894	0	5	0	-	
	Corporates - Of Which: SME	8,607	332	0	0	3,039	24	0	0	8,392	332	237	213	64.3%	
	Retail	69,400	1,190	0	0	12,056	241	0	0	69,400	1,190	486	332	27.9%	
	Retail - Secured on real estate property	52,586	898	0	0	7,981	121	0	0	52,586	898	255	167	18.6%	
	Retail - Secured on real estate property - Of Which: SME	5,946	317	0	0	1,425	30	0	0	5,946	317	107	93	29.5%	
	Retail - Secured on real estate property - Of Which: non-SME	46,640	581	0	0	6,556	91	0	0	46,640	581	148	74	12.7%	
	Retail - Qualifying Revolving	390	11	0	0	68	7	0	0	390	11	8	6	56.2%	
	Retail - Other Retail	16,424	281	0	0	4,006	113	0	0	16,424	281	223	158	56.4%	
	Retail - Other Retail - Of Which: SME	9,721	114	0	0	2,316	18	0	0	9,721	114	97	75	65.7%	
	Retail - Other Retail - Of Which: non-SME	10,703	166	0	0	2,690	94	0	0	10,703	166	126	83	50.0%	
	Equity									0	0	0	0	-	
	Securitisation									135	0	0	0	-	
Other non-credit obligation assets													-		
IRB TOTAL		138,854	2,530	0	0	33,877	322	0	0	127,691	2,524	1,467	1,205	47.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Italy	Central banks and central governments	20,574	0	0	0	162	0	0	0	8,210	0	0	0	-	
	Institutions	1,788	103	0	0	526	0	0	0	1,384	2	2	2	100.0%	
	Corporates	33,799	6,611	0	0	21,027	160	0	0	32,156	6,611	4,370	4,214	63.8%	
	Corporates - Of Which: Specialised Lending	612	269	0	0	475	0	0	0	558	269	187	175	64.9%	
	Corporates - Of Which: SME	5,980	2,810	0	0	3,621	68	0	0	5,904	2,810	1,683	1,627	57.9%	
	Retail	32,523	4,926	0	0	8,481	1,934	0	0	32,523	4,926	2,678	2,486	50.5%	
	Retail - Secured on real estate property	18,095	2,375	0	0	3,469	751	0	0	18,095	2,375	1,022	944	39.7%	
	Retail - Secured on real estate property - Of Which: SME	291	53	0	0	139	24	0	0	291	53	27	20	37.1%	
	Retail - Secured on real estate property - Of Which: non-SME	17,804	2,321	0	0	3,330	727	0	0	17,804	2,321	995	924	39.8%	
	Retail - Qualifying Revolving	31	0	0	0	0	0	0	0	3	0	0	0	57.8%	
	Retail - Other Retail	14,426	2,551	0	0	5,012	1,183	0	0	14,426	2,551	1,656	1,542	60.5%	
	Retail - Other Retail - Of Which: SME	7,477	1,696	0	0	2,435	1,183	0	0	7,477	1,696	1,026	949	55.9%	
	Retail - Other Retail - Of Which: non-SME	6,949	854	0	0	2,577	0	0	0	6,949	854	629	593	69.5%	
	Equity									0	0	0	0	-	
	Securitisation													-	
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		88,685	11,639	0	0	30,196	2,094	0	0	74,273	11,538	7,049	6,702	58.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United Kingdom	Central banks and central governments	7,545	0	0	0	111	0	0	0	5,811	0	0	0	-	
	Institutions	5,815	1	0	0	1,289	0	0	0	2,458	1	2	1	96.3%	
	Corporates	38,346	1,054	0	0	12,209	410	0	0	25,160	1,054	583	547	51.9%	
	Corporates - Of Which: Specialised Lending	4,575	393	0	0	1,536	75	0	0	3,982	393	111	102	26.0%	
	Corporates - Of Which: SME	613	15	0	0	141	1	0	0	551	15	0	0	0.0%	
	Retail	152	5	0	0	67	0	0	0	152	5	3	2	39.5%	
	Retail - Secured on real estate property	45	3	0	0	8	0	0	0	45	3	1	1	26.7%	
	Retail - Secured on real estate property - Of Which: SME	11	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	44	3	0	0	8	0	0	0	44	3	1	1	26.7%	
	Retail - Qualifying Revolving	7	1	0	0	1	0	0	0	7	1	0	0	61.6%	
	Retail - Other Retail	100	1	0	0	58	0	0	0	100	1	1	1	63.9%	
	Retail - Other Retail - Of Which: SME	30	0	0	0	18	0	0	0	30	0	0	0	50.1%	
	Retail - Other Retail - Of Which: non-SME	70	1	0	0	40	0	0	0	70	1	1	1	64.4%	
	Equity									0	0	0	0	-	
	Securitisation													-	
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		51,857	1,061	0	0	13,576	410	0	0	33,581	1,061	588	551	51.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Germany	Central banks and central governments	9,062	0	0	0	25	0	0	0	5,798	0	0	0	-
	Institutions	2,836	0	0	0	250	0	0	0	1,159	0	1	0	-
	Corporates	12,342	180	0	0	5,458	82	0	0	10,164	102	92	77	75.8%
	Corporates - Of Which: Specialised Lending	298	0	0	0	134	0	0	0	285	0	0	0	-
	Corporates - Of Which: SME	112	2	0	0	81	0	0	0	112	2	1	1	41.0%
	Retail	163	7	0	0	36	1	0	0	163	7	4	4	50.4%
	Retail - Secured on real estate property	109	4	0	0	17	0	0	0	109	4	2	1	33.0%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	0	0	4	0	0	0	55.5%
	Retail - Secured on real estate property - Of Which: non-SME	105	4	0	0	16	0	0	0	105	4	2	1	32.9%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	3	0	0	0	59.9%
	Retail - Other Retail	51	3	0	0	19	0	0	0	51	3	2	2	72.4%
	Retail - Other Retail - Of Which: SME	8	1	0	0	2	0	0	0	8	1	1	1	66.8%
	Retail - Other Retail - Of Which: non-SME	43	2	0	0	16	0	0	0	43	2	2	2	74.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>24,403</b>	<b>187</b>	<b>0</b>	<b>0</b>	<b>5,768</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>17,285</b>	<b>109</b>	<b>97</b>	<b>81</b>	<b>74.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	11,465	0	0	0	18	0	0	0	5,950	0	0	0	-
	Institutions	977	0	0	0	181	0	0	0	272	0	0	0	-
	Corporates	18,943	274	0	0	8,179	10	0	0	12,995	177	172	93	52.5%
	Corporates - Of Which: Specialised Lending	1,683	25	0	0	1,145	4	0	0	1,680	25	16	9	37.2%
	Corporates - Of Which: SME	1,321	29	0	0	614	2	0	0	1,319	29	27	18	63.3%
	Retail	6,193	77	0	0	1,088	7	0	0	6,193	77	50	37	47.9%
	Retail - Secured on real estate property	4,761	50	0	0	654	5	0	0	4,761	50	20	14	28.2%
	Retail - Secured on real estate property - Of Which: SME	251	8	0	0	36	1	0	0	251	8	3	3	33.5%
	Retail - Secured on real estate property - Of Which: non-SME	4,509	42	0	0	618	4	0	0	4,509	42	17	11	27.1%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	49.6%
	Retail - Other Retail	1,431	27	0	0	434	2	0	0	1,431	27	29	23	84.3%
	Retail - Other Retail - Of Which: SME	324	15	0	0	83	1	0	0	324	15	14	13	89.3%
	Retail - Other Retail - Of Which: non-SME	1,107	12	0	0	350	1	0	0	1,107	12	15	9	78.2%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									20	0	0	0	-	
<b>IRB TOTAL</b>	<b>37,578</b>	<b>351</b>	<b>0</b>	<b>0</b>	<b>9,465</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>25,431</b>	<b>253</b>	<b>221</b>	<b>129</b>	<b>51.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Spain	Central banks and central governments	3,540	0	0	0	709	0	0	0	1,304	0	0	0	-
	Institutions	1,131	0	0	0	240	0	0	0	781	0	0	0	-
	Corporates	5,248	304	0	0	3,238	0	0	0	4,662	244	146	106	43.3%
	Corporates - Of Which: Specialised Lending	944	132	0	0	486	0	0	0	836	76	16	15	19.0%
	Corporates - Of Which: SME	50	3	0	0	6	0	0	0	42	3	2	2	66.7%
	Retail	7,761	424	0	0	3,152	76	0	0	7,761	424	436	338	79.7%
	Retail - Secured on real estate property	11	1	0	0	2	0	0	0	11	1	0	0	7.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	2	0	0	0	11	1	0	0	7.5%
	Retail - Qualifying Revolving	4,380	173	0	0	691	32	0	0	4,380	173	171	136	78.5%
	Retail - Other Retail	3,370	250	0	0	2,459	44	0	0	3,370	250	264	202	80.8%
	Retail - Other Retail - Of Which: SME	27	2	0	0	14	1	0	0	27	2	2	1	68.7%
	Retail - Other Retail - Of Which: non-SME	3,343	248	0	0	2,445	44	0	0	3,343	248	262	201	80.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>17,689</b>	<b>728</b>	<b>0</b>	<b>0</b>	<b>7,340</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>14,508</b>	<b>668</b>	<b>582</b>	<b>444</b>	<b>66.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Netherlands	Central banks and central governments	1,436	0	0	0	2	0	0	0	881	0	0	0	-
	Institutions	1,722	0	0	0	125	0	0	0	804	0	0	0	100.0%
	Corporates	15,023	100	0	0	7,726	74	0	0	12,180	100	64	31	31.1%
	Corporates - Of Which: Specialised Lending	446	3	0	0	147	1	0	0	411	3	0	0	1.4%
	Corporates - Of Which: SME	183	4	0	0	91	0	0	0	111	4	1	1	15.6%
	Retail	56	1	0	0	13	0	0	0	56	1	1	0	36.6%
	Retail - Secured on real estate property	41	1	0	0	8	0	0	0	41	1	0	0	21.6%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	2	0	0	0	4	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	7	0	0	0	37	1	0	0	23.1%
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	1	0	0	0	68.2%
	Retail - Other Retail	14	0	0	0	4	0	0	0	14	0	0	0	50.8%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	45.3%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	3	0	0	0	11	0	0	0	62.9%
	Equity									0	0	0	0	-
	Securitisation													-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>18,238</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>7,866</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>13,922</b>	<b>101</b>	<b>65</b>	<b>32</b>	<b>31.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Turkey	Central banks and central governments	12	0	0	0	1	0	0	0	12	0	0	0	-
	Institutions	962	0	0	0	406	0	0	0	764	0	1	0	76.2%
	Corporates	2,164	4	0	0	951	0	0	0	2,095	4	4	2	64.7%
	Corporates - Of Which: Specialised Lending	209	3	0	0	80	0	0	0	204	3	2	2	84.5%
