2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

BNP Paribas S.A.

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	21,405	26,177	26,879	27,098	19,361	22,586	23,270
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-4,230	3,385	3,385	3,385	-22,042	2,539	2,539
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,876	-4,306	-3,657	-3,375	-13,149	-7,435	-6,117
Profit or (-) loss for the year	**10,592**	**9,208**	**10,208**	**10,434**	**-12,886**	**2,782**	**5,068**
Coverage ratio: non-performing exposure (%)	51.11%	43.24%	39.58%	37.61%	43.81%	40.93%	39.87%
Common Equity Tier 1 capital	91,828	96,253	99,608	101,299	69,963	70,632	72,274
Total Risk exposure amount (all transitional adjustments included)	744,851	756,457	764,501	770,478	814,700	844,162	865,344
Common Equity Tier 1 ratio, %	**12.33%**	**12.72%**	**13.03%**	**13.15%**	**8.59%**	**8.37%**	**8.35%**
Fully loaded Common Equity Tier 1 ratio, %	**12.27%**	**12.69%**	**13.02%**	**13.15%**	**8.36%**	**8.29%**	**8.35%**
Tier 1 capital	103,444	107,870	111,225	112,916	81,580	82,248	83,891
Total leverage ratio exposures	2,373,844	2,373,844	2,373,844	2,373,844	2,373,844	2,373,844	2,373,844
Leverage ratio, %	**4.36%**	**4.54%**	**4.69%**	**4.76%**	**3.44%**	**3.46%**	**3.53%**
Fully loaded leverage ratio, %	**4.34%**	**4.54%**	**4.68%**	**4.76%**	**3.36%**	**3.44%**	**3.53%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**12.29%**						

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	**Central banks**	339,471	0	0	0	1,670	0	0	0	319,703	404	0	1	2	0	-
	Central governments	140,177	59	0	0	3,347	38	0	0	102,381	781	54	1	12	5	10.08%
	Institutions	66,414	186	0	0	14,486	2	0	0	34,882	473	87	6	5	87	99.13%
	Corporates	576,470	9,255	0	0	258,295	4,532	0	0	422,969	55,619	9,144	664	1,170	5,072	55.47%
	Corporates - Of Which: Specialised Lending	69,578	1,822	0	0	23,618	383	0	0	58,444	11,031	1,820	73	216	880	48.37%
	Corporates - Of Which: SME	40,985	1,750	0	0	20,205	1,052	0	0	33,930	6,079	1,734	107	137	1,085	62.55%
	Retail	277,838	7,237	0	0	53,115	3,651	0	0	262,106	15,732	7,237	404	537	3,326	45.96%
	Retail - Secured on real estate property	198,250	2,489	0	0	25,478	1,227	0	0	190,706	7,543	2,489	133	142	786	31.59%
	Retail - Secured on real estate property - Of Which: SME	11,361	320	0	0	2,980	166	0	0	10,006	1,355	320	18	35	102	31.81%
	Retail - Secured on real estate property - Of Which: non-SME	186,889	2,169	0	0	22,498	1,061	0	0	180,700	6,188	2,169	114	106	685	31.56%
	Retail - Qualifying Revolving	9,465	630	0	0	2,969	335	0	0	8,747	719	630	66	72	366	58.09%
	Retail - Other Retail	70,123	4,118	0	0	24,669	2,089	0	0	62,653	7,470	4,118	205	323	2,174	52.80%
	Retail - Other Retail - Of Which: SME	30,662	2,199	0	0	8,544	1,035	0	0	26,307	4,355	2,199	89	154	1,075	48.89%
	Retail - Other Retail - Of Which: non-SME	39,461	1,919	0	0	16,125	1,053	0	0	36,346	3,115	1,919	116	169	1,099	57.28%
	Equity	12,111	0			41,192	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			726	0	0	0	0	0	-
	IRB TOTAL	**1,412,481**	**16,737**	**0**	**0**	**372,106**	**8,223**	**0**	**0**	**1,142,767**	**73,009**	**16,522**	**1,076**	**1,725**	**8,491**	**51.39%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	217,587	0	0	0	181	0	0	0	208,591	0	0	0	0	0	-
	Central governments	32,707	0	0	0	74	0	0	0	28,888	0	0	0	0	0	-
	Institutions	8,196	0	0	0	1,317	0	0	0	4,201	1	0	1	0	0	22.32%
	Corporates	120,901	1,500	0	0	72,937	782	0	0	99,189	10,906	1,494	161	269	913	61.08%
	Corporates - Of Which: Specialised Lending	9,872	80	0	0	3,227	16	0	0	8,634	1,168	78	7	13	5	6.11%
	Corporates - Of Which: SME	21,929	652	0	0	12,821	578	0	0	18,449	3,399	652	58	75	444	68.15%
	Retail	150,265	3,947	0	0	29,944	1,912	0	0	140,665	9,600	3,947	267	414	1,898	48.09%
	Retail - Secured on real estate property	101,423	674	0	0	11,360	299	0	0	97,052	4,371	674	57	94	95	14.05%
	Retail - Secured on real estate property - Of Which: SME	3,491	65	0	0	1,158	29	0	0	2,992	499	65	9	21	16	24.29%
	Retail - Secured on real estate property - Of Which: non-SME	97,933	608	0	0	10,202	270	0	0	94,061	3,872	608	49	73	79	12.95%
	Retail - Qualifying Revolving	9,397	622	0	0	2,958	332	0	0	8,680	717	622	66	72	360	57.91%
	Retail - Other Retail	39,445	2,651	0	0	15,626	1,280	0	0	34,933	4,513	2,651	143	248	1,443	54.44%
	Retail - Other Retail - Of Which: SME	18,542	1,332	0	0	5,461	585	0	0	15,483	3,059	1,332	58	126	651	48.89%
	Retail - Other Retail - Of Which: non-SME	20,903	1,319	0	0	10,165	695	0	0	19,449	1,454	1,319	85	122	792	60.05%
	Equity	8,782	0			29,981	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			726	0	0	0	0	0	-
	IRB TOTAL	**538,438**	**5,447**	**0**	**0**	**134,434**	**2,694**	**0**	**0**	**482,259**	**20,508**	**5,442**	**429**	**683**	**2,811**	**51.66%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	24,649	0	0	0	21	0	0	0	24,211	0	0	0	0	0	-
	Central governments	6,310	0	0	0	25	0	0	0	5,339	1	0	0	0	0	-
	Institutions	7,917	4	0	0	645	3	0	0	7,137	96	4	1	0	4	86.39%
	Corporates	49,109	1,294	0	0	20,096	716	0	0	43,057	5,017	1,285	76	71	760	59.12%
	Corporates - Of Which: Specialised Lending	3,290	2	0	0	1,193	3	0	0	2,933	356	2	5	2	0	2.80%
	Corporates - Of Which: SME	7,986	185	0	0	1,969	124	0	0	7,083	848	185	9	7	75	40.53%
	Retail	81,329	852	0	0	11,681	538	0	0	77,614	3,715	852	66	66	263	30.84%
	Retail - Secured on real estate property	63,663	424	0	0	7,471	266	0	0	61,862	1,802	424	36	18	58	13.70%
	Retail - Secured on real estate property - Of Which: SME	7,052	111	0	0	1,449	70	0	0	6,403	649	111	7	6	25	22.44%
	Retail - Secured on real estate property - Of Which: non-SME	56,611	313	0	0	6,023	196	0	0	55,458	1,153	313	29	12	33	10.60%
	Retail - Qualifying Revolving	3	1	0	0	3	0	0	0	4	0	1	0	0	0	81.57%
	Retail - Other Retail	17,662	427	0	0	4,209	273	0	0	15,748	1,914	427	30	47	204	47.81%
	Retail - Other Retail - Of Which: SME	5,931	145	0	0	1,214	84	0	0	5,284	647	145	14	14	77	53.32%
	Retail - Other Retail - Of Which: non-SME	11,731	282	0	0	2,995	189	0	0	10,465	1,266	282	16	33	127	44.97%
	Equity	912	0			2,986	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**170,227**	**2,151**	**0**	**0**	**35,453**	**1,257**	**0**	**0**	**157,379**	**8,829**	**2,142**	**144**	**137**	**1,026**	**47.92%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	14,862	0	0	0	13	0	0	0	14,862	0	0	0	0	0	-
	Central governments	19,040	0	0	0	55	0	0	0	11,081	0	0	0	0	0	-
	Institutions	8,333	2	0	0	1,580	0	0	0	4,539	59	2	1	0	1	96.29%
	Corporates	87,354	388	0	0	30,681	250	0	0	55,101	10,184	388	71	173	240	61.78%
	Corporates - Of Which: Specialised Lending	4,294	156	0	0	1,591	0	0	0	2,808	1,453	156	5	64	76	48.40%
	Corporates - Of Which: SME	486	0	0	0	81	0	0	0	214	0	0	0	0	0	-
	Retail	239	12	0	0	77	2	0	0	233	6	12	0	0	2	13.76%
	Retail - Secured on real estate property	51	2	0	0	8	1	0	0	50	1	2	0	0	0	4.42%
	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	51	2	0	0	8	1	0	0	50	1	2	0	0	0	4.42%
	Retail - Qualifying Revolving	5	0	0	0	1	0	0	0	5	0	0	0	0	0	69.57%
	Retail - Other Retail	184	9	0	0	68	1	0	0	178	5	9	0	0	1	13.74%
	Retail - Other Retail - Of Which: SME	99	9	0	0	42	0	0	0	98	1	9	0	0	1	9.17%
	Retail - Other Retail - Of Which: non-SME	85	1	0	0	26	0	0	0	81	4	1	0	0	1	69.35%
	Equity	387	0			1,377	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**130,215**	**402**	**0**	**0**	**33,783**	**252**	**0**	**0**	**85,815**	**10,249**	**402**	**71**	**173**	**243**	**60.50%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,566	0	0	0	17	0	0	0	6,540	0	0	0	0	0	-
Central governments	12,481	0	0	0	96	0	0	0	9,110	9	0	0	0	0	15.25%
Institutions	1,854	99	0	0	642	0	0	0	794	6	0	0	0	0	0.00%
Corporates	49,204	1,292	0	0	23,889	657	0	0	41,815	4,000	1,292	89	196	630	48.74%
Corporates - Of Which: Specialised Lending	3,922	62	0	0	2,036	12	0	0	3,540	383	62	5	8	28	45.67%
Corporates - Of Which: SME	5,116	593	0	0	2,862	282	0	0	4,496	617	593	22	22	312	52.63%
Retail	35,197	2,265	0	0	9,246	1,110	0	0	33,150	2,047	2,265	57	46	1,102	48.65%
Retail - Secured on real estate property	25,105	1,329	0	0	5,430	612	0	0	23,892	1,213	1,329	30	25	622	46.82%
Retail - Secured on real estate property - Of Which: SME	522	137	0	0	311	61	0	0	340	182	137	2	7	60	43.76%
Retail - Secured on real estate property - Of Which: non-SME	24,583	1,192	0	0	5,119	550	0	0	23,552	1,031	1,192	28	17	562	47.17%
Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	2	0	0	0	0	0	76.98%
Retail - Other Retail	10,090	936	0	0	3,816	498	0	0	9,255	834	936	26	21	480	51.24%
Retail - Other Retail - Of Which: SME	5,090	680	0	0	1,463	361	0	0	4,476	614	680	16	13	335	49.18%
Retail - Other Retail - Of Which: non-SME	5,000	256	0	0	2,352	137	0	0	4,779	221	256	10	8	145	56.73%
Equity	330	0			1,192	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**105,632**	**3,656**	**0**	**0**	**35,082**	**1,767**	**0**	**0**	**91,409**	**6,063**	**3,557**	**146**	**242**	**1,732**	**48.68%**

GERMANY

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,641	0	0	0	5	0	0	0	6,552	0	0	0	0	0	-
Central governments	8,701	0	0	0	30	0	0	0	6,721	0	0	0	0	0	-
Institutions	2,449	0	0	0	516	0	0	0	956	0	0	0	0	0	-
Corporates	26,217	232	0	0	9,359	37	0	0	19,043	2,459	232	32	55	122	52.46%
Corporates - Of Which: Specialised Lending	1,516	0	0	0	886	0	0	0	1,209	307	0	2	8	0	-
Corporates - Of Which: SME	915	7	0	0	303	11	0	0	648	266	7	8	10	4	56.51%
Retail	289	6	0	0	89	3	0	0	268	22	6	0	0	2	41.08%
Retail - Secured on real estate property	143	2	0	0	23	1	0	0	130	13	2	0	0	1	33.09%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	140	2	0	0	22	1	0	0	128	12	2	0	0	1	33.09%
Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	72.83%
Retail - Other Retail	145	3	0	0	66	1	0	0	135	9	3	0	0	1	43.17%
Retail - Other Retail - Of Which: SME	102	1	0	0	49	0	0	0	100	2	1	0	0	0	17.62%
Retail - Other Retail - Of Which: non-SME	43	2	0	0	17	1	0	0	35	8	2	0	0	1	59.58%
Equity	27	0			61	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**44,323**	**238**	**0**	**0**	**10,061**	**40**	**0**	**0**	**33,540**	**2,481**	**237**	**33**	**55**	**124**	**52.18%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	19,733	0	0	0	17	0	0	0	19,733	0	0	0	0	0	-
Central governments	557	0	0	0	5	0	0	0	508	0	0	0	0	0	-
Institutions	1,332	0	0	0	293	0	0	0	697	0	0	0	0	0	-
Corporates	29,592	259	0	0	15,813	123	0	0	20,790	1,992	258	32	43	100	38.65%
Corporates - Of Which: Specialised Lending	5,659	15	0	0	3,007	0	0	0	5,487	172	15	7	1	4	29.60%
Corporates - Of Which: SME	1,190	35	0	0	861	37	0	0	1,071	115	35	2	2	19	53.40%
Retail	8,986	96	0	0	1,525	66	0	0	8,695	291	96	11	9	38	40.12%
Retail - Secured on real estate property	7,450	43	0	0	1,109	41	0	0	7,323	127	43	8	3	7	16.73%
Retail - Secured on real estate property - Of Which: SME	289	6	0	0	61	5	0	0	266	24	6	0	0	1	15.02%
Retail - Secured on real estate property - Of Which: non-SME	7,161	37	0	0	1,049	36	0	0	7,057	104	37	8	3	6	17.02%
Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	66.19%
Retail - Other Retail	1,535	52	0	0	416	25	0	0	1,371	163	52	3	5	31	59.51%
Retail - Other Retail - Of Which: SME	270	12	0	0	63	3	0	0	251	20	12	0	1	9	75.19%
Retail - Other Retail - Of Which: non-SME	1,264	40	0	0	352	22	0	0	1,121	144	40	2	5	22	54.60%
Equity	598	0			2,152	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**60,798**	**355**	**0**	**0**	**19,805**	**189**	**0**	**0**	**50,423**	**2,283**	**354**	**43**	**52**	**138**	**39.05%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5,220	0	0	0	5	0	0	0	3,361	0	0	0	0	0	-
Central governments	2,114	0	0	0	7	0	0	0	1,815	0	0	0	0	0	-
Institutions	3,397	1	0	0	979	0	0	0	797	1	1	0	0	1	100.00%
Corporates	55,756	324	0	0	16,621	146	0	0	25,482	3,515	310	43	96	107	34.50%
Corporates - Of Which: Specialised Lending	6,097	130	0	0	2,285	0	0	0	4,409	1,688	130	11	41	39	30.27%
Corporates - Of Which: SME	609	17	0	0	267	10	0	0	343	111	17	1	5	0	0.00%
Retail	320	7	0	0	176	2	0	0	314	6	7	2	0	2	27.44%
Retail - Secured on real estate property	38	2	0	0	10	1	0	0	34	4	2	0	0	0	26.59%
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	38	2	0	0	10	1	0	0	34	4	2	0	0	0	26.59%
Retail - Qualifying Revolving	6	1	0	0	1	0	0	0	6	0	1	0	0	0	73.03%
Retail - Other Retail	276	4	0	0	165	1	0	0	274	2	4	2	0	1	21.57%
Retail - Other Retail - Of Which: SME	79	3	0	0	35	0	0	0	78	1	3	0	0	0	0.04%
Retail - Other Retail - Of Which: non-SME	197	2	0	0	130	1	0	0	196	1	2	2	0	1	50.70%
Equity	64	0			235	0			0	0	0	0	0	0	
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**66,871**	**332**	**0**	**0**	**18,023**	**148**	**0**	**0**	**31,769**	**3,522**	**318**	**45**	**96**	**110**	**34.58%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	129	0	0	0	0	0	0	0	122	0	0	0	0	0	-
	Central governments	11,744	0	0	0	81	0	0	0	10,327	0	0	0	0	0	-
	Institutions	731	0	0	0	160	0	0	0	210	0	0	0	0	0	-
	Corporates	9,737	137	0	0	4,834	61	0	0	7,668	467	95	17	14	32	33.69%
	Corporates - Of Which: Specialised Lending	2,186	58	0	0	1,071	0	0	0	2,016	169	58	4	2	26	45.02%
	Corporates - Of Which: SME	8	3	0	0	3	0	0	0	1	0	3	0	0	1	33.79%
	Retail	172	12	0	0	35	3	0	0	171	1	12	0	0	2	18.10%
	Retail - Secured on real estate property	14	2	0	0	2	1	0	0	14	0	2	0	0	0	21.99%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6.77%
	Retail - Secured on real estate property - Of Which: non-SME	14	2	0	0	2	1	0	0	14	0	2	0	0	0	22.36%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	77.28%
	Retail - Other Retail	156	9	0	0	33	1	0	0	155	1	9	0	0	1	14.50%
	Retail - Other Retail - Of Which: SME	138	8	0	0	28	1	0	0	137	0	8	0	0	0	5.63%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	5	1	0	0	18	1	1	0	0	1	61.25%
	Equity	5	0			18	0			0	0	0	0	0	0	-
	Securitisation															-
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**22,518**	**148**	**0**	**0**	**5,128**	**64**	**0**	**0**	**18,497**	**468**	**107**	**18**	**14**	**34**	**32.00%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	**Central banks**	110	0	0	0	0	0	0	0	110	0	0	0	0	0	-
	Central governments	253	0	0	0	1	0	0	0	248	0	0	0	0	0	-
	Institutions	192	0	0	0	48	0	0	0	14	0	0	0	0	0	-
	Corporates	2,357	29	0	0	755	6	0	0	1,746	32	29	1	0	13	45.93%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail	29	1	0	0	14	0	0	0	28	0	1	0	0	0	53.19%
	Retail - Secured on real estate property	2	0	0	0	1	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	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	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	84.61%
	Retail - Other Retail	26	1	0	0	13	0	0	0	26	0	1	0	0	0	50.67%
	Retail - Other Retail - Of Which: SME	25	0	0	0	12	0	0	0	25	0	0	0	0	0	0.00%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	63.59%
	Equity	33	0			121	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2,973**	**30**	**0**	**0**	**939**	**6**	**0**	**0**	**2,147**	**32**	**30**	**1**	**0**	**14**	**46.07%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	199	0	0	0	0	0	0	0	179	0	0	0	0	0	-
	Central governments	10	0	0	0	0	0	0	0	10	0	0	0	0	0	-
	Institutions	3,715	0	0	0	450	0	0	0	912	0	0	0	0	0	100.00%
	Corporates	19,377	77	0	0	8,411	62	0	0	14,045	1,980	68	22	65	38	56.67%
	Corporates - Of Which: Specialised Lending	899	14	0	0	297	0	0	0	881	19	14	1	0	13	98.22%
	Corporates - Of Which: SME	1,160	0	0	0	392	0	0	0	708	453	0	5	12	0	100.00%
	Retail	221	4	0	0	77	1	0	0	217	4	4	0	0	1	29.38%
	Retail - Secured on real estate property	79	0	0	0	12	0	0	0	78	1	0	0	0	0	15.79%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	77	0	0	0	12	0	0	0	76	1	0	0	0	0	15.79%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	38.58%
	Retail - Other Retail	141	3	0	0	64	1	0	0	139	3	3	0	0	1	30.06%
	Retail - Other Retail - Of Which: SME	122	2	0	0	58	0	0	0	120	2	2	0	0	0	12.17%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	6	1	0	0	18	1	1	0	0	1	54.60%
	Equity	9	0			24	0			0	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**23,532**	**81**	**0**	**0**	**8,961**	**63**	**0**	**0**	**15,364**	**1,984**	**72**	**22**	**65**	**40**	**55.44%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	**Central banks**	319,561	402	144	0	0	0	0.00%	319,328	400	379	0	0	0	0.00%	319,190	399	519	0	0	0	0.00%
	Central governments	102,232	777	206	54	9	66	32.18%	102,096	774	346	56	9	122	35.34%	101,955	771	490	56	9	180	36.71%
	Institutions	34,019	1,235	188	23	13	118	62.95%	33,476	1,653	313	10	18	156	49.96%	33,201	1,856	384	10	20	177	46.12%
	Corporates	414,657	58,158	14,916	442	1,234	6,288	42.16%	410,792	56,907	20,033	345	1,146	7,390	36.89%	408,826	54,728	24,178	343	1,083	8,302	34.34%
	Corporates - Of Which: Specialised Lending	57,008	10,945	3,343	43	169	1,031	30.85%	56,362	10,379	4,554	34	166	1,153	25.32%	56,126	9,675	5,495	34	162	1,256	22.86%
	Corporates - Of Which: SME	33,183	6,007	2,553	81	175	1,281	50.18%	33,002	5,417	3,323	65	160	1,462	44.01%	32,867	4,902	3,973	65	143	1,613	40.60%
	Retail	260,355	14,468	10,252	337	542	3,891	37.96%	258,366	13,400	13,309	317	513	4,468	33.57%	256,100	12,776	16,199	313	488	5,005	30.89%
	Retail - Secured on real estate property	189,595	6,996	4,148	123	144	922	22.22%	188,254	6,564	5,922	129	145	1,089	18.39%	186,733	6,336	7,670	127	145	1,267	16.52%
	Retail - Secured on real estate property - Of Which: SME	9,978	1,124	580	11	30	121	20.84%	9,922	948	811	10	25	138	17.06%	9,836	836	1,009	10	22	154	15.22%
	Retail - Secured on real estate property - Of Which: non-SME	179,617	5,872	3,569	112	114	801	22.45%	178,331	5,616	5,111	119	120	951	18.60%	176,897	5,500	6,661	117	124	1,114	16.72%
	Retail - Qualifying Revolving	8,746	568	781	26	95	420	53.77%	8,699	485	911	24	89	468	51.39%	8,593	471	1,031	24	85	513	49.73%
	Retail - Other Retail	62,015	6,904	5,322	188	303	2,550	47.90%	61,413	6,351	6,476	164	279	2,911	44.95%	60,774	5,969	7,498	162	258	3,224	43.00%
	Retail - Other Retail - Of Which: SME	26,030	3,885	2,946	99	137	1,283	43.56%	25,790	3,427	3,643	83	116	1,477	40.55%	25,559	3,072	4,230	82	99	1,637	38.70%
	Retail - Other Retail - Of Which: non-SME	35,985	3,019	2,376	89	167	1,266	53.29%	35,623	2,924	2,833	81	163	1,434	50.62%	35,215	2,897	3,268	80	159	1,587	48.57%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	726	0	0	0	0	0	-	726	0	0	0	0	0	-	726	0	0	0	0	0	-
	IRB TOTAL	**1,131,550**	**75,041**	**25,706**	**856**	**1,799**	**10,365**	**40.32%**	**1,124,783**	**73,135**	**34,380**	**729**	**1,687**	**12,137**	**35.30%**	**1,119,998**	**70,529**	**41,771**	**723**	**1,599**	**13,663**	**32.71%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	208,591	0	0	0	0	0	-	208,495	0	96	0	0	0	0.00%	208,495	0	96	0	0	0	0.00%
	Central governments	28,874	0	13	5	0	5	40.00%	28,861	0	27	5	0	11	40.00%	28,848	0	40	5	0	16	40.00%
	Institutions	4,076	121	6	2	2	3	45.94%	4,020	169	14	1	3	7	47.34%	3,991	193	18	1	4	9	47.03%
	Corporates	96,685	12,023	2,881	99	323	1,193	41.40%	95,806	11,664	4,119	76	293	1,451	35.23%	95,336	11,137	5,116	76	267	1,660	32.45%
	Corporates - Of Which: Specialised Lending	8,402	1,214	265	6	18	23	8.61%	8,319	1,159	403	5	16	38	9.45%	8,285	1,083	513	5	15	51	9.88%
	Corporates - Of Which: SME	18,012	3,403	1,085	36	117	547	50.42%	18,014	2,990	1,496	28	104	645	43.11%	18,040	2,630	1,830	28	90	723	39.50%
	Retail	140,514	7,971	5,728	150	359	2,220	38.75%	139,799	6,962	7,451	131	321	2,514	33.73%	138,875	6,357	8,981	131	289	2,758	30.71%
	Retail - Secured on real estate property	96,853	3,676	1,567	25	48	134	8.55%	96,303	3,299	2,495	22	40	173	6.92%	95,701	3,058	3,338	22	35	205	6.14%
	Retail - Secured on real estate property - Of Which: SME	3,022	417	116	3	15	23	19.46%	3,034	357	165	3	13	29	17.54%	3,031	316	209	3	11	35	16.56%
	Retail - Secured on real estate property - Of Which: non-SME	93,831	3,259	1,451	21	33	111	7.68%	93,269	2,942	2,329	18	28	144	6.17%	92,670	2,742	3,128	18	24	170	5.45%
	Retail - Qualifying Revolving	8,680	566	773	26	95	414	53.58%	8,633	483	904	24	89	463	51.19%	8,528	469	1,023	24	85	507	49.54%
	Retail - Other Retail	34,981	3,728	3,387	100	216	1,671	49.33%	34,864	3,180	4,053	86	191	1,878	46.35%	34,646	2,830	4,620	85	169	2,046	44.29%
	Retail - Other Retail - Of Which: SME	15,580	2,527	1,767	41	103	765	43.30%	15,585	2,131	2,158	35	87	867	40.18%	15,550	1,840	2,484	35	73	948	38.15%
	Retail - Other Retail - Of Which: non-SME	19,401	1,202	1,620	58	113	906	55.91%	19,279	1,049	1,895	51	104	1,011	53.36%	19,096	990	2,136	50	97	1,099	51.43%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	726	0	0	0	0	0	-	726	0	0	0	0	0	-	726	0	0	0	0	0	-
	IRB TOTAL	**479,466**	**20,115**	**8,629**	**257**	**683**	**3,420**	**39.64%**	**477,708**	**18,795**	**11,706**	**214**	**617**	**3,982**	**34.02%**	**476,270**	**17,687**	**14,252**	**213**	**560**	**4,443**	**31.18%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	24,192	0	19	0	0	0	0.00%	24,174	0	37	0	0	0	0.00%	24,155	0	56	0	0	0	0.00%
	Central governments	5,355	1	4	2	0	2	40.00%	5,351	1	8	2	0	3	40.00%	5,347	1	12	2	0	5	40.00%
	Institutions	6,985	233	19	1	1	5	25.92%	6,899	299	39	1	2	7	17.33%	6,857	330	51	1	3	8	15.74%
	Corporates	42,256	4,826	2,277	99	69	948	41.63%	41,786	4,407	3,166	80	63	1,117	35.27%	41,403	4,042	3,914	80	59	1,257	32.12%
	Corporates - Of Which: Specialised Lending	2,874	372	46	5	3	6	14.08%	2,850	348	93	4	4	13	14.07%	2,837	318	137	4	4	19	14.09%
	Corporates - Of Which: SME	7,004	718	394	12	7	94	23.95%	6,938	603	576	10	6	111	19.34%	6,859	529	728	10	5	125	17.15%
	Retail	77,070	3,502	1,610	64	57	375	23.27%	76,516	3,331	2,335	59	57	480	20.57%	75,852	3,280	3,049	59	57	579	18.99%
	Retail - Secured on real estate property	61,512	1,637	938	18	13	82	8.76%	61,107	1,549	1,432	18	13	106	7.42%	60,617	1,537	1,933	18	13	131	6.79%
	Retail - Secured on real estate property - Of Which: SME	6,345	520	298	5	2	32	10.75%	6,274	431	458	4	2	38	8.31%	6,190	380	593	4	1	43	7.27%
	Retail - Secured on real estate property - Of Which: non-SME	55,167	1,117	640	13	11	50	7.84%	54,833	1,118	974	14	11	68	7.00%	54,427	1,158	1,340	14	12	88	6.58%
	Retail - Qualifying Revolving	4	0	1	0	0	0	80.87%	4	0	1	0	0	0	80.24%	4	0	1	0	0	0	79.65%
	Retail - Other Retail	15,554	1,864	671	47	44	292	43.49%	15,405	1,782	902	41	44	374	41.41%	15,232	1,743	1,115	40	44	447	40.11%
	Retail - Other Retail - Of Which: SME	5,248	540	288	33	9	133	46.22%	5,208	455	413	28	8	182	44.07%	5,155	405	517	28	7	222	43.01%
	Retail - Other Retail - Of Which: non-SME	10,306	1,325	383	13	34	159	41.44%	10,198	1,327	489	13	36	191	39.16%	10,077	1,338	599	13	37	225	37.60%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**155,858**	**8,562**	**3,929**	**166**	**127**	**1,329**	**33.83%**	**154,725**	**8,038**	**5,586**	**142**	**122**	**1,607**	**28.77%**	**153,614**	**7,653**	**7,083**	**141**	**118**	**1,849**	**26.11%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	14,861	0	1	0	0	0	0.00%	14,860	0	2	0	0	0	0.00%	14,859	0	3	0	0	0	0.00%
	Central governments	11,080	0	1	0	0	0	40.00%	11,080	0	2	0	0	1	40.00%	11,079	0	3	0	0	1	40.00%
	Institutions	4,425	170	5	1	1	3	57.83%	4,391	199	10	0	1	5	49.30%	4,373	214	13	0	1	6	46.93%
	Corporates	54,737	9,818	1,117	23	216	356	31.89%	54,784	9,191	1,698	16	190	456	26.86%	55,024	8,526	2,122	16	174	532	25.06%
	Corporates - Of Which: Specialised Lending	2,741	1,255	421	1	29	99	23.52%	2,741	1,080	596	1	23	114	19.10%	2,766	942	709	1	19	124	17.44%
	Corporates - Of Which: SME	213	1	0	0	0	0	24.13%	212	1	0	0	0	0	27.72%	212	2	0	0	0	0	29.73%
	Retail	224	9	18	1	0	2	13.93%	218	10	23	0	0	3	14.18%	214	10	27	0	0	4	14.42%
	Retail - Secured on real estate property	48	2	2	0	0	0	5.42%	48	2	3	0	0	0	6.55%	48	2	3	0	0	0	7.41%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3.12%	0	0	0	0	0	0	3.12%	0	0	0	0	0	0	3.11%
	Retail - Secured on real estate property - Of Which: non-SME	48	2	2	0	0	0	5.42%	48	2	3	0	0	0	6.55%	48	2	3	0	0	0	7.41%
	Retail - Qualifying Revolving	5	0	0	0	0	0	69.85%	5	0	0	0	0	0	70.03%	5	0	0	0	0	0	69.96%
	Retail - Other Retail	171	7	15	1	0	2	13.88%	165	8	20	0	0	3	14.13%	162	8	23	0	0	3	14.39%
	Retail - Other Retail - Of Which: SME	91	4	14	0	0	1	10.02%	84	5	18	0	0	2	10.39%	82	5	21	0	0	2	10.42%
	Retail - Other Retail - Of Which: non-SME	81	3	1	0	0	1	51.37%	80	3	2	0	0	1	45.79%	80	3	3	0	0	1	43.36%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**85,327**	**9,997**	**1,142**	**25**	**217**	**362**	**31.70%**	**85,331**	**9,399**	**1,735**	**17**	**192**	**465**	**26.80%**	**85,548**	**8,750**	**2,168**	**17**	**176**	**543**	**25.03%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,513	0	27	0	0	0	0.00%	6,486	0	53	0	0	0	0.00%	6,460	0	80	0	0	0	0.00%
Central governments	9,073	9	37	15	0	15	39.99%	9,036	9	74	15	0	30	40.00%	8,999	9	111	15	0	44	40.00%
Institutions	774	25	2	1	1	1	41.55%	755	41	5	0	1	2	41.13%	745	50	6	0	1	2	40.43%
Corporates	40.948	4,348	1,812	65	192	831	45.84%	40.374	4.427	2,307	57	171	1,016	44.05%	39.918	4.438	2,752	56	159	1,180	42.86%
Corporates - Of Which: Specialised Lending	3,431	433	120	3	11	38	31.76%	3,379	437	169	2	10	46	27.22%	3,351	422	211	2	10	53	24.92%
Corporates - Of Which: SME	4,313	700	693	17	28	344	49.60%	4,206	697	803	15	27	379	47.19%	4,117	682	907	15	25	411	45.35%
Retail	32,562	2,262	2,638	112	94	1,214	46.03%	31,899	2,422	3,140	119	104	1,370	43.64%	31,251	2,507	3,704	117	113	1,547	41.76%
Retail - Secured on real estate property	23,686	1,209	1,538	78	58	688	44.72%	23,301	1,288	1,844	86	69	785	42.57%	22,871	1,357	2,206	85	77	900	40.78%
Retail - Secured on real estate property - Of Which: SME	355	149	156	2	12	65	41.51%	359	125	173	2	10	69	39.78%	359	109	191	2	8	74	38.49%
Retail - Secured on real estate property - Of Which: non-SME	23,331	1,061	1,382	76	46	623	45.08%	22,942	1,163	1,669	84	59	715	42.86%	22,511	1,248	2,015	83	69	826	41.00%
Retail - Qualifying Revolving	2	0	0	0	0	0	76.56%	2	0	0	0	0	0	76.19%	2	0	0	0	0	0	75.78%
Retail - Other Retail	8,874	1,053	1,099	34	36	526	47.87%	8,596	1,134	1,296	33	36	585	45.16%	8,377	1,150	1,498	32	36	647	43.20%
Retail - Other Retail - Of Which: SME	4,200	762	808	20	24	367	45.39%	4,043	776	950	18	20	404	42.52%	3,921	762	1,086	18	18	440	40.48%
Retail - Other Retail - Of Which: non-SME	4,674	291	291	14	12	159	54.72%	4,552	357	346	14	16	181	52.40%	4,456	388	411	14	18	207	50.41%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**89,870**	**6,644**	**4,515**	**192**	**286**	**2,060**	**45.63%**	**88,550**	**6,899**	**5,580**	**191**	**276**	**2,418**	**43.35%**	**87,372**	**7,004**	**6,653**	**188**	**273**	**2,772**	**41.69%**