	Corporates - Of Which: SME	143	0	0	0	35	0	0	0	140	0	0	0	-
	Retail	4	1	0	0	1	0	0	0	4	1	1	1	75.2%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail	2	1	0	0	0	0	0	0	2	1	1	1	83.3%
	Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	0	0	1	1	1	83.5%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	78.1%
	Equity									0	0	0	0	-
	Securitisation													-
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,143</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>1,359</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,876</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>66.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
BNP Paribas	Central banks and central governments	231,569	196	145	58	29.8%	231,390	375	206	104	27.8%	231,210	555	252	149	26.8%
	Institutions	35,936	268	175	133	49.7%	35,881	322	211	159	49.5%	35,807	397	257	196	49.4%
	Corporates	338,593	16,293	10,452	9,264	56.9%	336,513	18,373	11,160	9,779	53.2%	334,283	20,603	11,861	10,340	50.2%
	Corporates - Of Which: Specialised Lending	35,663	1,672	808	719	43.0%	35,412	1,923	886	758	39.4%	35,133	2,202	923	801	36.4%
	Corporates - Of Which: SME	29,013	4,517	2,692	2,438	54.0%	28,583	4,948	2,819	2,552	51.6%	28,149	5,280	2,944	2,670	49.6%
	Retail	237,553	14,658	8,319	6,728	45.9%	234,506	17,705	9,234	7,528	42.5%	231,472	20,740	10,063	8,321	40.1%
	Retail - Secured on real estate property	154,890	5,571	1,672	1,364	24.5%	153,652	6,810	1,794	1,443	21.2%	152,411	8,050	1,923	1,528	19.0%
	Retail - Secured on real estate property - Of Which: SME	9,650	709	205	161	22.7%	9,484	875	215	172	19.6%	9,336	1,023	225	181	17.7%
	Retail - Secured on real estate property - Of Which: non-SME	145,239	4,863	1,466	1,203	24.7%	144,168	5,934	1,579	1,272	21.4%	143,074	7,027	1,699	1,347	19.2%
	Retail - Qualifying Revolving	13,109	1,575	1,387	1,047	66.5%	12,711	1,573	1,582	1,231	62.4%	12,305	2,379	1,754	1,419	59.6%
	Retail - Other Retail	69,554	7,512	5,260	4,317	57.5%	68,143	8,923	5,858	4,854	54.4%	66,756	10,210	6,386	5,374	52.1%
	Retail - Other Retail - Of Which: SME	26,198	3,464	2,033	1,806	52.2%	25,674	3,587	2,221	1,980	49.6%	25,160	4,502	2,396	2,144	47.6%
	Retail - Other Retail - Of Which: non-SME	43,356	4,048	3,227	2,510	62.0%	42,469	4,936	3,637	2,874	58.2%	41,596	5,809	3,990	3,231	55.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	156	0	0	0	-	156	0	0	0	-	156	0	0	0	-
IRB TOTAL	843,806	31,415	19,091	16,184	51.5%	838,445	36,776	20,811	17,570	47.8%	832,927	42,295	22,432	19,006	44.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
France	Central banks and central governments	143,556	59	8	4	7.0%	143,499	116	12	8	7.0%	143,444	171	16	12	7.1%
	Institutions	5,600	38	20	8	20.1%	5,594	44	27	12	27.4%	5,585	53	37	19	35.6%
	Corporates	73,271	1,823	1,577	1,215	66.7%	72,864	2,230	1,775	1,365	61.2%	72,395	2,699	1,977	1,537	57.0%
	Corporates - Of Which: Specialised Lending	3,792	51	22	7	13.0%	3,762	81	31	13	15.9%	3,727	117	40	20	17.3%
	Corporates - Of Which: SME	11,432	723	638	474	65.6%	11,221	908	721	548	60.3%	11,034	1,101	802	624	56.7%
	Retail	121,155	6,197	4,120	3,113	50.2%	119,734	7,619	4,618	3,571	46.5%	118,317	9,035	5,043	4,020	44.5%
	Retail - Secured on real estate property	79,827	1,350	300	170	12.6%	79,389	1,788	327	190	10.6%	78,944	2,233	354	211	9.4%
	Retail - Secured on real estate property - Of Which: SME	3,288	183	62	35	19.3%	3,239	232	65	38	16.4%	3,190	281	70	41	14.6%
	Retail - Secured on real estate property - Of Which: non-SME	76,539	1,168	238	135	11.5%	76,151	1,556	261	152	9.8%	75,754	1,952	284	170	8.7%
	Retail - Qualifying Revolving	7,711	1,170	1,073	803	68.7%	7,491	1,389	1,188	915	65.9%	7,278	1,603	1,277	1,024	63.9%
	Retail - Other Retail	33,618	3,677	2,747	2,140	58.2%	32,853	4,442	3,103	2,466	55.5%	32,096	5,200	3,412	2,786	53.6%
	Retail - Other Retail - Of Which: SME	12,868	1,331	790	679	51.0%	12,649	1,549	863	749	48.3%	12,434	1,764	935	818	46.4%
	Retail - Other Retail - Of Which: non-SME	20,750	2,347	1,957	1,462	62.3%	20,205	2,893	2,240	1,717	59.3%	19,661	3,436	2,477	1,968	57.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	343,583	8,117	5,725	4,340	53.5%	341,691	10,009	6,432	4,957	49.5%	339,741	11,959	7,073	5,588	46.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	20,619	2	0	0	3.0%	20,616	5	0	0	3.0%	20,612	9	0	0	3.0%
	Institutions	3,009	39	18	16	41.1%	3,001	46	22	20	42.2%	2,994	54	26	23	43.4%
	Corporates	44,882	790	472	371	47.0%	44,710	962	527	415	43.1%	44,537	1,134	580	499	40.4%
	Corporates - Of Which: Specialised Lending	3,618	114	67	60	52.6%	3,588	144	72	63	43.9%	3,556	175	76	67	38.2%
	Corporates - Of Which: SME	308	2	2	1	26.5%	306	4	3	1	25.8%	304	6	3	2	25.9%
	Retail	55	6	3	3	44.7%	54	7	3	3	42.8%	53	7	4	3	41.4%
	Retail - Secured on real estate property	26	3	0	0	12.7%	26	3	0	0	12.5%	26	3	1	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	13.2%	1	0	0	0	13.4%	1	0	0	0	13.5%
	Retail - Secured on real estate property - Of Which: non-SME	25	3	0	0	12.7%	25	3	0	0	12.5%	25	3	1	0	12.5%
	Retail - Qualifying Revolving	7	0	0	0	64.3%	6	1	0	0	64.5%	6	1	0	0	64.7%
	Retail - Other Retail	22	3	3	2	70.0%	21	3	3	3	66.8%	21	4	3	2	64.3%
	Retail - Other Retail - Of Which: SME	3	1	1	1	89.4%	3	1	1	1	87.0%	3	1	1	1	84.2%
	Retail - Other Retail - Of Which: non-SME	19	2	2	1	63.0%	19	2	2	1	60.2%	18	3	2	2	58.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	68,564	837	493	390	46.6%	68,381	1,019	553	437	42.9%	68,197	1,204	609	485	40.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Belgium	Central banks and central governments	7,783	4	3	1	33.4%	7,779	8	4	3	33.4%	7,776	12	5	4	33.4%
	Institutions	7,971	18	16	9	48.5%	7,962	27	19	11	39.0%	7,950	39	23	13	33.1%
	Corporates	41,914	1,800	1,047	922	51.2%	41,461	2,253	1,118	975	43.3%	41,015	2,699	1,186	1,029	38.1%
	Corporates - Of Which: Specialised Lending	2,874	20	12	4	19.1%	2,848	46	20	9	18.9%	2,820	74	27	14	18.9%
	Corporates - Of Which: SME	8,260	464	243	220	47.4%	8,147	576	246	225	39.0%	8,047	677	290	229	33.9%
	Retail	68,466	2,124	966	423	19.9%	67,663	2,927	644	904	17.2%	66,938	3,652	713	577	15.8%
	Retail - Secured on real estate property	51,895	1,589	275	200	12.6%	51,314	2,171	297	228	10.5%	50,795	2,689	317	252	9.4%
	Retail - Secured on real estate property - Of Which: SME	5,809	454	113	102	22.5%	5,703	560	117	109	19.4%	5,615	648	121	114	17.6%
	Retail - Secured on real estate property - Of Which: non-SME	46,086	1,135	162	98	8.6%	45,611	1,610	179	119	7.4%	45,180	2,041	195	138	6.8%
	Retail - Qualifying Revolving	385	17	10	8	48.8%	380	21	12	10	45.0%	375	26	13	11	42.7%
	Retail - Other Retail	16,186	518	281	215	41.5%	15,970	725	336	266	36.2%	15,768	937	383	314	33.5%
	Retail - Other Retail - Of Which: SME	5,621	205	114	95	46.3%	5,554	282	128	111	39.5%	5,486	349	141	126	36.0%
	Retail - Other Retail - Of Which: non-SME	10,556	314	167	120	38.4%	10,416	454	207	155	34.2%	10,282	588	242	188	32.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	135	0	0	0	-	135	0	0	0	-	135	0	0	0	-	
IRB TOTAL	126,270	3,946	1,631	1,355	34.3%	125,000	5,215	1,785	1,492	28.6%	123,813	6,402	1,927	1,623	25.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Italy	Central banks and central governments	8,193	17	13	6	37.3%	8,176	34	19	13	37.3%	8,159	50	25	19	37.3%
	Institutions	1,383	3	3	2	81.1%	1,381	5	5	3	71.8%	1,378	7	6	5	65.8%
	Corporates	31,805	6,962	4,461	4,284	61.5%	31,479	7,288	4,558	4,351	59.7%	31,147	7,620	4,653	4,422	58.0%
	Corporates - Of Which: Specialised Lending	524	293	188	178	61.1%	521	307	191	182	69.4%	511	316	193	185	58.4%
	Corporates - Of Which: SME	5,786	2,928	1,712	1,657	56.6%	5,669	3,045	1,744	1,686	55.4%	5,549	3,165	1,777	1,717	54.3%
	Retail	32,114	5,335	2,828	2,603	48.8%	31,652	5,797	3,017	2,737	47.2%	31,131	6,318	3,202	2,873	45.5%
	Retail - Secured on real estate property	17,951	2,519	1,065	972	38.6%	17,768	2,702	1,134	999	37.0%	17,525	2,944	1,213	1,036	35.2%
	Retail - Secured on real estate property - Of Which: SME	283	61	28	21	33.8%	275	70	29	22	30.9%	266	79	30	22	28.5%
	Retail - Secured on real estate property - Of Which: non-SME	17,668	2,457	1,038	951	38.7%	17,493	2,632	1,105	978	37.2%	17,259	2,866	1,183	1,014	35.4%
	Retail - Qualifying Revolving	31	0	0	0	93.3%	31	0	0	0	93.3%	31	0	0	0	93.1%
	Retail - Other Retail	14,160	2,816	1,763	1,631	57.9%	13,881	3,095	1,883	1,738	56.1%	13,603	3,373	1,989	1,836	54.4%
	Retail - Other Retail - Of Which: SME	7,271	1,903	1,107	1,014	53.3%	7,046	2,127	1,207	1,099	51.7%	6,818	2,356	1,295	1,178	50.0%
	Retail - Other Retail - Of Which: non-SME	6,890	913	656	617	67.6%	6,834	968	676	639	66.0%	6,785	1,017	694	658	64.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	73,494	12,316	7,306	6,895	56.0%	72,687	13,124	7,599	7,105	54.1%	71,816	13,995	7,886	7,318	52.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
United Kingdom	Central banks and central governments	5,809	2	1	0	15.7%	5,807	4	1	1	15.7%	5,805	6	1	1	15.7%
	Institutions	2,456	3	4	3	73.9%	2,453	7	7	4	67.6%	2,448	11	10	7	64.0%
	Corporates	25,080	1,134	624	571	50.4%	24,992	1,222	667	594	48.6%	24,882	1,332	712	622	46.7%
	Corporates - Of Which: Specialised Lending	3,961	414	118	107	25.9%	3,940	435	125	111	25.6%	3,916	499	133	116	25.3%
	Corporates - Of Which: SME	551	16	0	0	0.9%	550	16	1	0	1.8%	549	17	1	1	3.0%
	Retail	150	8	4	3	37.7%	148	10	5	4	36.9%	146	12	5	4	36.7%
	Retail - Secured on real estate property	44	4	1	1	23.3%	44	5	1	1	21.3%	43	5	1	1	20.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	4.0%	1	0	0	0	4.0%	1	0	0	0	3.9%
	Retail - Secured on real estate property - Of Which: non-SME	44	4	1	1	23.4%	43	5	1	1	21.5%	43	5	1	1	20.2%
	Retail - Qualifying Revolving	7	1	0	0	61.9%	7	1	0	0	62.2%	7	1	1	0	62.5%
	Retail - Other Retail	98	3	2	2	52.5%	96	4	3	2	49.4%	95	6	3	3	48.5%
	Retail - Other Retail - Of Which: SME	30	0	0	0	56.1%	29	1	1	0	55.7%	29	1	1	1	55.5%
	Retail - Other Retail - Of Which: non-SME	68	2	2	2	51.7%	67	4	2	2	47.9%	66	5	3	2	46.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	33,495	1,147	632	577	50.3%	33,400	1,242	679	602	48.5%	33,281	1,361	728	635	46.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	5,798	0	0	0	38.0%	5,797	1	0	0	38.0%	5,797	1	1	0	38.0%
	Institutions	1,158	1	2	1	58.4%	1,156	3	3	1	54.1%	1,155	4	4	2	49.8%
	Corporates	10,136	130	111	88	67.7%	10,104	162	134	100	61.4%	10,061	205	158	115	56.3%
	Corporates - Of Which: Specialised Lending	284	1	1	0	29.6%	283	2	2	1	29.8%	281	4	4	1	30.0%
	Corporates - Of Which: SME	111	3	1	1	36.0%	110	4	2	1	34.0%	109	5	2	2	33.1%
	Retail	162	8	4	4	44.8%	161	10	5	4	41.2%	159	11	5	4	38.6%
	Retail - Secured on real estate property	108	5	2	1	28.2%	107	6	2	1	25.2%	106	7	2	2	23.2%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	30.9%	4	0	0	0	21.9%	4	0	0	0	18.2%
	Retail - Secured on real estate property - Of Which: non-SME	104	5	2	1	28.1%	103	6	2	1	25.3%	103	6	2	1	23.3%
	Retail - Qualifying Revolving	3	0	0	0	60.4%	3	0	0	0	61.0%	3	0	0	0	61.6%
	Retail - Other Retail	50	3	3	2	67.9%	50	4	3	2	64.4%	50	4	3	3	61.8%
	Retail - Other Retail - Of Which: SME	8	1	1	1	65.5%	8	1	1	1	63.8%	8	1	1	1	62.2%
	Retail - Other Retail - Of Which: non-SME	43	2	2	2	68.8%	42	3	2	2	64.6%	42	3	2	2	61.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>17,254</b>	<b>140</b>	<b>118</b>	<b>93</b>	<b>66.1%</b>	<b>17,218</b>	<b>175</b>	<b>142</b>	<b>105</b>	<b>60.1%</b>	<b>17,172</b>	<b>221</b>	<b>167</b>	<b>122</b>	<b>55.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Luxembourg	Central banks and central governments	5,949	1	1	0	34.6%	5,948	2	1	1	34.6%	5,947	3	1	1	34.6%
	Institutions	272	0	0	0	24.5%	272	0	0	0	24.9%	272	0	0	0	25.0%
	Corporates	12,925	246	204	125	50.6%	12,857	315	242	152	48.5%	12,778	393	279	182	46.2%
	Corporates - Of Which: Specialised Lending	1,674	31	18	11	33.9%	1,668	38	20	12	31.8%	1,660	46	23	14	30.2%
	Corporates - Of Which: SME	1,314	34	27	20	58.0%	1,309	40	30	21	54.0%	1,302	46	33	23	50.5%
	Retail	6,156	114	97	42	37.0%	6,115	155	85	48	30.9%	6,076	194	70	53	27.5%
	Retail - Secured on real estate property	4,734	77	24	17	21.6%	4,704	107	29	19	18.2%	4,675	136	31	22	16.3%
	Retail - Secured on real estate property - Of Which: SME	250	10	3	3	29.4%	248	12	3	3	26.2%	246	13	4	3	24.1%
	Retail - Secured on real estate property - Of Which: non-SME	4,484	67	21	14	20.5%	4,456	95	25	16	17.2%	4,428	123	28	19	15.5%
	Retail - Qualifying Revolving	1	0	0	0	50.9%	1	0	0	0	51.9%	1	0	0	0	52.8%
	Retail - Other Retail	1,421	37	32	25	68.6%	1,410	48	36	28	59.3%	1,400	58	39	31	53.5%
	Retail - Other Retail - Of Which: SME	322	17	15	14	81.7%	319	19	16	14	75.0%	317	21	16	15	70.0%
	Retail - Other Retail - Of Which: non-SME	1,099	20	17	12	57.6%	1,091	28	20	14	48.6%	1,083	36	22	16	43.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	20	0	0	0	-	20	0	0	0	-	20	0	0	0	-
<b>IRB TOTAL</b>	<b>25,323</b>	<b>361</b>	<b>261</b>	<b>167</b>	<b>46.3%</b>	<b>25,213</b>	<b>471</b>	<b>308</b>	<b>201</b>	<b>42.6%</b>	<b>25,094</b>	<b>590</b>	<b>350</b>	<b>236</b>	<b>40.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Spain	Central banks and central governments	1,301	3	2	1	38.1%	1,298	5	3	2	38.1%	1,296	8	4	3	38.1%
	Institutions	780	1	1	0	55.2%	779	2	2	1	55.6%	778	3	4	2	55.3%
	Corporates	4,600	306	168	132	43.1%	4,551	355	188	151	42.6%	4,504	402	207	168	41.9%
	Corporates - Of Which: Specialised Lending	832	80	18	15	19.0%	827	85	21	16	18.9%	821	91	23	17	18.9%
	Corporates - Of Which: SME	42	3	2	2	62.1%	42	3	2	2	57.3%	41	3	2	2	52.5%
	Retail	7,555	630	604	435	69.0%	7,310	875	740	549	62.8%	7,047	1,137	878	673	59.2%
	Retail - Secured on real estate property	11	1	0	0	7.2%	11	1	0	0	7.1%	10	1	0	0	7.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	1.2%	0	0	0	0	1.6%	0	0	0	0	1.9%
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	7.3%	11	1	0	0	7.3%	10	1	0	0	7.3%
	Retail - Qualifying Revolving	4,272	283	241	190	67.5%	4,136	418	317	257	61.7%	3,983	570	397	333	58.4%
	Retail - Other Retail	3,272	348	363	245	70.4%	3,163	456	423	292	64.0%	3,054	566	481	340	60.0%
	Retail - Other Retail - Of Which: SME	26	3	3	2	65.5%	25	4	3	2	63.4%	24	4	4	3	62.1%
	Retail - Other Retail - Of Which: non-SME	3,246	345	360	243	70.4%	3,138	452	419	290	64.0%	3,029	562	477	337	60.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>14,236</b>	<b>939</b>	<b>775</b>	<b>568</b>	<b>60.4%</b>	<b>13,939</b>	<b>1,237</b>	<b>933</b>	<b>703</b>	<b>56.9%</b>	<b>13,625</b>	<b>1,550</b>	<b>1,092</b>	<b>846</b>	<b>54.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Netherlands	Central banks and central governments	881	0	0	0	27.1%	881	0	0	0	27.1%	881	0	0	0	27.1%
	Institutions	804	1	0	0	80.6%	804	1	1	0	66.6%	804	1	1	1	55.1%
	Corporates	12,131	149	98	55	36.6%	12,079	201	134	76	38.0%	12,018	262	169	101	38.3%
	Corporates - Of Which: Specialised Lending	410	5	1	0	7.8%	408	6	2	1	11.3%	406	8	2	1	13.7%
	Corporates - Of Which: SME	110	4	1	1	15.6%	110	5	1	1	15.7%	109	5	1	1	15.9%
	Retail	55	2	1	1	26.7%	54	3	1	1	23.0%	54	4	1	1	21.0%
	Retail - Secured on real estate property	46	1	0	0	14.5%	40	2	0	0	12.4%	39	2	0	0	11.4%
	Retail - Secured on real estate property - Of Which: SME	4	1	0	0	12.3%	4	0	0	0	15.6%	3	0	0	0	17.2%
	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	14.6%	36	2	0	0	12.1%	36	2	0	0	10.8%
	Retail - Qualifying Revolving	1	0	0	0	68.3%	1	0	0	0	68.4%	1	0	0	0	68.5%
	Retail - Other Retail	14	1	0	0	41.7%	14	1	0	0	38.3%	13	1	0	0	36.3%
	Retail - Other Retail - Of Which: SME	3	0	0	0	41.3%	3	0	0	0	39.0%	3	1	0	0	37.6%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	42.2%	11	1	0	0	37.6%	11	1	0	0	35.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>13,872</b>	<b>152</b>	<b>99</b>	<b>56</b>	<b>36.6%</b>	<b>13,819</b>	<b>204</b>	<b>135</b>	<b>77</b>	<b>37.9%</b>	<b>13,756</b>	<b>267</b>	<b>170</b>	<b>102</b>	<b>38.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Turkey	Central banks and central governments	12	0	0	0	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%
	Institutions	762	2	4	1	53.8%	759	6	6	3	53.1%	754	10	9	6	52.7%
	Corporates	2,089	10	8	4	41.4%	2,080	19	12	6	33.4%	2,067	32	16	10	29.6%
	Corporates - Of Which: Specialised Lending	203	4	3	2	69.6%	202	5	3	3	57.5%	201	6	3	3	47.5%
	Corporates - Of Which: SME	139	1	0	0	11.0%	138	1	0	0	11.1%	137	2	1	0	11.2%
	Retail	4	1	1	1	72.0%	4	1	1	1	69.1%	4	1	1	1	66.8%
	Retail - Secured on real estate property	2	0	0	0	4.5%	2	0	0	0	5.6%	2	0	0	0	6.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	22.0%	0	0	0	0	21.1%	0	0	0	0	20.5%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1.3%	1	0	0	0	1.7%	1	0	0	0	2.1%
	Retail - Qualifying Revolving	0	0	0	0	10.8%	0	0	0	0	16.6%	0	0	0	0	21.8%
	Retail - Other Retail	2	1	1	1	82.0%	2	1	1	1	80.3%	2	1	1	1	78.7%
	Retail - Other Retail - Of Which: SME	0	1	1	1	83.7%	0	1	1	1	83.3%	0	1	1	1	82.8%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	51.4%	2	0	0	0	42.2%	2	0	0	0	37.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,867</b>	<b>13</b>	<b>12</b>	<b>6</b>	<b>45.4%</b>	<b>2,854</b>	<b>26</b>	<b>18</b>	<b>10</b>	<b>38.9%</b>	<b>2,836</b>	<b>44</b>	<b>26</b>	<b>16</b>	<b>36.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)