GERMANY

(mln EUR, %)

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,552	0	1	0	0	0	0.00%	6,551	0	1	0	0	0	0.00%	6,551	0	1	0	0	0	0.00%
Central governments	6,720	0	1	0	0	0	40.00%	6,720	0	1	0	0	0	0	6,719	0	2	0	0	1	40.00%
Institutions	940	14	2	1	0	1	58.08%	925	27	4	0	1	2	57.93%	917	34	5	0	1	3	57.12%
Corporates	18,659	2,668	407	19	43	165	40.42%	18,399	2,765	579	13	47	207	35.71%	18,246	2,775	713	13	49	240	33.74%
Corporates - Of Which: Specialised Lending	1,142	352	22	2	10	5	22.83%	1,108	362	46	1	11	11	22.91%	1,092	357	68	1	11	16	22.95%
Corporates - Of Which: SME	644	252	25	8	4	20	77.47%	645	234	42	5	5	33	78.92%	649	215	57	5	5	45	78.70%
Retail	257	26	12	1	1	3	27.34%	252	25	18	0	1	4	23.33%	251	22	22	0	1	5	22.15%
Retail - Secured on real estate property	128	14	3	0	0	1	27.76%	129	12	4	0	0	1	24.46%	130	10	4	0	0	1	22.42%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	8.81%	2	0	0	0	0	0	9.03%	2	0	0	0	0	0	9.20%
Retail - Secured on real estate property - Of Which: non-SME	126	14	3	0	0	1	27.84%	127	12	4	0	0	1	24.56%	128	10	4	0	0	1	22.53%
Retail - Qualifying Revolving	2	0	0	0	0	0	72.64%	2	0	0	0	0	0	72.51%	2	0	0	0	0	0	72.93%
Retail - Other Retail	127	12	9	1	0	2	25.63%	121	12	14	0	0	3	21.98%	119	12	17	0	0	4	21.09%
Retail - Other Retail - Of Which: SME	92	4	7	1	0	1	14.06%	86	5	11	0	0	2	13.82%	84	5	14	0	0	2	13.64%
Retail - Other Retail - Of Which: non-SME	35	8	2	0	0	1	56.63%	35	7	3	0	0	2	54.33%	36	6	3	0	0	2	52.38%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**33,128**	**2,709**	**422**	**21**	**44**	**169**	**40.06%**	**32,838**	**2,816**	**603**	**14**	**49**	**214**	**35.44%**	**32,684**	**2,831**	**743**	**14**	**51**	**249**	**33.51%**

LUXEMBOURG

(mln EUR, %)

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	19,732	0	1	0	0	0	0.00%	19,731	0	3	0	0	0	0.00%	19,729	0	4	0	0	0	0.00%
Central governments	508	0	0	0	0	0	40.00%	508	0	0	0	0	0	40.00%	508	0	0	0	0	0	40.00%
Institutions	692	5	0	0	0	0	19.58%	687	9	1	0	0	0	19.48%	684	12	1	0	0	0	19.06%
Corporates	19,812	2,733	496	29	57	157	31.72%	19,201	3,112	728	22	70	213	29.33%	18,821	3,270	950	22	75	266	28.00%
Corporates - Of Which: Specialised Lending	5,077	518	79	5	19	16	20.99%	4,807	724	142	5	29	29	20.33%	4,642	812	220	5	34	44	20.10%
Corporates - Of Which: SME	1,020	147	55	2	4	24	43.07%	993	158	71	2	5	28	39.05%	972	164	86	2	5	31	36.51%
Retail	8,301	630	150	5	31	50	33.18%	8,295	577	210	4	28	62	29.75%	8,292	526	264	4	26	74	27.95%
Retail - Secured on real estate property	6,971	442	80	2	24	13	16.25%	6,972	399	122	2	22	20	16.18%	6,976	358	159	2	20	26	16.17%
Retail - Secured on real estate property - Of Which: SME	250	37	9	0	1	1	14.49%	250	34	12	0	0	2	14.10%	250	31	15	0	1	3	13.83%
Retail - Secured on real estate property - Of Which: non-SME	6,721	405	72	2	24	12	16.47%	6,722	365	110	2	21	18	16.40%	6,726	327	144	2	19	24	16.41%
Retail - Qualifying Revolving	1	0	0	0	0	0	66.37%	1	0	0	0	0	0	66.50%	1	0	0	0	0	0	66.49%
Retail - Other Retail	1,329	188	70	2	7	37	52.67%	1,321	178	88	2	7	43	48.52%	1,314	168	104	2	6	48	45.81%
Retail - Other Retail - Of Which: SME	246	20	17	1	1	11	64.47%	244	18	20	1	0	12	58.50%	241	17	24	1	0	13	54.90%
Retail - Other Retail - Of Which: non-SME	1,083	169	53	2	6	26	49.00%	1,077	160	67	1	6	31	45.49%	1,072	152	81	1	6	35	43.16%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**49,045**	**3,368**	**648**	**34**	**88**	**207**	**32.00%**	**48,421**	**3,699**	**941**	**26**	**98**	**276**	**29.33%**	**48,034**	**3,808**	**1,219**	**26**	**101**	**340**	**27.89%**

UNITED KINGDOM

(mln EUR, %)

	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	3,353	0	8	0	0	0	0.00%	3,348	0	13	0	0	0	0.00%	3,342	0	19	0	0	0	0.00%
Central governments	1,811	0	4	1	0	2	40.00%	1,808	0	7	1	0	3	40.00%	1,805	0	10	1	0	4	40.00%
Institutions	775	21	3	1	0	2	69.60%	756	37	6	0	1	3	59.72%	746	46	7	0	1	4	56.72%
Corporates	24,654	3,885	769	25	79	185	24.08%	24,367	3,798	1,142	18	75	245	21.43%	24,228	3,662	1,417	18	71	294	20.71%
Corporates - Of Which: Specialised Lending	4,294	1,485	448	6	24	65	14.52%	4,260	1,285	682	4	20	83	12.15%	4,251	1,135	841	4	18	96	11.43%
Corporates - Of Which: SME	345	104	22	0	2	9	40.50%	348	97	26	0	2	11	40.49%	350	90	30	0	2	12	40.48%
Retail	302	11	14	2	0	4	27.89%	294	12	21	1	0	6	28.22%	289	12	28	1	0	8	28.90%
Retail - Secured on real estate property	35	3	2	0	0	1	23.53%	35	2	3	0	0	1	21.41%	35	2	3	0	0	1	19.84%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	17.19%	0	0	0	0	0	0	16.40%	0	0	0	0	0	0	15.80%
Retail - Secured on real estate property - Of Which: non-SME	34	3	2	0	0	1	23.56%	34	2	3	0	0	1	21.45%	34	2	3	0	0	1	19.88%
Retail - Qualifying Revolving	6	0	1	0	0	0	72.88%	6	0	1	0	0	0	72.78%	6	0	1	0	0	0	72.59%
Retail - Other Retail	262	8	11	2	0	3	26.27%	253	9	18	1	0	5	27.61%	249	9	22	1	0	6	28.81%
Retail - Other Retail - Of Which: SME	72	3	7	0	0	1	7.62%	67	5	11	0	0	1	9.41%	64	5	13	0	0	1	9.73%
Retail - Other Retail - Of Which: non-SME	190	4	5	1	0	2	53.86%	187	5	7	1	0	4	53.95%	185	5	10	1	0	5	53.12%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**30,896**	**3,916**	**798**	**28**	**80**	**193**	**24.17%**	**30,573**	**3,847**	**1,190**	**20**	**76**	**257**	**21.61%**	**30,410**	**3,719**	**1,480**	**20**	**72**	**309**	**20.90%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

SPAIN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	122	0	0	0	0	0	0.00%	122	0	1	0	0	0	0.00%	122	0	1	0	0	0	0.00%
Central governments	10,303	0	23	9	0	9	40.00%	10,280	0	42	9	0	19	40.00%	10,257	0	70	9	0	28	40.00%
Institutions	207	3	0	0	0	0	46.28%	204	5	1	0	0	0	46.49%	202	6	1	0	0	0	45.81%
Corporates	7,396	650	184	10	16	54	29.11%	7,241	726	262	7	19	72	27.63%	7,153	749	327	7	20	89	27.03%
Corporates - Of Which: Specialised Lending	1,951	199	94	3	3	32	34.53%	1,928	193	122	2	4	38	30.69%	1,918	178	148	2	5	42	28.61%
Corporates - Of Which: SME	1	0	3	0	0	1	33.72%	1	0	3	0	0	1	33.65%	1	0	3	0	0	1	33.58%
Retail	165	5	14	0	0	2	17.62%	159	8	17	0	0	3	17.36%	156	9	18	0	0	3	17.25%
Retail - Secured on real estate property	14	0	2	0	0	0	21.56%	14	0	2	0	0	0	21.03%	13	0	2	0	0	0	20.45%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	6.78%	0	0	0	0	0	0	6.80%	0	0	0	0	0	0	6.81%
Retail - Secured on real estate property - Of Which: non-SME	14	0	2	0	0	0	21.92%	14	0	2	0	0	0	21.36%	13	0	2	0	0	0	20.75%
Retail - Qualifying Revolving	2	0	0	0	0	0	76.36%	2	0	0	0	0	0	75.62%	2	0	0	0	0	0	75.13%
Retail - Other Retail	149	4	12	0	0	2	14.67%	144	7	14	0	0	2	14.87%	141	9	15	0	0	2	14.98%
Retail - Other Retail - Of Which: SME	132	4	10	0	0	1	7.68%	126	7	12	0	0	1	9.02%	123	8	14	0	0	1	9.51%
Retail - Other Retail - Of Which: non-SME	18	1	2	0	0	1	59.06%	18	1	2	0	0	1	56.51%	17	1	2	0	0	1	53.97%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**18,193**	**657**	**222**	**20**	**17**	**66**	**29.51%**	**18,007**	**739**	**326**	**17**	**19**	**94**	**28.87%**	**17,890**	**765**	**417**	**17**	**20**	**120**	**28.77%**

POLAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	109	0	0	0	0	0	0.00%	109	0	1	0	0	0	0.00%	109	0	1	0	0	0	0.00%
Central governments	247	0	1	0	0	0	40.00%	247	0	2	0	0	1	40.00%	246	0	2	0	0	1	40.00%
Institutions	14	0	0	0	0	0	36.54%	13	1	0	0	0	0	36.94%	13	1	0	0	0	0	36.60%
Corporates	1,684	87	36	1	1	14	40.39%	1,631	130	46	1	1	16	35.27%	1,602	152	53	1	1	18	33.41%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME	1	0	0	0	0	0	28.47%	1	0	0	0	0	0	26.29%	1	0	0	0	0	0	24.57%
Retail	26	1	2	0	0	1	29.41%	25	1	3	0	0	1	22.30%	24	1	4	0	0	1	20.40%
Retail - Secured on real estate property	2	0	0	0	0	0	13.40%	2	0	0	0	0	0	13.11%	2	0	0	0	0	0	12.60%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	30.55%	0	0	0	0	0	0	30.55%	0	0	0	0	0	0	30.55%
Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	13.39%	2	0	0	0	0	0	13.11%	2	0	0	0	0	0	12.59%
Retail - Qualifying Revolving	0	0	0	0	0	0	83.90%	0	0	0	0	0	0	83.33%	0	0	0	0	0	0	82.77%
Retail - Other Retail	24	1	2	0	0	1	28.43%	23	1	3	0	0	1	21.63%	22	1	4	0	0	1	19.85%
Retail - Other Retail - Of Which: SME	23	1	1	0	0	0	17.92%	21	1	3	0	0	0	14.89%	21	1	3	0	0	0	14.04%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	62.27%	1	0	0	0	0	0	60.80%	1	0	0	0	0	0	59.49%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**2,081**	**89**	**39**	**1**	**1**	**15**	**39.48%**	**2,025**	**133**	**51**	**1**	**1**	**17**	**34.15%**	**1,994**	**154**	**60**	**1**	**1**	**19**	**32.28%**

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	179	0	0	0	0	0	0.00%	179	0	0	0	0	0	0.00%	179	0	0	0	0	0	0.00%
Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
Institutions	902	10	1	0	0	1	49.45%	892	18	2	0	0	1	38.07%	887	23	3	0	0	1	35.40%
Corporates	13,780	2,059	254	14	65	106	41.68%	13,644	2,042	406	11	54	158	38.86%	13,573	1,994	525	11	48	198	37.73%
Corporates - Of Which: Specialised Lending	852	39	22	1	2	15	68.36%	838	45	30	1	2	16	54.83%	830	46	37	1	2	17	47.60%
Corporates - Of Which: SME	726	415	20	3	6	8	40.76%	743	381	36	2	6	15	40.24%	762	349	50	2	6	20	40.07%
Retail	206	8	11	1	0	2	17.77%	197	10	18	0	0	3	15.58%	193	10	22	0	0	3	14.79%
Retail - Secured on real estate property	77	2	1	0	0	0	10.01%	76	2	2	0	0	0	8.86%	75	2	2	0	0	0	8.29%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	7.59%	2	0	0	0	0	0	7.86%	2	0	0	0	0	0	8.05%
Retail - Secured on real estate property - Of Which: non-SME	75	1	1	0	0	0	10.20%	74	2	1	0	0	0	8.94%	73	2	2	0	0	0	8.31%
Retail - Qualifying Revolving	1	0	0	0	0	0	40.38%	1	0	0	0	0	0	42.04%	1	0	0	0	0	0	43.20%
Retail - Other Retail	128	6	10	1	0	2	18.15%	120	8	16	0	0	3	16.02%	117	8	19	0	0	3	15.37%
Retail - Other Retail - Of Which: SME	111	5	9	1	0	1	11.87%	103	6	15	0	0	2	11.93%	100	6	17	0	0	2	11.74%
Retail - Other Retail - Of Which: non-SME	18	2	2	0	0	1	52.30%	17	2	2	0	0	1	50.03%	17	2	2	0	0	1	47.98%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**15,078**	**2,076**	**266**	**15**	**65**	**108**	**40.71%**	**14,923**	**2,070**	**427**	**11**	**54**	**162**	**37.87%**	**14,843**	**2,027**	**550**	**11**	**48**	**202**	**36.81%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