# 2018 EU-wide Stress Test: Credit risk IRB

BNP Paribas

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	5,798	0	0	0	41.6%	5,797	1	1	0	41.6%	5,796	2	1	1	41.6%
	Institutions	1,156	3	3	2	53.5%	1,151	8	5	4	48.3%	1,145	14	8	6	45.2%
	Corporates	10,103	163	131	102	62.8%	10,010	256	174	139	54.2%	9,914	352	215	176	50.1%
	Corporates - Of Which: Specialised Lending	283	2	2	1	30.5%	278	7	4	2	30.7%	274	11	5	3	30.8%
	Corporates - Of Which: SME	110	4	2	1	36.5%	108	6	3	2	35.1%	106	8	3	3	34.9%
	Retail	162	9	4	4	45.0%	160	10	5	4	40.4%	158	12	5	5	37.0%
	Retail - Secured on real estate property	108	5	2	1	28.3%	107	6	2	2	24.5%	105	8	2	2	21.8%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	30.5%	4	0	0	0	20.7%	4	0	0	0	16.9%
	Retail - Secured on real estate property - Of Which: non-SME	104	5	2	1	28.3%	103	6	2	1	24.6%	102	7	2	2	21.9%
	Retail - Qualifying Revolving	3	0	0	0	61.2%	3	0	0	0	63.1%	3	0	0	0	65.2%
	Retail - Other Retail	50	3	3	2	68.1%	50	4	3	3	64.0%	49	5	3	3	60.6%
	Retail - Other Retail - Of Which: SME	8	1	1	1	65.6%	8	1	1	1	63.7%	8	1	1	1	61.9%
	Retail - Other Retail - Of Which: non-SME	43	2	2	2	69.2%	42	3	2	2	64.1%	42	3	2	2	60.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>17,218</b>	<b>175</b>	<b>139</b>	<b>108</b>	<b>61.7%</b>	<b>17,117</b>	<b>276</b>	<b>185</b>	<b>148</b>	<b>53.5%</b>	<b>17,014</b>	<b>379</b>	<b>229</b>	<b>188</b>	<b>49.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Luxembourg	Central banks and central governments	5,949	1	1	0	37.3%	5,948	2	1	1	37.3%	5,946	3	2	1	37.3%
	Institutions	272	0	0	0	19.3%	272	1	0	0	19.0%	271	1	0	0	18.7%
	Corporates	12,865	307	243	155	50.4%	12,696	475	320	223	46.9%	12,534	637	384	284	44.5%
	Corporates - Of Which: Specialised Lending	1,668	37	20	12	32.9%	1,650	55	26	17	30.4%	1,633	72	31	21	29.2%
	Corporates - Of Which: SME	1,310	38	29	22	36.2%	1,296	90	35	26	30.6%	1,286	62	40	29	47.8%
	Retail	6,153	116	61	42	37.3%	6,100	170	71	52	30.3%	6,040	239	84	61	26.6%
	Retail - Secured on real estate property	4,733	78	26	17	22.0%	4,694	116	33	21	18.1%	4,650	160	38	26	16.0%
	Retail - Secured on real estate property - Of Which: SME	250	10	3	3	29.6%	247	12	4	3	25.9%	245	15	4	3	23.2%
	Retail - Secured on real estate property - Of Which: non-SME	4,483	68	23	14	20.9%	4,447	104	29	18	17.2%	4,405	146	34	22	15.3%
	Retail - Qualifying Revolving	1	0	0	0	51.9%	1	0	0	0	54.3%	1	0	0	0	56.5%
	Retail - Other Retail	1,419	39	35	26	68.0%	1,405	54	40	31	57.2%	1,388	70	45	35	50.7%
	Retail - Other Retail - Of Which: SME	322	17	15	14	81.9%	319	20	16	15	74.1%	315	23	17	16	67.8%
	Retail - Other Retail - Of Which: non-SME	1,098	22	19	12	57.1%	1,086	34	24	16	47.1%	1,073	46	28	20	42.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	20	0	0	0	-	20	0	0	0	-	20	0	0	0	-	
<b>IRB TOTAL</b>	<b>25,259</b>	<b>425</b>	<b>305</b>	<b>199</b>	<b>46.7%</b>	<b>25,036</b>	<b>648</b>	<b>395</b>	<b>276</b>	<b>42.6%</b>	<b>24,812</b>	<b>872</b>	<b>470</b>	<b>346</b>	<b>39.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Spain	Central banks and central governments	1,300	3	3	1	41.8%	1,297	7	4	3	41.8%	1,294	10	5	4	41.8%
	Institutions	779	2	2	1	48.9%	775	6	5	3	47.9%	770	11	8	5	47.2%
	Corporates	4,556	350	190	153	43.6%	4,452	454	228	193	42.6%	4,369	537	257	223	41.6%
	Corporates - Of Which: Specialised Lending	827	85	19	16	19.0%	813	99	23	19	18.8%	799	113	26	21	18.8%
	Corporates - Of Which: SME	42	3	2	2	59.6%	41	4	2	2	51.1%	41	4	2	2	44.4%
	Retail	7,520	664	619	451	67.9%	7,219	966	763	592	61.3%	6,933	1,252	902	727	58.1%
	Retail - Secured on real estate property	11	1	0	0	9.4%	10	1	0	0	9.0%	10	2	0	0	8.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	1.6%	0	0	0	0	2.1%	0	0	0	0	2.5%
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	9.5%	10	1	0	0	9.2%	10	2	0	0	8.9%
	Retail - Qualifying Revolving	4,294	300	252	199	66.5%	4,085	468	338	283	60.4%	3,917	636	422	365	57.6%
	Retail - Other Retail	3,256	364	367	252	69.2%	3,123	498	425	309	62.3%	3,005	614	480	361	58.7%
	Retail - Other Retail - Of Which: SME	26	3	3	2	65.2%	25	4	3	2	62.9%	24	5	4	3	61.6%
	Retail - Other Retail - Of Which: non-SME	3,230	361	364	250	69.2%	3,099	492	422	307	62.3%	2,981	610	476	358	58.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>14,155</b>	<b>1,020</b>	<b>814</b>	<b>606</b>	<b>59.4%</b>	<b>13,743</b>	<b>1,432</b>	<b>1,001</b>	<b>792</b>	<b>55.3%</b>	<b>13,366</b>	<b>1,809</b>	<b>1,172</b>	<b>960</b>	<b>53.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk IRB**