(mln EUR, %)

		Adverse Scenario																								
		31/12/2023							31/12/2024							31/12/2025										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	**Central banks**	319,175	222	709	0	0	0	0.00%	318,872	221	1,014	0	0	0	0.00%	318,576	219	1,312	0	0	0	0.00%
	Central governments	101,612	1,312	292	74	21	101	34.47%	101,426	1,304	486	72	19	178	36.68%	101,246	1,296	674	69	19	253	37.61%
	Institutions	32,975	2,169	297	56	21	161	54.01%	32,068	2,778	596	15	31	251	42.05%	31,731	2,992	718	14	31	286	39.77%
	Corporates	385,948	82,574	19,209	983	2,436	7,602	39.58%	369,263	89,066	29,402	525	2,187	10,846	36.89%	364,164	87,349	36,219	483	1,982	13,222	36.51%
	Corporates - Of Which: Specialised Lending	53,788	12,881	4,626	108	299	1,209	26.14%	52,109	12,395	6,792	43	236	1,499	22.06%	52,348	11,105	7,842	41	212	1,645	20.97%
	Corporates - Of Which: SME	31,224	7,682	2,837	141	320	1,409	49.66%	30,489	7,198	4,056	90	274	1,764	43.48%	30,298	6,459	4,986	84	229	2,004	40.19%
	Retail	255,153	19,079	10,842	606	917	4,308	39.74%	250,137	19,698	15,240	570	923	5,363	35.19%	246,254	19,158	19,663	516	862	6,376	32.43%
	Retail - Secured on real estate property	186,917	9,390	4,432	292	349	1,158	26.12%	183,754	9,964	7,022	303	374	1,569	22.35%	180,957	9,950	9,832	269	368	2,018	20.53%
	Retail - Secured on real estate property - Of Which: SME	9,286	1,706	690	45	73	185	26.77%	9,106	1,498	1,072	41	63	255	23.71%	8,970	1,294	1,417	35	53	317	22.39%
	Retail - Secured on real estate property - Of Which: non-SME	177,632	7,684	3,742	247	275	973	26.00%	174,648	8,466	5,944	263	311	1,314	22.10%	171,987	8,656	8,415	234	314	1,701	20.21%
	Retail - Qualifying Revolving	8,673	628	794	35	111	428	53.89%	8,546	589	959	34	107	492	51.30%	8,391	584	1,120	32	102	556	49.61%
	Retail - Other Retail	59,562	9,062	5,616	279	457	2,723	48.48%	57,837	9,145	7,259	232	442	3,302	45.49%	56,906	8,624	8,711	215	393	3,803	43.65%
	Retail - Other Retail - Of Which: SME	24,403	5,266	3,191	150	222	1,391	43.59%	23,777	4,877	4,207	116	198	1,717	40.80%	23,430	4,393	5,038	107	163	1,975	39.21%
	Retail - Other Retail - Of Which: non-SME	35,159	3,796	2,425	129	235	1,332	54.92%	34,060	4,268	3,052	116	244	1,586	51.95%	33,476	4,231	3,673	108	230	1,827	49.75%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	726	0	0	0	0	0	-	726	0	0	0	0	0	-	726	0	0	0	0	0	
	IRB TOTAL	**1,095,590**	**105,357**	**31,350**	**1,719**	**3,395**	**12,172**	**38.82%**	**1,072,492**	**113,066**	**46,739**	**1,182**	**3,160**	**16,638**	**35.60%**	**1,062,697**	**111,015**	**58,586**	**1,082**	**2,895**	**20,137**	**34.37%**

(mln EUR, %)

		Adverse Scenario																								
		31/12/2023							31/12/2024							31/12/2025										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	208,474	0	117	0	0	0	0.00%	208,355	0	235	0	0	0	0.00%	208,239	0	352	0	0	0	0.00%
	Central governments	28,872	0	16	7	0	6	40.00%	28,855	0	33	6	0	13	40.00%	28,839	0	49	6	0	20	40.00%
	Institutions	4,065	130	8	5	2	4	47.59%	3,988	191	24	1	4	12	49.78%	3,955	217	30	1	4	15	49.26%
	Corporates	90,633	17,427	3,530	189	619	1,406	39.82%	81,583	24,320	5,686	100	789	2,245	39.48%	75,886	28,248	7,455	90	766	3,090	41.45%
	Corporates - Of Which: Specialised Lending	8,105	1,403	373	15	34	43	11.62%	7,887	1,367	628	8	29	81	12.92%	7,887	1,237	757	7	25	105	13.86%
	Corporates - Of Which: SME	17,102	4,160	1,237	59	199	609	49.23%	16,864	3,782	1,853	37	171	787	42.46%	16,862	3,333	2,305	36	138	908	39.36%
	Retail	139,095	9,108	6,010	227	495	2,334	38.84%	137,185	8,753	8,274	207	463	2,777	33.57%	135,356	8,403	10,453	191	416	3,169	30.32%
	Retail - Secured on real estate property	96,204	4,226	1,667	45	90	162	9.72%	94,956	4,262	2,878	47	85	233	8.11%	93,718	4,248	4,131	42	79	304	7.36%
	Retail - Secured on real estate property - Of Which: SME	2,957	462	137	7	27	34	24.86%	2,922	424	210	7	25	47	22.25%	2,891	388	276	6	23	58	21.04%
	Retail - Secured on real estate property - Of Which: non-SME	93,247	3,764	1,530	38	63	128	8.37%	92,035	3,838	2,668	40	60	187	6.99%	90,827	3,860	3,854	36	56	246	6.38%
	Retail - Qualifying Revolving	8,608	625	786	35	111	422	53.70%	8,482	586	951	34	107	486	51.11%	8,327	580	1,111	32	101	549	49.42%
	Retail - Other Retail	34,283	4,257	3,556	147	295	1,750	49.21%	33,746	3,905	4,445	126	272	2,058	46.30%	33,311	3,574	5,211	117	236	2,316	44.44%
	Retail - Other Retail - Of Which: SME	15,105	2,855	1,914	66	152	822	42.97%	14,921	2,502	2,451	49	135	981	40.02%	14,807	2,185	2,882	46	107	1,097	38.05%
	Retail - Other Retail - Of Which: non-SME	19,178	1,402	1,642	81	143	927	56.47%	18,826	1,403	1,994	78	137	1,077	54.02%	18,504	1,389	2,329	72	129	1,219	52.34%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	726	0	0	0	0	0	-	726	0	0	0	0	0	-	726	0	0	0	0	0	
	IRB TOTAL	**471,864**	**26,665**	**9,680**	**428**	**1,116**	**3,750**	**38.74%**	**460,692**	**33,265**	**14,252**	**315**	**1,256**	**5,047**	**35.41%**	**453,001**	**36,869**	**18,339**	**288**	**1,187**	**6,294**	**34.32%**

(mln EUR, %)

		Adverse Scenario																								
		31/12/2023							31/12/2024							31/12/2025										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**	24,187	0	25	0	0	0	0.00%	24,161	0	51	0	0	0	0.00%	24,138	0	73	0	0	0	0.00%
	Central governments	5,354	1	5	2	0	2	40.00%	5,348	1	11	2	0	4	40.00%	5,343	1	18	2	0	6	40.00%
	Institutions	6,937	275	26	3	2	6	22.20%	6,795	375	68	1	3	9	13.86%	6,739	414	85	1	3	11	13.02%
	Corporates	39,711	7,069	2,580	204	167	1,123	43.54%	38,577	6,744	4,039	124	136	1,514	37.48%	38,202	6,012	5,146	114	113	1,752	34.05%
	Corporates - Of Which: Specialised Lending	2,770	459	62	9	6	11	17.69%	2,693	457	141	7	7	25	17.70%	2,685	405	201	6	6	36	17.93%
	Corporates - Of Which: SME	6,523	1,148	445	25	24	112	25.10%	6,356	1,030	730	21	21	152	20.82%	6,247	894	975	19	16	185	18.97%
	Retail	73,999	6,364	1,819	183	210	557	30.61%	72,031	7,057	3,093	181	233	877	28.35%	70,837	6,864	4,480	157	220	1,201	26.81%
	Retail - Secured on real estate property	59,673	3,345	1,069	110	116	194	18.16%	58,366	3,767	1,954	123	133	355	18.15%	57,352	3,755	2,981	104	131	541	18.14%
	Retail - Secured on real estate property - Of Which: SME	5,727	1,051	384	34	30	81	20.95%	5,584	907	672	30	24	131	19.56%	5,484	760	919	25	19	175	19.03%
	Retail - Secured on real estate property - Of Which: non-SME	53,946	2,294	685	76	85	114	16.60%	52,782	2,860	1,282	93	108	223	17.41%	51,868	2,995	2,062	79	112	366	17.74%
	Retail - Qualifying Revolving	4	0	1	0	0	0	81.16%	4	0	1	0	0	0	80.80%	4	0	1	0	0	1	80.76%
	Retail - Other Retail	14,322	3,018	749	73	95	362	48.34%	13,661	3,290	1,139	58	101	522	45.84%	13,481	3,109	1,499	54	89	660	44.04%
	Retail - Other Retail - Of Which: SME	4,482	1,243	351	50	33	169	48.18%	4,379	1,123	574	40	29	270	47.00%	4,345	972	759	37	24	352	46.42%
	Retail - Other Retail - Of Which: non-SME	9,840	1,775	398	23	62	193	48.47%	9,281	2,167	565	17	71	252	44.66%	9,137	2,137	740	16	65	308	41.59%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	IRB TOTAL	**150,187**	**13,708**	**4,455**	**392**	**379**	**1,688**	**37.89%**	**146,911**	**14,177**	**7,261**	**308**	**372**	**2,405**	**33.12%**	**145,259**	**13,291**	**9,800**	**275**	**336**	**2,971**	**30.32%**

(mln EUR, %)

		Adverse Scenario																								
		31/12/2023							31/12/2024							31/12/2025										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	14,861	0	1	0	0	0	0.00%	14,860	0	3	0	0	0	0.00%	14,858	0	4	0	0	0	0.00%
	Central governments	11,080	0	1	0	0	0	40.00%	11,079	0	2	0	0	1	40.00%	11,078	0	3	0	0	1	40.00%
	Institutions	4,387	204	9	5	1	5	53.04%	4,302	272	25	1	3	12	46.85%	4,267	302	31	1	3	14	45.43%
	Corporates	52,460	11,024	2,188	33	377	600	27.43%	52,246	10,335	3,091	17	286	777	25.13%	52,527	9,484	3,662	17	253	894	24.41%
	Corporates - Of Which: Specialised Lending	2,561	1,189	667	3	33	123	18.43%	2,531	1,009	877	0	18	144	16.47%	2,611	841	965	1	15	152	15.73%
	Corporates - Of Which: SME	211	2	0	0	0	0	23.08%	210	3	1	0	0	0	25.64%	209	4	1	0	0	0	27.20%
	Retail	218	14	19	1	1	3	14.43%	207	16	28	0	1	4	14.99%	202	17	32	0	1	5	15.59%
	Retail - Secured on real estate property	48	3	2	0	0	0	5.79%	47	3	3	0	0	0	7.48%	46	3	4	0	0	0	8.57%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5.47%	0	0	0	0	0	0	5.47%	0	0	0	0	0	0	5.33%
	Retail - Secured on real estate property - Of Which: non-SME	48	3	2	0	0	0	5.79%	47	3	3	0	0	0	7.48%	46	3	4	0	0	0	8.58%
	Retail - Qualifying Revolving	5	0	0	0	0	0	70.40%	5	0	0	0	0	0	71.32%	4	0	0	0	0	0	72.31%
	Retail - Other Retail	166	11	16	1	0	2	14.43%	155	13	25	0	0	4	14.99%	151	14	28	0	0	4	15.63%
	Retail - Other Retail - Of Which: SME	87	6	15	1	0	2	10.62%	78	8	22	0	0	3	11.35%	75	8	25	0	0	3	11.37%
	Retail - Other Retail - Of Which: non-SME	79	4	1	0	0	1	53.68%	78	5	2	0	0	1	48.64%	76	6	3	0	0	2	47.06%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
	IRB TOTAL	**83,007**	**11,242**	**2,217**	**39**	**379**	**608**	**27.40%**	**82,694**	**10,624**	**3,148**	**19**	**290**	**793**	**25.20%**	**82,931**	**9,803**	**3,732**	**19**	**257**	**914**	**24.49%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,504	0	36	0	0	0	0.00%	6,469	0	71	0	0	0	0.00%	6,431	0	106	0	0	0	0.00%
Central governments	9,060	9	50	20	0	20	39.99%	9,011	9	99	20	0	40	40.00%	8,962	9	148	19	0	59	40.00%
Institutions	734	63	2	2	1	1	43.38%	702	86	11	0	1	5	42.70%	692	95	14	0	1	6	41.77%
Corporates	37,127	7,922	2,058	207	385	994	48.28%	35,650	7,700	3,757	155	288	1,882	50.08%	35,489	6,487	5,131	137	233	2,577	50.21%
Corporates - Of Which: Specialised Lending	3,272	547	165	7	19	48	29.07%	3,180	546	258	3	16	65	25.25%	3,183	493	308	3	15	74	24.16%
Corporates - Of Which: SME	3,953	1,043	711	26	54	354	49.84%	3,736	1,083	887	19	48	419	47.20%	3,631	1,034	1,041	18	41	468	45.05%
Retail	32,043	2,702	2,717	175	134	1,315	48.39%	31,027	3,024	3,410	166	155	1,564	45.85%	30,223	3,100	4,139	154	163	1,824	44.06%
Retail - Secured on real estate property	23,544	1,300	1,589	129	81	772	48.56%	22,959	1,456	2,018	126	100	932	46.20%	22,437	1,517	2,480	116	109	1,105	44.54%
Retail - Secured on real estate property - Of Which: SME	349	151	159	3	14	67	42.47%	349	129	182	3	12	74	40.52%	345	112	203	3	10	79	39.06%
Retail - Secured on real estate property - Of Which: non-SME	23,195	1,149	1,430	126	66	704	49.24%	22,610	1,328	1,837	122	88	859	46.76%	22,092	1,405	2,277	113	99	1,025	45.03%
Retail - Qualifying Revolving	2	0	0	0	0	0	76.92%	2	0	0	0	0	0	77.02%	2	0	0	0	0	0	77.30%
Retail - Other Retail	8,497	1,402	1,127	47	53	543	48.14%	8,066	1,568	1,391	41	55	631	45.35%	7,783	1,583	1,659	38	54	719	43.35%
Retail - Other Retail - Of Which: SME	3,910	1,035	826	27	35	378	45.78%	3,631	1,128	1,012	24	32	433	42.82%	3,449	1,123	1,198	22	30	488	40.77%
Retail - Other Retail - Of Which: non-SME	4,587	367	302	20	18	165	54.60%	4,435	440	380	17	23	198	52.08%	4,335	460	461	16	24	231	50.04%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**85,469**	**10,697**	**4,864**	**404**	**520**	**2,330**	**47.90%**	**82,861**	**10,820**	**7,348**	**341**	**444**	**3,489**	**47.49%**	**81,799**	**9,691**	**9,539**	**309**	**396**	**4,466**	**46.81%**

GERMANY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	6,552	0	1	0	0	0	0.00%	6,551	0	1	0	0	0	0.00%	6,551	0	2	0	0	0	0.00%
Central governments	6,720	0	1	0	0	0	40.00%	6,720	0	1	0	0	0	40.00%	6,719	0	2	0	0	1	40.00%
Institutions	927	26	3	3	1	1	53.00%	894	53	9	1	1	5	52.25%	880	64	12	1	1	6	51.09%
Corporates	17,181	3,968	585	44	93	217	37.10%	16,634	4,129	972	14	73	322	33.12%	16,791	3,797	1,146	14	68	367	32.00%
Corporates - Of Which: Specialised Lending	1,085	383	48	4	17	12	24.11%	1,025	393	98	2	15	24	24.23%	1,019	374	124	1	14	30	24.38%
Corporates - Of Which: SME	599	277	46	16	9	39	86.28%	572	265	85	5	6	75	87.99%	586	232	103	5	6	90	87.08%
Retail	237	42	16	1	1	4	25.78%	231	36	28	0	1	6	22.04%	231	31	33	0	1	7	21.52%
Retail - Secured on real estate property	126	16	3	0	1	1	31.42%	126	14	4	0	1	1	27.55%	127	13	6	0	1	1	25.30%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	13.84%	2	0	0	0	0	0	13.87%	2	0	0	0	0	0	13.95%
Retail - Secured on real estate property - Of Which: non-SME	124	15	3	0	1	1	31.49%	124	14	4	0	1	1	27.65%	124	12	5	0	1	1	25.40%
Retail - Qualifying Revolving	2	0	0	0	0	0	72.94%	2	0	0	0	0	0	73.26%	2	0	0	0	0	0	73.83%
Retail - Other Retail	109	27	13	1	1	3	23.35%	103	22	23	0	1	5	20.34%	102	19	28	0	1	6	20.10%
Retail - Other Retail - Of Which: SME	75	18	10	1	0	2	14.75%	69	14	20	0	0	3	14.72%	68	11	24	0	0	3	14.52%
Retail - Other Retail - Of Which: non-SME	34	9	2	0	0	1	59.36%	34	8	3	0	0	2	57.32%	34	7	4	0	0	2	55.85%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**31,617**	**4,036**	**605**	**47**	**95**	**223**	**36.85%**	**31,029**	**4,218**	**1,011**	**15**	**76**	**333**	**32.97%**	**31,171**	**3,892**	**1,195**	**15**	**70**	**381**	**31.87%**

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	19,732	0	1	0	0	0	0.00%	19,731	0	3	0	0	0	0.00%	19,729	0	4	0	0	0	0.00%
Central governments	508	0	0	0	0	0	40.00%	508	0	0	0	0	0	40.00%	508	0	0	0	0	0	40.00%
Institutions	687	9	1	0	0	0	14.78%	676	18	3	0	0	0	15.11%	671	22	4	0	0	1	15.02%
Corporates	17,800	4,530	710	66	144	234	32.89%	17,035	4,766	1,239	29	134	383	30.92%	16,870	4,598	1,572	27	123	472	30.01%
Corporates - Of Which: Specialised Lending	4,466	1,062	146	17	66	45	30.99%	4,152	1,188	333	8	64	96	28.70%	4,053	1,159	461	7	60	129	27.93%
Corporates - Of Which: SME	962	196	64	4	11	27	41.74%	912	214	96	3	11	36	37.21%	884	217	121	3	11	43	35.55%
Retail	8,232	696	153	11	72	65	42.80%	8,187	659	236	10	66	93	39.32%	8,157	603	322	9	58	121	37.63%
Retail - Secured on real estate property	6,943	470	81	7	61	24	30.11%	6,925	430	139	7	55	43	30.80%	6,909	385	199	6	47	62	31.14%
Retail - Secured on real estate property - Of Which: SME	247	40	9	1	2	3	27.85%	246	37	13	1	2	4	27.15%	244	34	17	0	2	5	26.70%
Retail - Secured on real estate property - Of Which: non-SME	6,696	430	72	6	59	22	30.39%	6,680	393	125	7	53	39	31.19%	6,664	351	182	6	46	57	31.56%
Retail - Qualifying Revolving	1	0	0	0	0	0	66.75%	1	0	0	0	0	0	67.40%	1	0	0	0	0	0	68.11%
Retail - Other Retail	1,289	227	71	4	11	41	57.21%	1,261	229	97	3	11	50	51.41%	1,247	218	122	3	10	59	48.16%
Retail - Other Retail - Of Which: SME	237	28	17	1	1	11	64.53%	233	28	22	1	1	13	57.70%	229	27	27	1	1	15	54.11%
Retail - Other Retail - Of Which: non-SME	1,051	198	54	2	10	30	54.94%	1,028	201	75	2	10	37	49.52%	1,018	191	95	2	9	44	46.44%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**46,960**	**5,235**	**866**	**76**	**216**	**299**	**34.57%**	**46,137**	**5,442**	**1,481**	**39**	**200**	**476**	**32.17%**	**45,935**	**5,223**	**1,902**	**36**	**181**	**594**	**31.20%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	3,351	0	10	0	0	0	0.00%	3,343	0	18	0	0	0	0.00%	3,335	0	26	0	0	0	0.00%
Central governments	1,809	0	6	2	0	2	40.00%	1,805	0	10	2	0	4	40.00%	1,801	0	14	2	0	6	40.00%
Institutions	730	64	5	3	1	3	61.06%	690	96	13	1	2	7	52.82%	673	109	17	0	2	8	50.89%
Corporates	23,100	5,073	1,134	54	129	261	23.00%	22,532	4,988	1,786	16	97	400	22.40%	22,718	4,523	2,066	16	85	462	22.35%
Corporates - Of Which: Specialised Lending	4,167	1,376	684	15	31	92	13.50%	4,062	1,113	1,031	3	19	131	12.71%	4,103	967	1,158	3	15	144	12.47%
Corporates - Of Which: SME	316	128	26	1	3	11	40.56%	310	125	35	0	2	14	40.59%	316	115	40	0	2	16	40.58%
Retail	278	31	17	2	1	5	26.58%	269	29	30	2	1	8	26.77%	265	25	37	2	1	11	28.42%
Retail - Secured on real estate property	34	4	2	0	0	1	23.71%	33	4	3	0	0	1	21.07%	33	3	4	0	0	1	19.03%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	19.86%	0	0	0	0	0	0	18.41%	0	0	0	0	0	0	17.49%
Retail - Secured on real estate property - Of Which: non-SME	33	4	2	0	0	1	23.73%	33	4	3	0	0	1	21.10%	32	3	4	0	0	1	19.05%
Retail - Qualifying Revolving	6	0	1	0	0	0	73.15%	5	0	1	0	0	0	73.48%	5	0	1	0	0	1	73.98%
Retail - Other Retail	239	27	14	2	1	4	25.00%	230	25	26	2	1	7	26.22%	226	21	33	2	1	9	28.48%
Retail - Other Retail - Of Which: SME	56	16	10	1	0	1	10.01%	52	12	18	0	0	2	11.72%	51	10	21	0	0	2	11.81%
Retail - Other Retail - Of Which: non-SME	183	12	5	2	1	3	56.64%	178	12	8	2	1	5	57.11%	175	11	12	1	1	7	56.81%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**29,269**	**5,167**	**1,173**	**60**	**131**	**271**	**23.09%**	**28,639**	**5,113**	**1,858**	**20**	**100**	**419**	**22.56%**	**28,792**	**4,657**	**2,160**	**20**	**88**	**486**	**22.52%**

2023 EU-wide Stress Test: Credit risk IRB

BNP Paribas S.A.

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	122	0	0	0	0	0	0.00%	122	0	1	0	0	0	0.00%	121	0	1	0	0	0	0.00%
	Central governments	10,295	0	32	13	0	13	40.00%	10,264	0	63	13	0	25	40.00%	10,232	0	94	12	0	38	40.00%
	Institutions	198	11	1	2	0	0	46.97%	191	17	2	0	0	1	47.23%	187	20	3	0	0	1	46.26%
	Corporates	6,887	1,095	248	22	34	78	31.26%	6,669	1,155	406	7	28	123	30.34%	6,695	1,054	482	7	26	143	29.76%
	Corporates - Of Which: Specialised Lending	1,887	242	114	7	7	39	34.05%	1,836	239	169	2	6	51	30.35%	1,844	204	196	2	6	57	29.34%
	Corporates - Of Which: SME	1	0	3	0	0	1	33.69%	1	0	3	0	0	1	33.59%	1	0	3	0	0	1	33.50%
	Retail	150	18	16	1	0	3	17.98%	143	20	21	0	0	4	17.72%	141	20	23	0	0	4	17.64%
	Retail - Secured on real estate property	13	0	2	0	0	0	21.54%	13	1	2	0	0	0	20.68%	13	1	2	0	0	0	19.66%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	6.79%	0	0	0	0	0	0	6.81%	0	0	0	0	0	0	6.83%
	Retail - Secured on real estate property - Of Which: non-SME	13	0	2	0	0	0	21.89%	13	1	2	0	0	0	20.99%	13	1	2	0	0	0	19.93%
	Retail - Qualifying Revolving	2	0	0	0	0	0	76.48%	2	0	0	0	0	0	75.84%	2	0	0	0	0	0	75.68%
	Retail - Other Retail	135	17	13	1	0	2	15.44%	128	19	18	0	0	3	15.84%	126	19	20	0	0	3	15.97%
	Retail - Other Retail - Of Which: SME	118	16	12	0	0	1	8.84%	111	18	16	0	0	2	10.91%	109	18	18	0	0	2	11.32%
	Retail - Other Retail - Of Which: non-SME	18	1	2	0	0	1	63.58%	17	1	2	0	0	1	59.47%	17	1	2	0	0	1	55.13%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**17,652**	**1,123**	**296**	**36**	**35**	**93**	**31.49%**	**17,387**	**1,192**	**493**	**20**	**29**	**153**	**31.07%**	**17,376**	**1,093**	**603**	**19**	**27**	**187**	**30.92%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	**Central banks**	109	0	0	0	0	0	0.00%	109	0	1	0	0	0	0.00%	109	0	1	0	0	0	0.00%
	Central governments	247	0	1	0	0	0	40.00%	246	0	2	0	0	1	40.00%	245	0	3	0	0	1	40.00%
	Institutions	8	6	0	0	0	0	37.32%	8	6	0	0	0	0	36.72%	8	5	0	0	0	0	35.86%
	Corporates	1,539	228	40	1	2	16	39.65%	1,488	258	62	1	2	20	32.94%	1,479	257	72	1	1	23	31.52%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	0	0	29.84%	1	0	0	0	0	0	26.94%	1	0	0	0	0	0	24.90%
	Retail	24	3	2	0	0	1	27.92%	22	3	5	0	0	1	20.78%	22	2	5	0	0	1	19.39%
	Retail - Secured on real estate property	2	0	0	0	0	0	15.88%	2	0	0	0	0	0	14.99%	2	0	0	0	0	0	13.88%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	30.70%	0	0	0	0	0	0	30.70%	0	0	0	0	0	0	30.68%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	15.87%	2	0	0	0	0	0	14.98%	2	0	0	0	0	0	13.88%
	Retail - Qualifying Revolving	0	0	0	0	0	0	84.14%	0	0	0	0	0	0	83.77%	0	0	0	0	0	0	83.52%
	Retail - Other Retail	22	3	2	0	0	1	27.07%	20	2	4	0	0	1	20.27%	20	2	5	0	0	1	18.98%
	Retail - Other Retail - Of Which: SME	21	2	2	0	0	0	17.73%	19	2	4	0	0	1	15.14%	18	2	5	0	0	1	14.45%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	67.32%	1	0	0	0	0	0	64.81%	1	0	0	0	0	0	62.48%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,928**	**236**	**44**	**2**	**2**	**17**	**38.65%**	**1,873**	**266**	**69**	**1**	**2**	**22**	**31.92%**	**1,862**	**264**	**82**	**1**	**2**	**25**	**30.54%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	179	0	0	0	0	0	0.00%	179	0	0	0	0	0	0.00%	179	0	0	0	0	0	0.00%
	Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
	Institutions	898	13	2	1	0	1	45.90%	882	26	5	0	1	2	37.26%	875	32	6	0	1	2	35.68%
	Corporates	12,517	3,182	393	30	109	162	41.16%	12,290	3,111	692	11	69	265	38.28%	12,466	2,792	834	11	57	312	37.39%
	Corporates - Of Which: Specialised Lending	832	54	27	2	2	16	58.89%	809	61	44	1	2	19	43.47%	810	53	50	1	2	20	40.13%
	Corporates - Of Which: SME	683	438	39	5	11	17	43.16%	677	410	74	2	7	31	41.58%	707	364	89	2	7	37	41.23%
	Retail	185	26	14	1	0	2	17.69%	175	24	27	0	0	4	15.55%	172	21	32	0	0	5	14.84%
	Retail - Secured on real estate property	70	8	1	0	0	0	10.64%	70	7	2	0	0	0	9.31%	69	6	4	0	0	0	8.72%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	9.48%	2	0	0	0	0	0	9.89%	2	0	0	0	0	0	10.02%
	Retail - Secured on real estate property - Of Which: non-SME	68	8	1	0	0	0	10.75%	68	7	2	0	0	0	9.26%	68	6	3	0	0	0	8.63%
	Retail - Qualifying Revolving	1	0	0	0	0	0	41.04%	1	0	0	0	0	0	43.80%	1	0	0	0	0	0	46.32%
	Retail - Other Retail	114	17	13	1	0	2	17.98%	104	16	24	0	0	4	15.90%	102	15	28	0	0	4	15.49%
	Retail - Other Retail - Of Which: SME	99	14	12	1	0	1	12.51%	90	12	22	0	0	3	12.76%	87	10	26	0	0	3	12.51%
	Retail - Other Retail - Of Which: non-SME	15	4	2	0	0	1	57.41%	14	4	2	0	0	1	53.75%	14	4	2	0	0	1	50.11%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**13,790**	**3,221**	**409**	**32**	**109**	**165**	**40.36%**	**13,536**	**3,161**	**723**	**11**	**70**	**271**	**37.44%**	**13,702**	**2,845**	**872**	**11**	**58**	**319**	**36.54%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BNP Paribas S.A.	Central banks	11,663	0	2,784	0	9,204	651	0	10	5	0	0.00%
	Central governments	33,712	0	11,750	0	29,563	520	1	18	9	1	75.32%
	Regional governments or local authorities	4,339	23	777	31	4,025	306	33	9	7	10	30.20%
	Public sector entities	18,773	23	2,236	32	15,088	157	25	11	1	2	8.90%
	Multilateral Development Banks	221	0	0	0	115	0	0	0	0	0	0.00%
	International Organisations	1,023	0	0	0	1,020	2	0	0	0	0	0.00%
	Institutions	68,791	0	5,848	0	12,511	245	1	14	33	1	83.58%
	Corporates	102,011	882	82,124	1,121	88,713	10,484	1,818	225	281	946	52.03%
	of which: SME	17,221	263	14,524	338	15,231	2,080	579	69	125	317	54.69%
	Retail	106,228	2,469	73,431	2,814	97,392	10,860	5,765	991	1,060	3,247	56.51%
	of which: SME	27,606	544	16,016	640	24,946	2,902	1,314	141	129	771	58.63%
	Secured by mortgages on immovable property	58,734	1,656	26,941	1,690	53,824	5,264	2,658	134	219	1,002	37.71%
	of which: SME	21,692	364	12,349	377	19,573	2,333	841	81	133	472	56.74%
	Items associated with particularly high risk	470	0	705	0	446	26	0	2	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	7,974	0	20,338	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	40,565	0	21,212	0	40,565	0	0	0	0	0	0.00%
	Standardised Total	454,504	5,082	248,145	5,689	352,465	28,517	10,281	1,415	1,616	5,208	50.66%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	575	0	0	0	575	0	0	0	0	0	0.00%
	Central governments	7,622	0	3,642	0	7,613	8	0	0	0	0	0.00%
	Regional governments or local authorities	769	0	149	0	729	35	0	1	4	0	24.05%
	Public sector entities	676	2	51	2	561	14	2	0	0	1	28.12%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	772	0	0	0	772	0	0	0	0	0	0.00%
	Institutions	7,799	0	1,628	0	6,726	31	0	1	0	0	0.00%
	Corporates	17,217	126	12,282	155	14,792	1,340	201	31	22	76	37.72%
	of which: SME	1,794	33	1,536	40	1,481	257	65	6	7	32	48.95%
	Retail	11,532	464	7,778	577	10,819	964	1,016	121	130	552	54.31%
	of which: SME	5,021	185	2,894	221	4,596	484	393	25	35	208	52.98%
	Secured by mortgages on immovable property	6,313	321	2,831	325	4,829	1,521	567	11	26	246	43.36%
	of which: SME	2,810	32	1,484	33	1,957	873	50	2	17	19	37.20%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	2,855	0	6,460	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	24,988	0	9,234	0	24,988	0	0	0	0	0	0.00%
	Standardised Total	81,010	913	44,056	1,060	72,405	3,913	1,788	166	187	875	48.93%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	Central banks	1,177	0	0	0	1,177	0	0	0	0	0	0.00%
	Central governments	2,224	0	2,058	0	2,223	1	0	0	0	0	29.62%
	Regional governments or local authorities	1,188	0	144	0	1,185	3	0	0	0	0	64.88%
	Public sector entities	39	0	8	0	27	2	0	0	0	0	25.74%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	74	0	0	0	74	0	0	0	0	0	0.00%
	Institutions	160	0	34	0	158	0	0	0	0	0	26.46%
	Corporates	11,283	29	4,717	37	10,312	383	53	15	13	23	43.92%
	of which: SME	2,202	22	1,982	28	2,005	217	39	11	9	17	44.24%
	Retail	3,167	83	2,112	99	2,981	209	123	9	14	39	31.68%
	of which: SME	1,596	34	934	38	1,476	134	59	5	8	25	42.05%
	Secured by mortgages on immovable property	6,190	83	2,194	83	5,863	354	93	7	20	10	11.16%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	322	0	640	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,278	0	2,006	0	2,278	0	0	0	0	0	0.00%
	Standardised Total	28,093	195	13,912	219	26,278	952	267	31	48	72	26.91%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	2,258	0	0	0	2,258	0	0	0	0	0	0.00%
	Central governments	6,569	0	1,955	0	5,504	0	0	0	0	0	0.00%
	Regional governments or local authorities	556	0	111	0	507	35	0	0	0	0	0.00%
	Public sector entities	16,762	0	1,251	0	13,223	7	0	2	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	8,239	0	328	0	770	0	0	0	0	0	0.00%
	Corporates	24,918	176	22,575	255	23,948	914	191	56	14	15	8.04%
	of which: SME	3,647	55	2,586	76	3,459	201	56	12	2	1	1.08%
	Retail	15,070	73	10,782	86	13,897	1,359	117	74	111	44	37.73%
	of which: SME	2,608	31	1,435	38	2,540	88	53	18	2	22	41.24%
	Secured by mortgages on immovable property	22,551	108	10,033	108	22,070	551	120	50	19	12	10.34%
	of which: SME	11,977	40	6,234	40	11,796	227	44	41	5	5	10.83%
	Items associated with particularly high risk	470	0	705	0	446	26	0	2	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	109	0	872	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	2,027	0	1,944	0	2,027	0	0	0	0	0	0.00%
	Standardised Total	99,539	356	50,556	450	84,649	2,892	428	184	143	72	16.79%