BNP Paribas

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		(min EUR, %)															
Netherlands	<b>Central banks and central governments</b>	881	0	0	0	29.8%	881	0	0	0	29.8%	881	0	0	0	29.8%	
	<b>Institutions</b>	804	1	1	1	54.8%	802	2	1	1	40.6%	801	4	2	1	35.8%	
	<b>Corporates</b>	12,082	198	136	82	41.2%	11,945	335	200	139	41.7%	11,813	467	257	192	41.2%	
	Corporates - Of Which: Specialised Lending	408	6	1	1	12.0%	404	10	3	2	16.8%	400	14	4	3	18.6%	
	Corporates - Of Which: SME	110	4	1	1	16.2%	109	5	1	1	17.1%	108	7	1	1	17.7%	
	<b>Retail</b>	55	2	1	1	27.6%	54	4	1	1	22.3%	52	5	1	1	19.8%	
	<b>Retail - Secured on real estate property</b>	40	1	0	0	16.2%	39	2	0	0	12.5%	38	3	0	0	11.0%	
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	14.3%	4	0	0	0	18.3%	3	0	0	0	19.9%	
	Retail - Secured on real estate property - Of Which: non-SME	36	1	0	0	16.3%	35	2	0	0	12.1%	34	3	0	0	10.3%	
	<b>Retail - Qualifying Revolving</b>	1	0	0	0	69.0%	1	0	0	0	69.0%	1	0	0	0	70.9%	
	<b>Retail - Other Retail</b>	14	1	0	0	42.3%	13	1	1	1	38.0%	13	2	1	1	35.7%	
	Retail - Other Retail - Of Which: SME	3	0	0	0	41.6%	3	0	0	0	39.1%	3	1	0	0	37.3%	
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	42.9%	10	1	0	0	37.3%	10	1	0	0	34.9%	
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	<b>Securitisation</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>Other non-credit obligation assets</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>13,822</b>	<b>202</b>	<b>137</b>	<b>83</b>	<b>41.1%</b>	<b>13,683</b>	<b>341</b>	<b>202</b>	<b>141</b>	<b>41.4%</b>	<b>13,547</b>	<b>476</b>	<b>260</b>	<b>195</b>	<b>40.9%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		(min EUR, %)															
Turkey	<b>Central banks and central governments</b>	12	0	0	0	44.0%	12	0	0	0	44.0%	12	1	0	0	44.0%	
	<b>Institutions</b>	756	8	8	4	45.8%	743	22	15	10	46.0%	729	36	22	17	46.3%	
	<b>Corporates</b>	2,079	20	11	7	34.7%	2,052	47	19	14	29.4%	2,023	76	27	21	27.8%	
	Corporates - Of Which: Specialised Lending	202	5	3	3	57.1%	199	8	4	3	41.0%	195	12	4	4	34.0%	
	Corporates - Of Which: SME	138	1	0	0	12.0%	136	4	1	0	11.9%	133	6	1	1	11.8%	
	<b>Retail</b>	4	1	1	1	71.6%	4	1	1	1	67.0%	4	1	1	1	63.1%	
	<b>Retail - Secured on real estate property</b>	2	0	0	0	5.7%	2	0	0	0	6.7%	2	0	0	0	6.8%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	24.2%	0	0	0	0	23.0%	0	0	0	0	22.0%	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1.8%	1	0	0	0	2.4%	1	0	0	0	2.9%	
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	18.0%	0	0	0	0	27.9%	0	0	0	0	36.9%	
	<b>Retail - Other Retail</b>	2	1	1	1	81.8%	2	1	1	1	78.8%	2	1	1	1	76.0%	
	Retail - Other Retail - Of Which: SME	0	1	1	1	83.6%	0	1	1	1	83.0%	0	1	1	1	82.4%	
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	50.7%	2	0	0	0	38.5%	2	0	0	0	34.2%	
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	<b>Securitisation</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>Other non-credit obligation assets</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>2,851</b>	<b>29</b>	<b>19</b>	<b>11</b>	<b>38.9%</b>	<b>2,810</b>	<b>70</b>	<b>34</b>	<b>24</b>	<b>35.1%</b>	<b>2,767</b>	<b>113</b>	<b>50</b>	<b>39</b>	<b>34.0%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
BNP Paribas	Central governments or central banks	28,694	0	3,919	0	23,299	0	49	0	0.0%
	Regional governments or local authorities	4,020	130	658	384	3,764	120	21	7	5.7%
	Public sector entities	15,448	6	2,003	3	7,682	6	13	4	71.1%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	147	0	0	0	147	0	7	0	0.0%
	Institutions	43,642	31	3,907	36	6,716	10	34	8	78.9%
	Corporates	85,325	3,340	77,475	1,434	82,776	3,224	2,835	2,415	74.7%
	of which: SME	18,682	819	17,163	394	18,647	809	735	528	65.3%
	Retail	92,359	6,360	63,977	1,819	92,352	6,360	5,726	4,063	63.9%
	of which: SME	25,364	1,462	14,714	567	25,358	1,462	1,316	1,022	69.9%
	Secured by mortgages on immovable property	65,782	3,932	29,088	2,395	65,781	3,869	2,285	1,673	43.2%
	of which SME	28,157	2,345	14,671	1,263	28,157	2,282	1,392	1,141	50.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	137	0	87	0	108	0	0	0	0.0%
	Equity			8,522	0	0	0	0	0	0.0%
	Securitisation									
Other exposures			40,125	0	52,659	0	0	0	0.0%	
Standardised Total		<b>391,846</b>	<b>13,799</b>	<b>229,761</b>	<b>5,872</b>	<b>335,284</b>	<b>13,609</b>	<b>10,670</b>	<b>8,170</b>	<b>60.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	1,179	0	37	0	1,065	0	0	0	0.0%
	Regional governments or local authorities	279	0	57	0	278	0	0	0	59.8%
	Public sector entities	484	1	43	1	446	1	2	0	18.2%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,801	4	337	2	1,036	2	4	3	100.0%
	Corporates	15,816	233	11,315	184	15,198	172	214	143	82.9%
	of which: SME	1,589	49	1,302	36	1,555	44	36	22	50.6%
	Retail	11,663	1,654	7,634	530	11,663	1,654	1,084	808	48.8%
	of which: SME	5,639	310	3,259	162	5,639	310	253	201	64.8%
	Secured by mortgages on immovable property	9,490	775	4,098	580	9,490	775	346	226	29.2%
	of which SME	3,008	144	1,587	117	3,008	144	95	33	24.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	137	0	87	0	108	0	0	0	0.0%
	Equity									
	Securitisation									
Other exposures					19,691	0	0	0	0	0.0%
Standardised Total		<b>61,497</b>	<b>2,667</b>	<b>37,526</b>	<b>1,296</b>	<b>58,975</b>	<b>2,606</b>	<b>1,650</b>	<b>1,181</b>	<b>45.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	9,384	0	0	0	7,900	0	0	0	0.0%
	Regional governments or local authorities	495	0	104	0	397	0	0	0	0.0%
	Public sector entities	12,896	0	647	0	5,278	0	5	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,403	0	270	0	260	0	0	0	0.0%
	Corporates	23,094	136	22,714	175	22,519	136	127	31	23.1%
	of which: SME	5,140	87	4,832	106	5,140	87	118	30	34.4%
	Retail	17,997	30	12,171	29	17,997	30	183	10	32.6%
	of which: SME	3,019	20	1,695	28	3,019	20	29	9	45.2%
	Secured by mortgages on immovable property	26,835	91	12,057	66	26,835	91	112	35	38.7%
	of which: SME	14,924	62	7,784	48	14,924	62	42	6	10.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
	Securitisation									
Other exposures					4,012	0	0	0	0	0.0%
Standardised Total		<b>101,220</b>	<b>257</b>	<b>51,626</b>	<b>269</b>	<b>84,297</b>	<b>257</b>	<b>427</b>	<b>77</b>	<b>29.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Belgium	Central governments or central banks	2,269	0	0	0	1,383	0	0	0	0.0%
	Regional governments or local authorities	339	1	7	1	221	1	0	0	24.1%
	Public sector entities	390	0	12	1	241	0	0	0	23.3%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	147	0	0	0	147	0	7	0	0.0%
	Institutions	95	0	20	0	95	0	0	0	0.0%
	Corporates	2,488	8	1,493	9	2,464	8	5	4	53.6%
	of which: SME	564	2	511	1	564	2	2	2	100.0%
	Retail	1,716	244	1,130	88	1,716	244	52	35	14.3%
	of which: SME	413	7	241	6	413	7	10	7	100.0%
	Secured by mortgages on immovable property	1,349	9	511	9	1,349	9	0	0	2.4%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									0.0%
Securitisation										
Other exposures					6,982	0	0	0	0.0%	
Standardised Total	<b>15,810</b>	<b>262</b>	<b>10,235</b>	<b>106</b>	<b>14,597</b>	<b>262</b>	<b>64</b>	<b>40</b>	<b>15.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Italy	Central governments or central banks	1,024	0	0	0	1,024	0	0	0	0.0%
	Regional governments or local authorities	1,690	90	337	120	1,690	90	18	7	7.9%
	Public sector entities	1,346	4	1,281	1	1,346	4	6	4	85.4%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	962	1	429	1	486	1	0	0	1.8%
	Corporates	8,108	2,018	7,829	606	7,800	2,005	1,528	1,493	74.4%
	of which: SME	2,156	523	1,916	184	2,154	519	384	363	69.9%
	Retail	20,238	1,522	14,387	350	20,238	1,522	1,609	1,165	76.6%
	of which: SME	3,057	277	1,764	89	3,057	277	293	203	73.5%
	Secured by mortgages on immovable property	1,557	1,658	703	837	1,557	1,658	852	853	51.4%
	of which: SME	1,547	1,639	699	807	1,547	1,639	852	852	52.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									0.0%
Securitisation										
Other exposures					7,770	0	0	0	0.0%	
Standardised Total	<b>42,703</b>	<b>5,295</b>	<b>32,283</b>	<b>1,905</b>	<b>41,911</b>	<b>5,281</b>	<b>4,014</b>	<b>3,521</b>	<b>66.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	7	0	2	0	7	0	0	0	20.0%
	Public sector entities	4	0	1	0	4	0	0	0	15.9%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	6,948	0	228	0	431	0	1	0	31.6%
	Corporates	3,774	30	3,243	38	3,747	16	34	10	61.8%
	of which: SME	1,798	4	1,749	4	1,798	4	19	1	30.5%
	Retail	6,285	137	4,366	32	6,285	137	207	131	95.8%
	of which: SME	2,075	28	1,239	9	2,075	28	31	22	79.7%
	Secured by mortgages on immovable property	1,945	101	701	77	1,945	101	39	25	25.3%
	of which: SME	25	0	17	0	25	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									0.0%
Securitisation										
Other exposures					2,427	0	0	0	0.0%	
Standardised Total	<b>21,422</b>	<b>268</b>	<b>10,502</b>	<b>148</b>	<b>14,847</b>	<b>255</b>	<b>281</b>	<b>167</b>	<b>65.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Germany	Central governments or central banks	110	0	0	0	110	0	0	0	0.0%	
	Regional governments or local authorities	21	0	5	0	15	0	1	0	0.0%	
	Public sector entities	12	0	2	0	11	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	8,531	0	306	0	690	0	0	0	0.0%	
	Corporates	3,544	20	3,386	21	3,508	20	19	8	41.4%	
	of which: SME	1,614	5	1,515	5	1,614	5	9	2	44.6%	
	Retail	10,712	403	7,498	167	10,712	403	381	23	57.9%	
	of which: SME	2,584	55	1,480	26	2,584	55	42	33	60.1%	
	Secured by mortgages on immovable property	917	29	418	17	917	29	37	22	73.6%	
	of which: SME	6	0	5	0	6	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures					1,932	0	0	0	0	0.0%
Standardised Total		<b>25,881</b>	<b>452</b>	<b>13,447</b>	<b>205</b>	<b>17,896</b>	<b>452</b>	<b>439</b>	<b>263</b>	<b>58.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	126	0	25	0	126	0	0	0	0.0%	
	Corporates	893	5	902	2	883	4	4	4	100.0%	
	of which: SME	12	3	12	0	12	3	3	3	100.0%	
	Retail	2	0	1	0	2	0	0	0	100.0%	
	of which: SME	2	0	1	0	2	0	0	0	100.0%	
	Secured by mortgages on immovable property	1	0	1	0	1	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures					915	0	0	0	0	0.0%
Standardised Total		<b>2,067</b>	<b>5</b>	<b>1,903</b>	<b>2</b>	<b>1,928</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>100.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Spain	Central governments or central banks	215	0	0	0	215	0	0	0	0.0%	
	Regional governments or local authorities	36	1	7	1	36	1	0	0	0.0%	
	Public sector entities	1	0	1	0	1	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	864	0	146	0	212	0	0	0	0.0%	
	Corporates	1,512	26	1,497	24	1,503	26	20	18	69.1%	
	of which: SME	364	0	350	0	364	0	1	0	100.0%	
	Retail	1,438	52	938	6	1,438	52	31	18	35.0%	
	of which: SME	1,022	19	629	5	1,022	19	21	14	73.0%	
	Secured by mortgages on immovable property	4,347	518	1,649	384	4,347	518	225	138	26.6%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity										0.0%
	Securitisation										0.0%
	Other exposures					1,574	0	0	0	0	0.0%
Standardised Total		<b>10,149</b>	<b>596</b>	<b>5,842</b>	<b>416</b>	<b>9,326</b>	<b>596</b>	<b>276</b>	<b>174</b>	<b>29.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	3,605	0	0	0	3,605	0	0	0	0.0%
	Regional governments or local authorities	6	0	1	0	6	0	0	0	0.0%
	Public sector entities	2	0	0	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	786	21	158	32	781	0	0	0	0.0%
	Corporates	1,256	8	1,220	11	1,144	4	2	2	43.7%
	of which: SME	395	2	389	2	395	2	1	1	30.2%
	Retail	605	7	346	3	605	7	5	2	29.2%
	of which: SME	602	3	344	3	602	3	4	2	68.3%
	Secured by mortgages on immovable property	3,723	13	1,590	11	3,723	13	7	3	24.7%
	of which: SME	3	0	2	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									0.0%
Securitisation									0.0%	
Other exposures					411	0	0	0	0.0%	
<b>Standardised Total</b>		<b>10,487</b>	<b>50</b>	<b>3,793</b>	<b>57</b>	<b>10,278</b>	<b>24</b>	<b>13</b>	<b>7</b>	<b>29.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Turkey	Central governments or central banks	3,417	0	2,014	0	2,834	0	25	0	0.0%
	Regional governments or local authorities	137	0	128	0	137	0	1	0	0.0%
	Public sector entities	12	0	12	0	12	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	761	0	400	0	636	0	9	0	0.0%
	Corporates	6,232	88	5,892	26	6,143	88	108	69	77.9%
	of which: SME	2,635	64	2,324	19	2,635	64	59	47	74.1%
	Retail	6,985	385	4,503	155	6,979	385	323	233	60.5%
	of which: SME	3,769	291	2,128	128	3,763	291	237	185	63.7%
	Secured by mortgages on immovable property	5,041	25	2,543	6	5,041	25	139	19	76.6%
	of which: SME	3,664	25	2,005	6	3,664	25	124	19	76.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									0.0%
Securitisation									0.0%	
Other exposures					668	0	0	0	0.0%	
<b>Standardised Total</b>		<b>23,253</b>	<b>499</b>	<b>16,086</b>	<b>188</b>	<b>22,450</b>	<b>499</b>	<b>606</b>	<b>321</b>	<b>64.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Belgium	Central governments or central banks	1,382	1	1	0	37.4%	1,381	1	1	1	37.4%	1,381	2	1	1	37.4%
	Regional governments or local authorities	220	1	0	0	28.6%	220	1	0	0	30.3%	220	1	0	0	31.5%
	Public sector entities	241	1	0	0	27.2%	241	1	0	0	28.2%	240	1	0	0	29.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	146	1	7	1	100.0%	146	1	7	1	100.0%	145	2	7	2	100.0%
	Institutions	94	1	0	0	29.4%	93	2	1	0	29.8%	92	3	1	1	30.0%
	Corporates	2,453	19	13	9	46.1%	2,440	32	21	14	43.7%	2,425	47	30	20	42.5%
	of which: SME	557	9	5	4	47.8%	549	16	9	7	42.8%	542	24	12	10	40.5%
	Retail	1,685	275	70	51	18.4%	1,651	309	87	67	21.6%	1,619	341	101	82	24.0%
	of which: SME	409	11	11	9	75.8%	404	16	13	10	63.7%	398	22	15	13	56.5%
	Secured by mortgages on immovable property	1,348	9	1	0	3.1%	1,348	9	1	0	4.5%	1,347	10	2	1	7.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	6,982	0	0	0	0.0%	6,982	0	0	0	0.0%	6,982	0	0	0	0.0%	
Standardised Total	14,552	306	91	61	19.9%	14,503	356	117	84	23.5%	14,451	408	143	107	26.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Italy	Central governments or central banks	1,022	2	1	1	34.8%	1,020	4	2	1	34.8%	1,018	6	3	2	34.8%
	Regional governments or local authorities	1,686	94	14	8	8.7%	1,683	97	14	8	8.4%	1,679	101	14	8	8.2%
	Public sector entities	1,343	8	8	5	60.6%	1,338	13	9	6	49.5%	1,331	20	12	8	42.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	485	2	1	0	18.5%	483	4	2	1	24.9%	481	7	2	7	26.6%
	Corporates	7,671	2134	1,577	1,524	71.4%	7,555	2250	1,612	1,551	68.9%	7,442	2364	1,646	1,579	66.8%
	of which: SME	2,119	554	407	378	68.3%	2,084	589	423	392	66.6%	2,048	624	439	406	65.1%
	Retail	19,706	2054	2,005	1,480	72.1%	19,197	2562	2,355	1,771	69.1%	18,675	3084	2,691	2,068	67.0%
	of which: SME	2,991	343	330	229	66.8%	2,898	436	368	265	60.7%	2,802	532	402	302	56.8%
	Secured by mortgages on immovable property	1,524	1693	890	882	52.8%	1,495	1720	914	898	52.2%	1,467	1748	932	915	52.4%
	of which: SME	1,514	1672	890	881	52.7%	1,486	1700	914	898	52.8%	1,458	1728	932	914	52.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	7,770	0	0	0	0.0%	7,770	0	0	0	0.0%	7,770	0	0	0	0.0%	
Standardised Total	41,206	5986	4,496	3,900	65.1%	40,541	6652	4,909	4,238	63.7%	39,863	7330	5,301	4,583	62.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mtn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United Kingdom	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	7	0	0	0	21.2%	7	0	0	0	21.4%	7	0	0	0	21.5%
	Public sector entities	4	0	0	0	21.0%	4	0	0	0	21.8%	4	0	0	0	22.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	430	1	2	0	32.5%	429	3	4	1	32.4%	426	5	5	2	32.4%
	Corporates	3,702	61	66	33	54.0%	3,652	111	97	58	52.6%	3,596	166	128	87	52.1%
	of which: SME	1,775	28	40	15	52.8%	1,749	54	58	30	54.8%	1,720	83	75	46	55.7%
	Retail	6,138	284	351	229	80.7%	5,997	426	458	319	75.0%	5,849	573	563	412	71.9%
	of which: SME	2,030	72	53	41	56.1%	1,982	121	76	60	50.0%	1,932	170	98	81	47.3%
	Secured by mortgages on immovable property	1,908	138	37	28	20.1%	1,875	171	38	30	17.3%	1,842	204	40	32	15.4%
	of which: SME	25	0	2	0	69.5%	25	1	2	1	68.8%	24	1	2	1	68.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	2,427	0	0	0	0.0%	2,427	0	0	0	0.0%	2,427	0	0	0	0.0%	
Standardised Total	14,617	485	457	290	59.9%	14,390	711	598	408	57.4%	14,152	949	736	532	56.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

# 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
Germany	Central governments or central banks	110	0	0	0	3.3%	110	0	0	0	3.3%	110	0	0	3.3%	
	Regional governments or local authorities	15	0	1	0	40.0%	15	0	1	0	40.0%	15	0	1	0	40.0%
	Public sector entities	11	0	0	0	30.0%	11	0	0	0	30.0%	11	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	688	2	2	1	30.2%	685	6	3	2	30.2%	680	11	5	3	30.2%
	Corporates	3,471	57	46	27	47.3%	3,430	98	70	48	48.4%	3,385	143	94	70	49.1%
	of which: SME	1,597	21	24	11	53.4%	1,578	40	37	22	54.5%	1,557	61	50	34	55.0%
	Retail	10,495	620	527	323	53.8%	10,271	844	664	425	51.6%	10,040	1075	796	540	50.3%
	of which: SME	2,555	84	54	44	52.8%	2,524	115	65	56	48.8%	2,498	141	74	66	46.7%
	Secured by mortgages on immovable property	908	38	48	29	76.3%	900	47	58	36	78.0%	890	56	69	44	79.1%
	of which: SME	6	0	0	0	42.5%	6	0	0	0	48.5%	6	0	0	0	53.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	1,932	0	0	0	0.0%	1,932	0	0	0	0.0%	1,932	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>17,631</b>	<b>717</b>	<b>624</b>	<b>390</b>	<b>54.4%</b>	<b>17,354</b>	<b>994</b>	<b>796</b>	<b>521</b>	<b>52.4%</b>	<b>17,064</b>	<b>1,284</b>	<b>965</b>	<b>658</b>	<b>51.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
Luxembourg	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	40.0%	
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%	
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%	
	Institutions	126	0	0	0	30.0%	125	1	0	0	30.0%	125	2	1	0	30.0%
	Corporates	880	7	7	5	75.4%	876	11	10	7	65.8%	870	17	13	10	60.6%
	of which: SME	12	3	3	3	99.5%	12	3	3	3	98.8%	12	3	3	3	98.0%
	Retail	2	0	0	0	65.4%	2	0	0	0	56.0%	2	0	0	0	52.0%
	of which: SME	2	0	0	0	65.4%	2	0	0	0	55.9%	2	0	0	0	51.9%
	Secured by mortgages on immovable property	1	0	0	0	51.7%	1	0	0	0	50.5%	1	0	0	0	50.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	915	0	0	0	0.0%	915	0	0	0	0.0%	915	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,925</b>	<b>7</b>	<b>7</b>	<b>5</b>	<b>73.2%</b>	<b>1,920</b>	<b>12</b>	<b>10</b>	<b>8</b>	<b>63.3%</b>	<b>1,913</b>	<b>19</b>	<b>14</b>	<b>11</b>	<b>58.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
Spain	Central governments or central banks	214	0	0	0	0.0%	214	1	0	0	0.0%	214	1	0	0	0.0%
	Regional governments or local authorities	36	1	0	0	5.8%	36	1	0	0	9.0%	36	1	0	0	11.6%
	Public sector entities	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	211	0	1	0	30.1%	211	1	2	0	30.1%	210	2	3	1	30.1%
	Corporates	1,489	40	25	23	56.4%	1,474	56	31	28	50.1%	1,456	74	37	34	46.5%
	of which: SME	359	5	2	1	11.9%	355	9	2	1	11.9%	350	14	3	2	12.8%
	Retail	1,419	70	43	27	38.0%	1,395	94	56	37	40.0%	1,368	121	69	50	41.3%
	of which: SME	1,013	29	24	17	61.0%	1,001	40	28	21	53.6%	987	54	33	26	48.9%
	Secured by mortgages on immovable property	4,199	666	214	148	22.2%	4,082	783	207	155	19.7%	3,986	879	203	159	18.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	1,574	0	0	0	0.0%	1,574	0	0	0	0.0%	1,574	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>9,144</b>	<b>777</b>	<b>283</b>	<b>197</b>	<b>25.4%</b>	<b>8,987</b>	<b>935</b>	<b>295</b>	<b>220</b>	<b>23.6%</b>	<b>8,844</b>	<b>1,077</b>	<b>312</b>	<b>244</b>	<b>22.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	3,605	0	0	0	1.3%	3,605	1	0	0	1.3%	3,604	2	0	0	1.3%
	Regional governments or local authorities	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Public sector entities	2	0	0	0	30.0%	2	0	0	0	30.0%	2	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	779	3	2	1	30.2%	775	6	3	2	30.2%	769	12	6	4	30.2%
	Corporates	1,132	16	9	8	48.0%	1,118	30	17	15	48.3%	1,101	47	25	23	48.3%
	of which: SME	390	7	4	4	47.0%	385	13	7	6	50.2%	380	18	11	9	51.5%
	Retail	599	13	7	4	34.9%	592	20	10	7	37.1%	583	29	14	11	38.3%
	of which: SME	596	9	7	4	50.4%	589	16	10	7	46.1%	580	25	13	11	48.2%
	Secured by mortgages on immovable property	3,674	62	6	3	5.4%	3,626	111	6	3	3.1%	3,577	159	6	4	2.2%
	of which: SME	3	0	0	0	69.9%	3	0	0	0	71.5%	3	0	0	0	72.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	411	0	0	0	0.0%	411	0	0	0	0.0%	411	0	0	0	0.0%	
<b>Standardised Total</b>	<b>10,208</b>	<b>94</b>	<b>24</b>	<b>16</b>	<b>17.5%</b>	<b>10,134</b>	<b>168</b>	<b>36</b>	<b>27</b>	<b>16.3%</b>	<b>10,054</b>	<b>248</b>	<b>51</b>	<b>41</b>	<b>16.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Turkey	Central governments or central banks	2,824	10	4	1	7.3%	2,810	24	4	2	7.3%	2,790	44	6	3	7.3%
	Regional governments or local authorities	136	1	1	0	40.0%	135	2	2	1	40.0%	133	3	3	1	40.0%
	Public sector entities	12	0	0	0	62.2%	12	0	0	0	62.2%	12	0	0	0	62.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	631	5	12	3	56.9%	625	11	15	6	57.1%	618	18	19	10	57.4%
	Corporates	6,054	178	156	106	59.5%	5,956	275	203	145	52.8%	5,851	380	250	188	49.4%
	of which: SME	2,588	111	88	61	54.7%	2,534	164	107	75	45.9%	2,476	232	125	92	41.2%
	Retail	6,723	641	451	351	54.7%	6,495	869	540	442	50.9%	6,269	1095	627	532	48.5%
	of which: SME	3,644	410	297	243	59.5%	3,531	523	346	294	56.2%	3,415	638	397	346	54.2%
	Secured by mortgages on immovable property	4,864	202	220	99	49.1%	4,701	365	284	166	45.4%	4,535	531	351	233	43.9%
	of which: SME	3,551	138	179	77	56.1%	3,430	259	236	134	51.8%	3,304	385	295	192	49.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	668	0	0	0	0.0%	668	0	0	0	0.0%	668	0	0	0	0.0%	
<b>Standardised Total</b>	<b>21,912</b>	<b>1037</b>	<b>844</b>	<b>560</b>	<b>54.0%</b>	<b>21,402</b>	<b>1546</b>	<b>1,048</b>	<b>762</b>	<b>49.3%</b>	<b>20,877</b>	<b>2072</b>	<b>1,256</b>	<b>968</b>	<b>46.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note