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

ITALY

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	105	0	0	0	105	0	0	0	0	0	0.00%
Central governments	3,376	0	31	0	3,254	131	0	4	6	0	39.46%
Regional governments or local authorities	1,278	22	256	29	1,207	69	33	7	2	10	30.92%
Public sector entities	934	20	730	29	820	116	21	1	0	1	4.71%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	39	0	6	0	39	0	0	0	0	0	0.00%
Institutions	576	0	212	0	554	4	0	0	0	0	0.00%
Corporates	7,991	99	6,400	121	7,015	645	356	17	13	261	73.21%
of which: SME	1,862	49	1,520	61	1,586	268	165	8	8	112	69.68%
Retail	26,400	581	17,398	648	23,316	3,584	1,267	227	273	666	53.46%
of which: SME	4,808	68	2,755	76	4,141	726	160	35	34	123	64.50%
Secured by mortgages on immovable property	886	128	444	136	745	156	400	4	11	272	67.93%
of which: SME	861	128	435	135	728	149	400	4	11	272	67.98%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	118	0	505	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	3,800	0	3,332	0	3,800	0	0	0	0	0	0.00%
Standardised Total	**45,506**	**850**	**29,308**	**963**	**40,855**	**4,706**	**2,057**	**261**	**306**	**1,210**	**58.83%**

GERMANY

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	266	0	0	0	265	2	0	0	0	0	0.00%
Central governments	47	0	6	0	37	9	0	0	0	0	0.00%
Regional governments or local authorities	13	0	2	0	11	2	0	0	0	0	0.00%
Public sector entities	43	0	5	0	36	5	0	0	0	0	1.19%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	5,245	0	157	0	192	11	0	0	0	0	0.00%
Corporates	5,220	25	2,975	36	4,552	674	38	8	10	13	34.06%
of which: SME	277	11	685	22	675	110	17	3	5	2	11.90%
Retail	9,903	221	6,957	285	8,690	1,445	627	184	128	356	56.82%
of which: SME	2,634	20	1,505	25	2,234	423	49	9	13	29	58.60%
Secured by mortgages on immovable property	1,665	133	694	138	1,390	288	181	3	10	47	26.24%
of which: SME	4	0	10	0	1	3	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	532	5	1,343	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	2,112	0	1,322	0	2,112	0	0	0	0	0	0.00%
Standardised Total	**25,044**	**430**	**13,460**	**459**	**17,284**	**2,436**	**846**	**114**	**148**	**417**	**49.25%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	205	0	8	0	205	0	0	0	0	0	0.00%
Regional governments or local authorities	98	0	8	0	97	0	0	0	0	0	0.00%
Public sector entities	12	0	2	0	12	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	3	0	0	0	3	0	0	0	0	0	0.00%
Institutions	149	0	32	0	141	4	0	0	0	0	0.00%
Corporates	2,006	7	1,588	9	1,864	12	11	0	0	4	36.57%
of which: SME	212	0	188	0	211	2	4	0	0	4	93.75%
Retail	253	4	179	5	243	11	6	0	1	2	34.31%
of which: SME	204	1	133	1	199	5	2	0	0	1	57.28%
Secured by mortgages on immovable property	44	2	22	2	43	1	5	0	0	3	57.92%
of which: SME	32	0	18	0	32	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	435	0	1,286	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	509	0	485	0	509	0	0	0	0	0	0.00%
Standardised Total	**3,713**	**13**	**3,601**	**16**	**3,117**	**29**	**22**	**1**	**1**	**9**	**40.69%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	72	0	126	0	72	0	0	0	0	0	53.06%
Regional governments or local authorities	25	0	5	0	12	13	0	0	0	0	50.62%
Public sector entities	46	0	46	0	46	2	1	0	0	0	79.18%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	8,290	0	438	0	415	0	0	0	0	0	100.00%
Corporates	2,648	43	2,557	52	1,629	1,018	64	6	9	22	33.79%
of which: SME	519	16	469	23	470	51	19	2	1	4	19.21%
Retail	6,795	131	4,680	162	6,424	490	305	70	50	175	57.23%
of which: SME	2,332	18	1,333	22	2,193	158	55	13	6	37	66.65%
Secured by mortgages on immovable property	1,048	23	378	24	866	187	39	2	3	15	39.57%
of which: SME	3	0	2	0	3	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	248	0	653	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	1,344	0	696	0	1,344	0	0	0	0	0	0.00%
Standardised Total	**20,517**	**197**	**9,577**	**238**	**10,806**	**1,710**	**409**	**78**	**61**	**212**	**51.91%**

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

SPAIN

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	4	0	0	0	0	0	0.00%
Central governments	42	0	76	0	42	0	0	0	0	0	0.00%
Regional governments or local authorities	80	0	13	0	11	70	0	0	0	0	0.00%
Public sector entities	7	0	3	0	6	0	0	0	0	0	96.29%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	2	0	0	0	2	0	0	0	0	0	0.00%
Institutions	305	0	141	0	252	0	0	0	0	0	0.00%
Corporates	1,604	11	1,406	13	1,246	296	16	3	2	5	31.40%
of which: SME	683	3	547	3	627	58	4	1	1	1	33.41%
Retail	7,489	183	5,442	184	7,250	434	460	116	80	277	60.17%
of which: SME	1,023	14	592	14	957	70	38	4	1	24	64.34%
Secured by mortgages on immovable property	3,832	543	1,389	551	3,306	547	657	4	16	114	17.28%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	176	0	445	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	254	0	251	0	254	0	0	0	0	0	0.00%
Standardised Total	**13,798**	**738**	**9,166**	**748**	**12,373**	**1,347**	**1,133**	**123**	**98**	**396**	**34.90%**

POLAND

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,826	0	0	0	10	0	0	0	0	0	0.00%
Central governments	6,815	0	479	0	4,829	0	0	0	0	0	0.00%
Regional governments or local authorities	32	1	6	1	32	0	1	0	0	0	0.00%
Public sector entities	7	0	3	0	12	0	0	5	0	0	19.82%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	659	0	287	0	564	11	0	1	0	0	100.00%
Corporates	7,941	54	7,662	67	6,099	1,606	143	13	67	95	65.96%
of which: SME	1,680	13	1,461	15	1,409	323	46	3	54	33	71.69%
Retail	5,012	104	3,445	113	4,802	302	219	48	44	115	52.59%
of which: SME	2,431	67	1,509	75	2,221	230	138	13	7	70	51.00%
Secured by mortgages on immovable property	10,141	155	6,357	158	9,400	847	264	37	68	109	41.21%
of which: SME	4,572	111	3,280	114	3,855	806	183	24	65	71	38.97%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	5	5	15	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	461	0	461	0	461	0	0	0	0	0	0.00%
Standardised Total	**32,697**	**314**	**18,715**	**340**	**26,208**	**2,767**	**627**	**105**	**179**	**318**	**50.79%**

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,360	0	0	0	1,360	0	0	0	0	0	0.00%
Central governments	1,502	0	3	0	1,502	0	0	0	0	0	0.00%
Regional governments or local authorities	12	0	2	0	5	7	0	0	0	0	0.00%
Public sector entities	6	0	1	0	6	0	0	0	0	0	33.33%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	167	0	49	0	153	1	0	0	0	0	0.00%
Corporates	787	5	784	5	708	65	7	2	2	0	34.88%
of which: SME	285	2	285	3	280	6	3	1	0	1	32.89%
Retail	1,324	9	828	9	1,259	70	19	4	2	10	54.45%
of which: SME	940	6	540	6	901	42	12	2	0	5	46.63%
Secured by mortgages on immovable property	2,552	8	907	8	2,335	217	8	0	0	0	5.43%
of which: SME	26	0	22	0	26	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	42	0	104	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	123	0	79	0	123	0	0	0	0	0	0.00%
Standardised Total	**7,875**	**21**	**2,758**	**22**	**7,451**	**360**	**34**	**6**	**5**	**13**	**38.42%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

BNP Paribas S.A.

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	9,189	648	19	0	0	0	0.00%	9,174	645	37	0	0	0	0.00%	9,159	642	54	0	0	0	0.00%
Central governments	29,507	517	59	21	1	24	40.40%	29,454	515	115	22	1	46	40.21%	29,399	513	171	22	1	69	40.14%
Regional governments or local authorities	3,934	389	40	3	2	13	32.77%	3,928	389	47	3	2	16	33.86%	3,921	388	53	3	2	19	34.67%
Public sector entities	14,765	475	50	7	7	10	20.28%	14,634	554	82	3	11	20	24.94%	14,584	582	99	3	12	26	25.96%
Multilateral Development Banks	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%
International Organisations	1,019	2	1	0	0	0	40.00%	1,019	2	1	0	0	1	40.00%	1,018	2	2	0	0	2	40.00%
Institutions	12,041	599	117	37	28	63	54.20%	11,689	830	238	14	31	127	53.23%	11,532	922	299	14	30	152	52.42%
Corporates	84,321	13,684	3,011	236	407	1,337	44.40%	80,883	15,292	4,341	150	478	1,783	41.08%	78,579	16,956	5,488	145	514	2,152	39.26%
of which: SME	14,404	2,551	936	91	112	456	48.73%	13,886	2,714	1,331	53	121	611	45.91%	13,488	2,742	1,686	51	123	722	43.88%
Retail	93,648	10,886	9,463	998	857	5,143	54.35%	91,025	10,319	12,653	801	809	6,742	53.29%	88,682	9,986	15,329	774	769	8,062	52.59%
of which: SME	23,056	4,050	2,036	142	148	1,027	49.97%	22,428	3,954	2,781	98	144	1,284	46.18%	21,977	3,836	3,350	96	137	1,487	44.39%
Secured by mortgages on immovable property	51,656	6,556	3,534	125	263	1,205	34.10%	50,214	7,053	4,479	96	289	1,439	32.13%	49,042	7,377	5,327	93	295	1,647	30.92%
of which: SME	18,326	3,218	1,265	58	153	590	49.10%	17,483	3,644	1,619	40	168	724	44.69%	16,888	3,870	1,989	38	173	840	42.25%
Items associated with particularly high risk	399	62	11	1	1	3	31.80%	379	72	21	1	1	7	30.92%	364	78	30	1	1	9	30.19%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	40,565	0	0	0	0	0	0.00%	40,565	0	0	0	0	0	0.00%	40,565	0	0	0	0	0	0.00%
Standardised Total	**341,139**	**33,818**	**16,306**	**1,429**	**1,567**	**7,799**	**47.83%**	**333,077**	**36,171**	**22,015**	**1,089**	**1,624**	**10,182**	**46.25%**	**326,961**	**37,456**	**26,846**	**1,055**	**1,625**	**12,141**	**45.22%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	575	0	0	0	0	0	0.00%	575	0	1	0	0	0	0.00%	575	0	1	0	0	0	0.00%
Central governments	7,610	8	4	1	0	1	40.00%	7,606	8	7	1	0	3	40.00%	7,603	8	11	1	0	4	40.00%
Regional governments or local authorities	683	81	1	0	0	0	31.82%	683	81	1	0	0	0	34.48%	682	81	1	0	0	1	35.86%
Public sector entities	391	123	8	1	0	2	25.69%	390	172	14	0	0	4	25.24%	395	164	18	0	0	4	24.87%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	772	0	0	0	0	0	40.00%	772	0	1	0	0	0	40.00%	771	0	1	0	0	0	40.00%
Institutions	6,522	220	16	6	3	7	42.19%	6,372	349	37	2	5	16	42.30%	6,297	412	49	2	6	20	41.71%
Corporates	14,182	1,804	348	19	33	109	31.38%	13,763	2,064	507	11	36	143	28.19%	13,500	2,198	635	11	36	167	26.37%
of which: SME	1,415	285	103	4	8	40	39.43%	1,389	273	141	3	8	49	34.66%	1,376	254	173	3	8	55	31.96%
Retail	10,574	944	1,282	78	86	667	52.04%	10,368	909	1,523	43	85	778	51.05%	10,211	891	1,697	42	81	848	49.96%
of which: SME	4,436	500	538	17	27	246	45.70%	4,338	473	662	13	24	279	42.05%	4,262	450	761	13	22	303	39.86%
Secured by mortgages on immovable property	4,726	1,506	685	10	44	273	39.78%	4,697	1,426	793	6	45	298	37.64%	4,664	1,379	874	6	43	315	36.00%
of which: SME	1,960	816	104	5	33	36	34.70%	1,939	783	157	3	32	53	33.86%	1,944	748	188	3	30	63	33.46%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	24,988	0	0	0	0	0	0.00%	24,988	0	0	0	0	0	0.00%	24,988	0	0	0	0	0	0.00%
Standardised Total	**71,022**	**4,741**	**2,343**	**116**	**168**	**1,059**	**45.20%**	**70,214**	**5,009**	**2,883**	**65**	**172**	**1,242**	**43.08%**	**69,685**	**5,134**	**3,287**	**64**	**167**	**1,360**	**41.38%**