## 2018 EU-wide Stress Test: Credit risk STA

BNP Paribas

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	3,605	1	0	0	1.3%	3,603	2	0	0	1.3%	3,601	4	1	0	1.3%
	Regional governments or local authorities	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Public sector entities	2	0	0	0	30.0%	2	0	0	0	30.0%	2	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	765	16	11	5	30.2%	740	41	20	12	30.2%	715	66	27	20	30.2%
	Corporates	1,121	27	17	14	52.1%	1,086	62	36	32	51.9%	1,050	98	55	51	51.6%
	of which: SME	388	10	8	6	56.5%	377	21	16	13	60.8%	366	32	23	20	61.6%
	Retail	593	19	10	7	37.5%	574	39	18	15	39.4%	555	57	25	23	40.0%
	of which: SME	590	15	10	7	46.7%	571	39	17	15	43.7%	552	53	25	23	42.8%
	Secured by mortgages on immovable property	3,660	76	6	3	4.5%	3,587	149	22	19	12.8%	3,521	216	41	37	17.3%
	of which: SME	3	0	0	0	79.1%	3	0	0	0	83.4%	3	0	0	0	82.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	411	0	0	0	0.0%	411	0	0	0	0.0%	411	0	0	0	0.0%	
<b>Standardised Total</b>	<b>10,163</b>	<b>139</b>	<b>45</b>	<b>30</b>	<b>21.3%</b>	<b>10,010</b>	<b>292</b>	<b>96</b>	<b>79</b>	<b>26.9%</b>	<b>9,861</b>	<b>441</b>	<b>149</b>	<b>131</b>	<b>29.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Turkey	Central governments or central banks	2,782	52	16	2	3.4%	2,699	135	10	5	3.7%	2,610	224	12	8	3.8%
	Regional governments or local authorities	132	4	5	2	40.0%	128	9	7	4	40.0%	124	13	8	5	40.0%
	Public sector entities	12	0	0	0	62.2%	12	0	1	0	62.2%	11	0	1	0	62.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	619	16	20	10	58.6%	596	40	34	23	58.8%	574	62	47	37	58.9%
	Corporates	5,978	253	198	151	59.7%	5,838	392	280	211	53.8%	5,697	555	322	272	50.9%
	of which: SME	2,557	141	102	74	52.2%	2,482	216	124	97	44.8%	2,411	288	143	118	40.8%
	Retail	6,669	695	500	388	55.8%	6,363	1,002	627	523	52.2%	6,088	1,276	724	634	49.7%
	of which: SME	3,608	446	331	270	60.6%	3,445	609	404	350	57.5%	3,300	754	463	416	55.2%
	Secured by mortgages on immovable property	4,824	242	263	129	53.3%	4,606	460	353	229	49.8%	4,410	656	421	310	47.3%
	of which: SME	3,519	170	214	103	60.4%	3,354	335	292	188	56.1%	3,205	484	354	258	53.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	668	0	0	0	0.0%	668	0	0	0	0.0%	668	0	0	0	0.0%	
<b>Standardised Total</b>	<b>21,685</b>	<b>1,263</b>	<b>1,003</b>	<b>681</b>	<b>53.9%</b>	<b>20,910</b>	<b>2,039</b>	<b>1,290</b>	<b>996</b>	<b>48.8%</b>	<b>20,182</b>	<b>2,766</b>	<b>1,536</b>	<b>1,267</b>	<b>45.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

BNP Paribas

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	1,535	1,535						
	IRB		24,394	24,399						
	<b>Total</b>		<b>25,929</b>	<b>25,934</b>						
REA	STA		776	776	807	831	855	1,012	1,193	1,329
	IRB		2,706	2,602	2,771	3,143	3,548	3,684	5,231	6,557
	<b>Total</b>		<b>3,482</b>	<b>3,378</b>	<b>3,577</b>	<b>3,974</b>	<b>4,403</b>	<b>4,696</b>	<b>6,424</b>	<b>7,886</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>5</b>	<b>15</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>13</b>	<b>138</b>	<b>7</b>

## 2018 EU-wide Stress Test: Risk exposure amounts

BNP Paribas

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	553,016	547,070	551,845	552,556	554,977	567,356	581,987	589,357
Risk exposure amount for securitisations and re-securitisations	3,482	3,378	3,577	3,974	4,403	4,696	6,424	7,886
Risk exposure amount other credit risk	549,534	543,693	548,268	548,582	550,574	562,661	575,564	581,472
Risk exposure amount for market risk	18,576	18,576	18,576	18,576	18,576	27,261	27,261	27,261
Risk exposure amount for operational risk	72,864	72,864	72,864	72,864	72,864	72,864	72,864	74,234
Other risk exposure amounts	2,537	2,537	2,537	2,537	2,537	2,537	2,537	2,537
<b>Total risk exposure amount</b>	<b>646,993</b>	<b>641,047</b>	<b>645,822</b>	<b>646,533</b>	<b>648,954</b>	<b>670,018</b>	<b>684,649</b>	<b>693,389</b>

## 2018 EU-wide Stress Test: Capital

BNP Paribas

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
<b>A</b>	<b>OWN FUNDS</b>	<b>94,658</b>	<b>93,269</b>	<b>95,544</b>	<b>97,919</b>	<b>100,261</b>	<b>79,885</b>	<b>79,001</b>	<b>78,801</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>76,135</b>	<b>74,474</b>	<b>76,678</b>	<b>79,053</b>	<b>81,396</b>	<b>61,020</b>	<b>60,135</b>	<b>59,936</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,926	26,926	26,926	26,926	26,926	26,926	26,926	26,926
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings	99,781	98,360	61,072	63,612	65,991	50,323	50,360	50,814
<b>A.1.3</b>	Accumulated other comprehensive income	3,198	2,075	2,075	2,075	2,075	-69	-69	-69
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	3,130	2,006	2,006	2,006	2,006	-436	-436	-436
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	68	68	68	68	68	367	367	367
<b>A.1.3.3</b>	Other OCI contributions	0	0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves	391	391	391	391	391	391	391	391
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	2,351	2,301	2,301	2,301	2,301	2,301	2,301	2,301
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-1,561	-1,540	-1,540	-1,540	-1,540	-1,041	-1,041	-1,041
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-12,817	-12,817	-12,817	-12,817	-12,817	-12,817	-12,817	-12,817
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-429	-838	-774	-709	-644	-3,791	-4,470	-5,022
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-1,319	-257	-257	-257	-257	-257	-257	-257
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-190	-190	-190	-190	-190	-450	-450	-450
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-190	-190	-190	-190	-190	-190	-190	-190
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	-190	-190	-190	-190	-190	-190	-190	-190
<b>A.1.15</b>	(-) 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	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	0	-356	-457	-558	-659	-457	-558	-659
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-1,661						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
<b>A.1.22</b>	Transitional adjustments	394	610	138	9	9	151	9	9
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	-492	482	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	-97	128	138	9	9	151	9	9
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	306	309	129	0	0	142	0	0
<b>A.1.22.4.2</b>	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
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-448	-223						

## 2018 EU-wide Stress Test: Capital

BNP Paribas

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
CAPITAL	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>							
	A.2.1	8,282	8,282	8,675	8,675	8,675	8,675	8,675	8,675
		8,026	8,026	8,026	8,675	8,675	8,026	8,675	8,675
	A.2.2	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
	A.2.4	256	256	649	0	0	649	0	0
	A.2.4.1			0	0	0	0	0	0
				0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>							
		84,417	82,756	85,354	87,729	90,071	69,695	68,811	68,611
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>							
	10,241	10,513	10,190	10,190	10,190	10,190	10,190	10,190	
A.4.1	Tier 2 Capital instruments								
	13,118	13,118	13,118	13,118	13,118	13,118	13,118	13,118	
A.4.2	Other Tier 2 Capital components and deductions								
	-2,846	-2,574	-2,574	-2,574	-2,759	-2,574	-2,574	-2,759	
A.4.3	Tier 2 transitional adjustments								
	-31	-31	-355	-355	-170	-355	-355	-170	
A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements								
	0	0	0	0	0	0	0	0	
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								
	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>							
		646,993	641,047	645,822	646,533	648,954	670,018	684,649	693,389
	B.1	Of which: Transitional adjustments included							
	-1,426	0	0	0	0	0	0	0	
B.2	Adjustments due to IFRS 9 transitional arrangements								
	0	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio							
		11.77%	11.62%	11.87%	12.23%	12.54%	9.11%	8.78%	8.64%
	C.2	Tier 1 Capital ratio							
	13.05%	12.91%	13.22%	13.57%	13.88%	10.40%	10.05%	9.90%	
C.3	Total Capital ratio								
	14.63%	14.55%	14.79%	15.15%	15.45%	11.92%	11.54%	11.36%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)							
		75,741	73,865	76,540	79,044	81,387	60,869	60,126	59,926
	D.2	TIER 1 CAPITAL (fully loaded)							
	83,767	81,890	84,566	87,719	90,062	68,895	68,801	68,601	
D.3	TOTAL CAPITAL (fully loaded)								
	94,039	92,435	95,111	98,264	100,422	79,440	79,346	78,961	
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio							
		11.68%	11.52%	11.85%	12.23%	12.54%	9.08%	8.78%	8.64%
	E.2	Tier 1 Capital ratio							
	12.92%	12.77%	13.09%	13.57%	13.88%	10.28%	10.05%	9.89%	
E.3	Total Capital ratio								
	14.50%	14.42%	14.73%	15.20%	15.47%	11.86%	11.59%	11.39%	
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)							
		0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)							
		0	0	4,766	5,415	6,427	4,766	5,415	6,427
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)							
		0	0	0	0	0	0	0	0
	H.1	Total leverage ratio exposures (transitional)							
	1,802,200	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	
H.2	Total leverage ratio exposures (fully loaded)								
	1,802,637	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719	
H.3	Leverage ratio (transitional)								
	4.68%	4.59%	4.73%	4.86%	4.99%	3.86%	3.82%	3.80%	
H.4	Leverage ratio (fully loaded)								
	4.65%	4.54%	4.69%	4.86%	4.99%	3.82%	3.81%	3.80%	
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer							
		1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer							
		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer							
		0.75%	0.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
P.4	G-SII buffer								
	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV								
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV								
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
P.6	Combined buffer								
	2.27%	2.27%	3.40%	4.02%	4.02%	3.40%	4.02%	4.02%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

BNP Paribas

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	21,513	21,530	20,950	20,451	19,952	18,362	17,319
Interest income	37,645	34,844	36,205	38,662	40,743	43,635	46,484
Interest expense	-16,131	-13,314	-15,255	-18,210	-20,715	-25,204	-29,103
<b>Dividend income</b>	381	381	381	381	285	285	285
<b>Net fee and commission income</b>	10,822	10,735	10,703	10,780	9,198	9,198	9,198
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	7,363	5,578	5,578	5,578	-11,616	3,975	3,975
<b>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</b>					5,499		
<b>Other operating income not listed above, net</b>	678	2,921	2,921	2,921	2,744	2,698	2,720
<b>Total operating income, net</b>	40,756	41,145	40,532	40,111	26,063	34,518	33,498
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-2,757	-3,967	-3,657	-3,573	-8,967	-6,905	-5,853
<b>Other income and expenses not listed above, net</b>	-27,279	-29,425	-29,633	-29,774	-29,096	-28,148	-27,515
<b>Profit or (-) loss before tax from continuing operations</b>	10,720	7,753	7,242	6,764	-12,000	-534	130
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-2,528	-1,835	-1,683	-1,538	3,963	573	400
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>8,192</b>	<b>5,918</b>	<b>5,559</b>	<b>5,226</b>	<b>-8,037</b>	<b>39</b>	<b>530</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	4,202	3,205	3,019	2,847	0	1	77
<b>Attributable to owners of the parent net of estimated dividends</b>	3,991	2,713	2,540	2,379	-8,037	37	453
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes

# 2018 EU-wide Stress Test: Major capital measures and realised losses

BNP Paribas

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	49
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
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 (+/-)	0
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 (+/-)	1,009

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	-103
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

BNP Paribas

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>131,757</b>	<b>0</b>	<b>564</b>	<b>564</b>	<b>6</b>	<b>267</b>	<b>0</b>
Central banks	4,637	0	0	0	0	0	0
General governments	100,601	0	0	0	0	0	0
Credit institutions	8,119	0	114	114	0	109	0
Other financial corporations	12,892	0	169	169	4	72	0
Non-financial corporations	5,508	0	281	281	1	86	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>962,740</b>	<b>4,629</b>	<b>40,713</b>	<b>37,952</b>	<b>3,065</b>	<b>21,765</b>	<b>12,845</b>
Central banks	177,179	0	0	0	0	0	0
General governments	38,425	361	464	179	38	19	419
Credit institutions	18,348	0	156	155	15	93	157
Other financial corporations	54,201	9	1,469	1,440	50	871	1,023
Non-financial corporations	347,813	2,514	21,676	21,164	1,199	12,336	5,717
Households	326,774	1,746	16,948	15,014	1,763	8,446	5,530
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,094,497</b>	<b>4,629</b>	<b>41,277</b>	<b>38,516</b>	<b>3,070</b>	<b>22,032</b>	<b>12,845</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>655,383</b>		<b>2,113</b>	<b>1,952</b>	<b>-99</b>	<b>-293</b>	<b>709</b>

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

BNP Paribas

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>74</b>	<b>74</b>	<b>14</b>	<b>14</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	1	1	0	0	0
Other financial corporations	1	1	0	0	0
Non-financial corporations	73	73	14	14	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,956</b>	<b>8,205</b>	<b>3,808</b>	<b>3,366</b>	<b>3,521</b>
Central banks	0	0	0	0	0
General governments	41	4	1	1	15
Credit institutions	12	12	1	1	2
Other financial corporations	419	258	119	119	52
Non-financial corporations	4,830	4,097	1,991	1,937	1,565
Households	5,654	3,833	1,695	1,308	1,888
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,030</b>	<b>8,279</b>	<b>3,822</b>	<b>3,381</b>	<b>3,521</b>
<b>Loan commitments given</b>	<b>304</b>	<b>175</b>	<b>-6</b>	<b>-6</b>	<b>209</b>

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30