BELGIUM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,176	0	1	0	0	0	0.00%	1,175	0	2	0	0	0	0.00%	1,174	0	3	0	0	0	0.00%
Central governments	2,221	1	2	1	0	1	39.46%	2,220	1	4	1	0	2	39.71%	2,218	1	5	1	0	2	39.81%
Regional governments or local authorities	1,182	5	1	0	0	0	42.20%	1,181	5	2	0	0	1	41.18%	1,180	5	3	0	0	1	40.80%
Public sector entities	25	4	1	0	0	0	32.12%	24	5	1	0	0	0	33.83%	24	5	1	0	0	0	33.89%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	74	0	0	0	0	0	40.00%	74	0	0	0	0	0	40.00%	74	0	0	0	0	0	40.00%
Institutions	147	11	0	0	0	0	29.79%	143	14	1	0	0	0	30.32%	141	16	1	0	0	0	29.99%
Corporates	9,684	942	121	10	10	37	30.90%	9,123	1,428	195	8	11	52	26.77%	8,727	1,753	267	8	12	65	24.46%
of which: SME	1,989	189	83	7	5	28	33.59%	1,971	166	124	6	4	38	30.45%	1,952	148	161	6	4	46	28.93%
Retail	2,887	249	176	12	12	59	33.36%	2,840	248	224	9	12	77	34.50%	2,800	247	265	9	11	93	35.23%
of which: SME	1,441	135	92	5	3	35	37.71%	1,422	129	117	4	3	42	35.98%	1,403	126	137	4	3	48	35.02%
Secured by mortgages on immovable property	5,745	376	189	20	25	38	19.98%	5,692	321	297	18	25	69	23.10%	5,640	270	400	18	22	98	24.51%
of which: SME	1	0	0	0	0	0	29.54%	1	0	0	0	0	0	31.19%	1	0	0	0	0	0	32.36%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	2,278	0	0	0	0	0	0.00%	2,278	0	0	0	0	0	0.00%	2,278	0	0	0	0	0	0.00%
Standardised Total	**25,419**	**1,588**	**490**	**44**	**47**	**135**	**27.58%**	**24,751**	**2,022**	**725**	**36**	**48**	**201**	**27.70%**	**24,256**	**2,297**	**945**	**36**	**45**	**261**	**27.58%**

UNITED STATES

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,258	0	0	0	0	0	0.00%	2,258	0	0	0	0	0	0.00%	2,258	0	1	0	0	0	0.00%
Central governments	5,503	0	0	0	0	0	40.00%	5,503	0	1	0	0	0	40.00%	5,503	0	1	0	0	1	40.00%
Regional governments or local authorities	507	35	0	0	0	0	40.00%	507	35	0	0	0	0	40.00%	507	35	0	0	0	0	40.00%
Public sector entities	13,133	98	7	2	5	3	29.63%	13,066	147	17	1	9	5	28.79%	13,028	178	24	1	10	7	27.99%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	761	8	1	1	0	0	51.08%	753	15	2	0	0	1	50.32%	748	18	3	0	0	1	49.17%
Corporates	22,568	1,993	493	51	33	98	19.86%	21,754	2,501	799	36	38	182	22.76%	21,124	2,863	1,066	34	40	248	23.26%
of which: SME	3,190	417	107	7	6	11	9.99%	3,055	493	167	4	7	22	13.33%	2,966	532	217	4	8	30	13.97%
Retail	12,657	2,408	307	33	124	123	40.21%	12,465	2,412	496	30	122	199	40.20%	12,293	2,408	671	30	121	269	40.14%
of which: SME	1,442	1,139	100	9	18	44	44.53%	1,417	1,116	148	7	18	66	44.34%	1,393	1,103	185	7	18	83	44.66%
Secured by mortgages on immovable property	21,178	1,267	295	33	39	53	17.99%	20,530	1,715	491	20	48	98	19.88%	20,022	2,044	674	19	53	131	19.36%
of which: SME	11,210	686	171	31	17	41	23.84%	10,820	936	312	17	20	81	25.99%	10,542	1,100	425	17	21	108	25.39%
Items associated with particularly high risk	399	62	11	1	1	3	31.80%	379	72	21	1	1	7	30.92%	364	78	30	1	1	9	30.19%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	2,027	0	0	0	0	0	0.00%	2,027	0	0	0	0	0	0.00%	2,027	0	0	0	0	0	0.00%
Standardised Total	**80,999**	**5,865**	**1,114**	**120**	**203**	**280**	**25.17%**	**79,248**	**6,898**	**1,831**	**87**	**218**	**492**	**26.89%**	**77,874**	**7,625**	**2,470**	**85**	**226**	**665**	**26.94%**

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

ITALY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	105	0	0	0	0	0	0.00%	104	0	1	0	0	0	0.00%	104	0	1	0	0	0	0.00%
Central governments	3,241	131	14	5	1	6	39.99%	3,227	130	28	5	1	11	40.00%	3,214	130	41	5	1	17	40.00%
Regional governments or local authorities	1,177	94	37	2	1	12	32.19%	1,172	94	42	2	1	14	33.15%	1,167	94	47	2	1	16	33.90%
Public sector entities	756	171	30	1	2	3	10.35%	728	190	39	0	2	6	14.06%	718	196	44	0	2	7	15.28%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%
Institutions	523	32	3	1	2	1	46.04%	497	55	6	0	2	3	45.94%	483	66	8	0	3	4	45.28%
Corporates	6,608	953	455	19	31	295	64.73%	6,325	1,094	598	14	32	341	57.02%	6,164	1,123	730	13	31	381	52.20%
of which: SME	1,476	334	204	9	11	130	63.72%	1,421	333	260	7	10	154	59.25%	1,388	316	310	7	10	175	56.26%
Retail	22,925	2,928	2,283	229	246	1,288	55.39%	22,490	2,546	3,111	198	218	1,771	55.32%	22,103	2,239	3,766	195	197	2,092	55.55%
of which: SME	4,046	674	337	24	31	183	54.24%	3,973	615	470	19	26	219	50.81%	3,918	558	581	19	21	265	49.07%
Secured by mortgages on immovable property	738	142	421	1	12	276	65.48%	722	139	441	1	10	280	63.46%	712	136	454	1	9	282	62.16%
of which: SME	722	134	421	1	12	276	65.58%	705	131	440	1	10	280	63.59%	695	129	452	1	9	282	62.32%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	3,800	0	0	0	0	0	0.00%	3,800	0	0	0	0	0	0.00%	3,806	0	0	0	0	0	0.00%
Standardised Total	39,912	4,452	3,253	259	295	1,860	57.18%	39,104	4,247	4,267	221	266	2,375	55.67%	38,503	4,023	5,092	217	244	2,798	54.95%

GERMANY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	264	2	0	0	0	0	0.00%	264	2	0	0	0	0	0.00%	264	2	0	0	0	0	0.00%
Central governments	37	9	0	0	0	0	40.00%	37	9	0	0	0	0	40.00%	37	9	0	0	0	0	40.00%
Regional governments or local authorities	11	2	0	0	0	0	40.00%	11	2	0	0	0	0	40.00%	11	2	0	0	0	0	40.00%
Public sector entities	36	5	1	0	0	0	21.93%	36	5	1	0	0	0	28.06%	36	5	2	0	0	0	29.25%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	189	14	1	0	1	0	39.41%	187	15	1	0	1	1	39.29%	186	15	2	0	1	1	38.75%
Corporates	4,408	760	96	7	10	26	27.33%	4,260	846	158	4	10	40	25.46%	4,142	912	210	4	10	51	24.07%
of which: SME	642	119	40	3	5	7	17.67%	625	111	66	2	5	13	19.51%	615	100	87	2	4	17	19.71%
Retail	8,578	1,098	1,086	61	82	537	49.48%	8,464	905	1,203	66	66	653	46.88%	8,212	863	1,687	64	64	765	45.35%
of which: SME	2,222	367	117	6	12	43	37.00%	2,202	325	179	5	10	57	31.68%	2,176	297	232	5	9	68	29.30%
Secured by mortgages on immovable property	1,371	214	274	2	4	56	20.38%	1,365	162	332	2	3	61	18.46%	1,324	151	384	2	3	66	17.21%
of which: SME	2	2	0	0	0	0	55.22%	0	2	0	0	0	0	55.00%	0	2	1	0	0	1	54.59%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	2,112	0	0	0	0	0	0.00%	2,112	0	0	0	0	0	0.00%	2,112	0	0	0	0	0	0.00%
Standardised Total	17,005	2,104	1,458	70	96	620	42.53%	16,736	1,946	1,885	73	80	755	40.07%	16,323	1,958	2,285	71	77	883	38.64%

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%
Regional governments or local authorities	97	0	0	0	0	0	40.00%	97	0	0	0	0	0	40.00%	97	0	0	0	0	0	40.00%
Public sector entities	12	0	0	0	0	0	17.46%	12	0	0	0	0	0	24.32%	12	0	0	0	0	0	24.54%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
Institutions	125	19	1	0	0	0	39.06%	113	30	3	0	0	1	39.07%	106	35	4	0	0	2	38.53%
Corporates	1,721	99	15	1	3	5	34.95%	1,706	160	21	1	4	8	35.83%	1,660	198	29	1	5	11	37.72%
of which: SME	203	8	6	1	0	4	80.03%	196	12	8	1	0	5	71.94%	192	15	9	1	0	6	67.90%
Retail	231	19	10	1	0	4	36.28%	224	20	15	1	0	6	37.24%	220	21	18	1	0	7	37.63%
of which: SME	187	13	6	1	0	3	44.65%	181	15	10	1	0	4	41.62%	178	16	12	1	0	5	40.62%
Secured by mortgages on immovable property	42	1	5	0	0	3	55.42%	42	2	5	0	0	3	53.21%	41	2	6	0	0	3	51.22%
of which: SME	32	0	0	0	0	0	20.36%	31	1	0	0	0	0	20.17%	31	1	1	0	0	0	20.20%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	509	0	0	0	0	0	0.00%	509	0	0	0	0	0	0.00%	509	0	0	0	0	0	0.00%
Standardised Total	2,997	139	32	3	4	12	38.89%	2,910	212	45	2	5	17	38.63%	2,854	256	58	2	6	22	39.11%

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	72	0	0	0	0	0	40.15%	72	0	0	0	0	0	40.00%	72	0	0	0	0	0	40.06%
Regional governments or local authorities	11	14	0	0	0	0	53.92%	11	14	0	0	0	0	49.07%	11	14	0	0	0	0	46.73%
Public sector entities	43	3	2	1	0	2	66.73%	43	3	3	0	0	2	63.68%	43	3	3	0	0	2	62.37%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	405	9	1	0	0	0	51.12%	398	15	2	0	0	1	50.80%	394	18	2	0	0	1	50.10%
Corporates	1,730	860	121	9	10	34	27.69%	1,805	725	181	5	11	47	26.23%	1,875	611	224	5	10	57	25.32%
of which: SME	449	60	32	5	2	10	32.14%	433	62	46	3	2	18	38.36%	424	60	57	3	2	22	39.77%
Retail	6,265	417	538	63	38	265	49.30%	6,057	412	751	47	35	347	46.17%	5,896	405	919	46	32	409	44.51%
of which: SME	2,108	196	103	12	9	55	53.68%	2,048	206	152	9	9	74	48.58%	2,003	208	195	9	8	86	45.83%
Secured by mortgages on immovable property	835	201	56	1	3	17	30.30%	834	186	71	1	3	19	26.07%	823	182	86	1	3	20	23.22%
of which: SME	3	0	0	0	0	0	15.03%	3	0	0	0	0	0	15.01%	3	0	0	0	0	0	15.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1,344	0	0	0	0	0	0.00%	1,344	0	0	0	0	0	0.00%	1,344	0	0	0	0	0	0.00%
Standardised Total	10,704	1,504	718	73	52	317	44.19%	10,562	1,356	1,008	53	49	416	41.23%	10,457	1,234	1,235	52	45	489	39.61%

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

SPAIN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	41	0	0	0	0	0	40.00%	41	0	0	0	0	0	40.00%	41	0	0	0	0	0	40.00%
Regional governments or local authorities	11	70	0	0	0	0	40.00%	11	69	0	0	0	0	40.00%	11	68	1	0	0	0	40.00%
Public sector entities	5	0	0	0	0	0	52.22%	5	0	0	0	0	0	46.09%	5	0	0	0	0	0	44.34%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Institutions	236	15	1	0	0	0	39.48%	223	26	3	0	0	1	39.48%	217	32	4	0	1	2	38.92%
Corporates	1,215	299	68	11	3	19	43.81%	1,197	286	75	5	3	35	46.37%	1,208	263	95	5	3	45	46.87%
of which: SME	595	74	20	7	1	11	56.43%	570	83	37	3	1	22	58.87%	558	84	47	3	1	28	59.61%
Retail	6,906	343	896	185	72	573	63.86%	6,562	313	1,270	151	65	821	64.67%	6,279	283	1,583	144	56	1,028	64.94%
of which: SME	929	75	61	7	1	32	52.69%	903	76	86	3	1	41	46.98%	892	74	92	3	1	45	45.24%
Secured by mortgages on immovable property	3,136	631	742	9	23	125	16.89%	2,995	678	836	4	25	138	16.53%	2,934	692	883	3	25	144	16.33%
of which: SME	0	0	0	0	0	0	76.43%	0	0	0	0	0	0	76.43%	0	0	0	0	0	0	75.12%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	254	0	0	0	0	0	0.00%	254	0	0	0	0	0	0.00%	254	0	0	0	0	0	0.00%
Standardised Total	11,812	1,359	1,683	205	99	717	42.61%	11,296	1,374	2,184	160	94	996	45.58%	10,948	1,339	2,566	153	85	1,219	47.49%

POLAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%
Central governments	4,813	0	15	6	0	6	40.00%	4,799	0	29	6	0	12	40.00%	4,785	0	44	6	0	18	40.00%
Regional governments or local authorities	31	0	1	0	0	0	40.00%	31	0	1	0	0	0	40.00%	31	0	1	0	0	0	40.00%
Public sector entities	11	1	0	0	0	0	40.66%	11	1	1	0	0	0	43.12%	10	2	1	0	0	0	43.12%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	551	23	2	1	0	1	65.64%	540	31	4	0	1	2	64.07%	535	35	5	0	1	3	62.79%
Corporates	5,566	2,035	247	25	109	143	57.80%	5,010	2,451	388	17	141	210	54.05%	4,613	2,713	522	16	161	272	52.15%
of which: SME	1,321	379	79	6	27	44	55.09%	1,222	434	122	4	32	58	47.39%	1,151	466	161	4	35	71	43.83%
Retail	4,545	354	429	25	37	190	44.76%	4,276	360	687	64	39	290	42.19%	4,055	350	917	61	36	379	41.29%
of which: SME	2,083	275	231	17	22	93	40.30%	1,975	283	330	11	21	117	35.56%	1,901	281	406	10	20	135	33.23%
Secured by mortgages on immovable property	8,827	1,237	447	44	78	173	38.71%	8,394	1,421	696	42	92	264	37.92%	8,043	1,508	959	40	99	362	37.69%
of which: SME	3,324	1,212	308	18	71	115	37.24%	2,979	1,388	476	17	83	175	36.71%	2,711	1,476	657	15	89	241	36.67%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	461	0	0	0	0	0	0.00%	461	0	0	0	0	0	0.00%	461	0	0	0	0	0	0.00%
Standardised Total	24,816	3,659	1,136	151	224	513	45.17%	23,532	4,264	1,806	130	272	778	43.10%	22,543	4,608	2,450	123	296	1,034	42.21%

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,360	0	0	0	0	0	0.00%	1,359	0	0	0	0	0	0.00%	1,359	0	0	0	0	0	0.00%
Central governments	1,502	0	0	0	0	0	40.00%	1,502	0	0	0	0	0	40.00%	1,502	0	0	0	0	0	40.00%
Regional governments or local authorities	5	7	0	0	0	0	40.00%	5	7	0	0	0	0	40.00%	5	7	0	0	0	0	40.00%
Public sector entities	6	0	0	0	0	0	39.26%	5	1	0	0	0	0	39.33%	5	1	0	0	0	0	38.87%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	144	9	1	0	0	0	39.57%	137	15	2	0	0	1	39.57%	134	17	2	0	0	1	39.01%
Corporates	692	64	24	6	2	10	43.02%	671	67	43	3	2	18	44.31%	663	65	51	3	2	23	44.03%
of which: SME	269	11	9	4	0	5	55.76%	257	15	16	2	0	10	60.92%	252	17	20	2	0	12	61.78%
Retail	1,224	75	48	16	6	27	55.97%	1,188	79	81	7	6	45	56.35%	1,174	78	96	7	6	54	55.94%
of which: SME	877	45	33	8	1	14	42.72%	851	47	56	4	1	23	41.85%	841	47	67	3	1	28	41.48%
Secured by mortgages on immovable property	2,345	187	20	0	3	2	7.31%	2,356	153	52	0	2	3	5.96%	2,343	140	78	0	2	4	5.22%
of which: SME	25	1	0	0	0	0	49.43%	23	3	0	0	0	0	49.43%	21	4	1	0	0	0	49.09%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	123	0	0	0	0	0	0.00%	123	0	0	0	0	0	0.00%	123	0	0	0	0	0	0.00%
Standardised Total	7,401	343	102	23	11	40	39.13%	7,348	320	177	10	10	68	38.34%	7,308	309	229	10	9	82	35.72%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	Central banks	8,970	854	22	0	0	0	0.00%	8,948	845	62	0	0	0	0.00%	8,928	838	90	0	0	0	0.00%
	Central governments	29,451	550	82	36	3	33	40.29%	29,360	547	176	38	4	71	40.14%	29,285	544	254	28	4	102	40.09%
	Regional governments or local authorities	3,671	617	76	3	4	28	36.92%	3,663	616	85	3	4	32	37.26%	3,655	614	95	3	4	35	37.53%
	Public sector entities	14,683	513	76	19	9	20	26.67%	14,501	628	142	4	15	45	31.96%	14,435	662	168	4	16	54	32.26%
	Multilateral Development Banks	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%	114	0	0	0	0	0	40.00%
	International Organisations	1,019	2	1	0	0	0	40.00%	1,018	2	1	0	0	1	40.00%	1,018	2	1	0	0	1	40.00%
	Institutions	9,829	2,671	252	44	83	141	55.25%	9,717	2,471	569	11	71	308	54.00%	9,830	2,246	670	11	58	361	53.20%
	Corporates	78,264	19,038	3,713	434	832	1,721	46.39%	72,667	22,151	6,197	208	911	2,656	42.85%	69,799	23,088	8,128	187	895	3,322	40.82%
	of which: SME	13,211	3,597	1,083	156	209	566	52.28%	12,295	3,824	1,772	69	218	860	48.51%	11,863	3,736	2,291	63	203	1,051	45.83%
	Retail	89,838	13,544	10,615	1,598	1,502	6,298	59.33%	85,068	13,512	15,417	1,207	1,507	8,912	57.81%	82,198	12,404	19,396	1,078	1,227	11,158	57.52%
	of which: SME	21,980	4,916	2,266	231	250	1,242	54.79%	20,846	4,936	3,381	135	247	1,690	49.97%	20,250	4,707	4,205	124	219	2,022	48.09%
	Secured by mortgages on immovable property	48,375	9,224	4,146	288	587	1,642	39.61%	45,441	10,294	6,811	127	635	2,303	36.65%	43,902	10,408	7,436	155	621	2,642	35.53%
	of which: SME	16,775	4,509	1,468	116	307	737	50.25%	15,430	5,057	2,253	63	322	1,026	45.40%	14,689	5,173	2,884	54	312	1,252	43.40%
	Items associated with particularly high risk	359	84	29	4	5	12	40.56%	317	98	57	2	5	22	38.63%	291	102	79	2	4	38	37.37%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	40,565	0	0	0	0	0	0.00%	40,565	0	0	0	0	0	0.00%	40,565	0	0	0	0	0	0.00%
	Standardised Total	325,139	47,098	19,026	2,426	3,026	9,898	52.02%	311,389	51,164	28,720	1,643	3,154	14,250	49.62%	304,020	50,916	36,327	1,468	2,831	17,704	48.72%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	575	0	0	0	0	0	0.00%	575	0	1	0	0	0	0.00%	574	0	1	0	0	0	0.00%
	Central governments	7,609	8	4	2	0	2	40.00%	7,605	8	9	2	0	3	40.00%	7,600	8	13	2	0	5	40.00%
	Regional governments or local authorities	530	234	1	0	0	0	34.59%	530	234	1	0	0	0	36.49%	530	234	2	0	0	1	37.40%
	Public sector entities	384	183	9	2	0	3	26.88%	377	179	23	0	0	6	26.43%	388	172	25	0	0	7	25.99%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	772	0	0	0	0	0	40.00%	771	0	1	0	0	0	40.00%	771	0	1	0	0	1	40.00%
	Institutions	5,707	1,014	36	7	16	16	43.20%	5,672	988	98	1	16	43	43.66%	5,711	926	120	1	14	52	43.01%
	Corporates	13,784	2,141	408	28	65	153	37.52%	13,127	2,518	679	13	88	217	31.97%	12,828	2,639	865	13	53	256	29.53%
	of which: SME	1,353	338	111	6	13	50	45.03%	1,301	332	170	4	13	64	37.82%	1,280	308	214	3	11	74	34.38%
	Retail	10,348	1,121	1,232	127	109	765	57.43%	9,974	1,137	1,689	61	111	945	55.95%	9,745	1,120	1,935	56	103	1,050	54.27%
	of which: SME	4,238	667	569	28	43	315	55.42%	4,042	676	755	19	40	370	49.05%	3,918	653	903	17	35	410	45.46%
	Secured by mortgages on immovable property	4,534	1,645	737	23	62	299	40.56%	4,374	1,613	930	8	59	354	38.11%	4,465	1,428	1,023	8	55	379	37.08%
	of which: SME	1,927	839	114	12	40	47	41.24%	1,888	811	200	4	40	80	40.14%	1,863	778	229	4	37	85	39.82%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	24,988	0	0	0	0	0	0.00%	24,988	0	0	0	0	0	0.00%	24,988	0	0	0	0	0	0.00%
	Standardised Total	69,231	6,347	2,529	189	253	1,237	48.93%	68,002	6,676	3,428	86	247	1,569	45.77%	67,593	6,527	3,986	81	226	1,750	43.89%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks	1,176	0	1	0	0	0	0.00%	1,175	0	2	0	0	0	0.00%	1,173	0	4	0	0	0	0.00%
	Central governments	2,221	1	2	1	0	0	39.65%	2,218	1	5	1	0	2	39.82%	2,216	1	7	1	0	1	39.88%
	Regional governments or local authorities	1,181	5	1	1	0	1	42.04%	1,180	5	3	0	0	1	41.03%	1,179	5	4	0	0	2	40.72%
	Public sector entities	24	5	1	0	0	0	34.09%	23	6	1	0	0	1	35.73%	23	5	2	0	0	1	35.41%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	74	0	0	0	0	0	40.00%	74	0	0	0	0	0	40.00%	74	0	0	0	0	0	40.00%
	Institutions	117	40	1	0	0	0	35.39%	117	39	2	0	0	1	36.90%	118	37	3	0	0	1	29.87%
	Corporates	9,524	1,081	141	20	19	52	36.64%	8,683	1,790	273	12	21	81	29.53%	8,175	2,183	389	11	21	103	26.39%
	of which: SME	1,947	219	95	14	10	39	41.57%	1,888	208	165	10	8	58	35.29%	1,855	185	221	9	7	72	32.64%
	Retail	2,787	335	190	24	25	77	40.63%	2,664	377	270	18	28	115	42.62%	2,624	352	336	16	25	148	43.97%
	of which: SME	1,253	213	103	9	8	44	42.49%	1,298	224	146	5	7	59	40.04%	1,300	195	174	4	6	68	38.95%
	Secured by mortgages on immovable property	5,706	403	281	47	51	67	33.15%	5,478	445	388	44	63	135	34.92%	5,290	429	591	38	59	210	35.58%
	of which: SME	1	0	0	0	0	0	39.90%	1	0	0	0	0	0	42.53%	1	0	0	0	0	0	44.01%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	2,278	0	0	0	0	0	0.00%	2,278	0	0	0	0	0	0.00%	2,278	0	0	0	0	0	0.00%
	Standardised Total	25,089	1,871	538	93	95	197	36.68%	23,889	2,664	945	76	113	336	35.51%	23,151	3,013	1,334	67	105	466	34.94%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	2,258	0	0	0	0	0	0.00%	2,258	0	0	0	0	0	0.00%	2,258	0	1	0	0	0	0.00%
	Central governments	5,503	0	0	0	0	0	40.00%	5,503	0	1	0	0	0	40.00%	5,502	0	1	0	0	1	40.00%
	Regional governments or local authorities	507	35	0	0	0	0	40.00%	507	35	0	0	0	0	40.00%	507	35	0	0	0	0	40.00%
	Public sector entities	13,115	109	14	2	8	7	36.55%	13,009	178	43	2	12	15	33.88%	12,963	213	54	2	13	18	32.83%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	736	33	2	1	1	1	48.96%	729	36	5	0	1	2	49.62%	728	36	6	0	1	7	48.69%
	Corporates	21,238	2,984	831	125	86	227	27.35%	19,641	3,916	1,496	74	100	436	29.11%	18,547	4,438	2,048	63	102	589	28.77%
	of which: SME	2,965	588	163	16	16	23	14.28%	2,723	699	293	8	18	52	17.59%	2,578	740	397	7	17	78	17.68%
	Retail	12,305	2,679	387	69	218	174	45.00%	11,696	2,943	733	54	238	332	45.26%	11,326	2,993	1,053	48	224	474	45.02%
	of which: SME	1,404	1,157	120	21	23	64	53.81%	1,337	1,135	209	15	25	113	53.93%	1,290	1,113	278	13	23	151	54.28%
	Secured by mortgages on immovable property	20,443	1,825	472	95	125	120	25.44%	19,047	2,753	940	56	174	260	27.63%	18,072	3,317	1,351	47	195	378	27.36%
	of which: SME	10,721	1,044	302	72	47	89	29.50%	9,997	1,465	605	37	59	190	31.35%	9,531	1,699	838	32	62	258	30.86%
	Items associated with particularly high risk	359	84	29	4	5	12	40.56%	317	98	57	2	5	22	38.63%	291	102	79	2	4	38	37.37%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	2,027	0	0	0	0	0	0.00%	2,027	0	0	0	0	0	0.00%	2,027	0	0	0	0	0	0.00%
	Standardised Total	78,491	7,742	1,736	300	441	540	31.08%	74,734	9,960	3,275	188	530	1,066	32.55%	72,221	11,155	4,593	162	539	1,484	32.30%

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

ITALY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	100	4	1	0	0	0	0.00%	100	4	1	0	0	0	0.00%	99	4	2	0	0	0	0.00%
Central governments	3,236	129	20	7	1	8	40.01%	3,219	129	38	7	1	15	40.00%	3,201	128	57	7	1	23	40.00%
Regional governments or local authorities	1,083	153	72	2	4	26	36.76%	1,077	152	79	2	4	29	37.04%	1,072	151	85	2	3	32	37.27%
Public sector entities	728	187	42	2	1	6	14.86%	683	217	57	0	2	11	18.91%	669	226	62	0	2	12	19.80%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	39	0	0	0	0	0	40.00%	39	0	0	0	0	0	40.00%	39	0	1	0	0	0	40.00%
Institutions	304	246	8	1	11	4	48.37%	302	235	20	0	10	10	48.15%	315	218	25	0	9	12	47.33%
Corporates	5,764	1,785	468	28	54	315	67.26%	5,189	2,133	695	17	62	393	56.54%	4,860	2,230	927	16	60	466	50.24%
of which: SME	1,371	436	208	13	18	144	69.30%	1,261	467	286	9	18	180	63.05%	1,199	452	364	8	16	215	59.06%
Retail	22,638	3,096	2,413	397	330	1,555	64.47%	21,693	2,871	1,582	349	338	2,275	63.50%	20,967	2,638	4,551	311	314	2,907	63.87%
of which: SME	3,934	776	347	32	42	204	58.75%	3,808	731	518	24	36	282	54.39%	3,731	686	681	22	30	346	52.20%
Secured by mortgages on immovable property	726	151	424	3	13	305	71.94%	695	152	454	1	11	312	68.68%	682	149	471	1	10	315	66.98%
of which: SME	710	143	423	3	13	305	72.07%	679	144	453	1	11	312	68.87%	666	141	469	1	10	315	67.18%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	3,800	0	0	0	0	0	0.00%	3,800	0	0	0	0	0	0.00%	3,806	0	0	0	0	0	0.00%
Standardised Total	38,419	5,752	3,447	441	415	2,220	64.40%	36,796	5,894	4,928	378	427	3,045	61.80%	35,703	5,734	6,181	338	399	3,767	60.94%

GERMANY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	264	2	0	0	0	0	0.00%	264	2	0	0	0	0	0.00%	264	2	0	0	0	0	0.00%
Central governments	37	9	0	0	0	0	40.00%	37	9	0	0	0	0	40.00%	37	9	0	0	0	0	40.00%
Regional governments or local authorities	11	2	0	0	0	0	40.00%	11	2	0	0	0	0	40.00%	11	2	0	0	0	0	40.00%
Public sector entities	36	5	1	0	0	0	24.96%	35	5	2	0	0	1	32.12%	35	5	2	0	0	1	32.68%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	183	19	1	0	1	0	40.07%	180	21	3	0	1	1	39.71%	179	20	4	0	1	2	39.03%
Corporates	4,282	881	101	10	16	43	42.43%	4,015	1,059	190	5	17	65	34.04%	3,854	1,143	267	5	16	80	30.12%
of which: SME	583	177	41	4	8	20	49.24%	557	171	73	3	8	29	39.33%	543	155	103	2	8	36	34.46%
Retail	8,149	1,261	1,253	94	123	699	55.80%	7,836	1,209	1,718	38	80	862	51.33%	7,872	922	1,968	42	54	969	49.16%
of which: SME	2,103	484	119	7	20	58	48.58%	2,042	466	198	7	20	78	39.32%	1,988	441	276	6	18	97	35.21%
Secured by mortgages on immovable property	1,299	249	311	3	7	65	20.95%	1,250	205	403	1	4	75	18.60%	1,278	134	447	1	3	79	17.79%
of which: SME	1	2	0	0	0	0	61.02%	0	2	1	0	0	0	60.68%	0	2	1	0	0	1	59.61%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	2,112	0	0	0	0	0	0.00%	2,112	0	0	0	0	0	0.00%	2,112	0	0	0	0	0	0.00%
Standardised Total	16,373	2,527	1,667	108	147	808	48.47%	15,739	2,511	2,316	45	102	1,023	44.18%	15,641	2,237	2,688	49	73	1,130	42.02%

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%	205	0	0	0	0	0	40.00%
Regional governments or local authorities	97	0	0	0	0	0	40.00%	97	0	0	0	0	0	40.00%	97	0	0	0	0	0	40.00%
Public sector entities	12	0	0	0	0	0	12.60%	12	0	0	0	0	0	24.88%	12	0	0	0	0	0	35.53%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
Institutions	18	124	4	0	2	2	41.15%	25	111	10	0	1	4	41.15%	35	99	12	0	1	5	40.50%
Corporates	1,665	206	16	2	11	6	39.76%	1,577	281	29	1	13	13	43.93%	1,542	303	42	1	12	13	45.06%
of which: SME	201	9	6	1	0	5	78.89%	192	15	9	1	0	6	68.42%	185	18	12	1	0	7	64.32%
Retail	228	20	12	2	1	4	38.39%	217	24	19	1	1	8	40.07%	212	25	24	1	1	10	40.98%
of which: SME	185	14	7	2	0	3	44.69%	176	17	13	1	0	5	41.56%	171	18	16	1	0	7	40.78%
Secured by mortgages on immovable property	42	2	5	0	0	3	55.06%	41	2	6	0	0	3	52.33%	41	2	8	0	0	3	50.42%
of which: SME	32	0	0	0	0	0	20.54%	31	1	0	0	0	0	20.88%	31	1	1	0	0	0	20.63%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	509	0	0	0	0	0	0.00%	509	0	0	0	0	0	0.00%	509	0	0	0	0	0	0.00%
Standardised Total	2,779	352	37	4	13	15	41.64%	2,686	418	63	2	16	27	43.07%	2,655	429	84	2	14	37	43.64%

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	72	0	0	0	0	0	40.18%	72	0	0	0	0	0	40.10%	72	0	0	0	0	0	40.02%
Regional governments or local authorities	11	14	6	0	0	0	51.33%	11	14	0	0	0	0	46.99%	11	14	0	0	0	0	45.12%
Public sector entities	42	3	2	1	0	2	68.47%	40	3	4	0	0	2	65.22%	40	3	4	0	0	2	63.90%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	374	39	2	1	1	1	53.44%	363	47	5	0	1	3	53.44%	359	46	7	0	1	4	52.65%
Corporates	1,651	922	136	15	15	41	30.40%	1,666	820	235	6	16	66	28.30%	1,708	706	296	6	14	81	27.39%
of which: SME	429	76	36	9	3	14	39.22%	403	80	58	4	3	27	47.41%	391	77	73	4	3	35	47.85%
Retail	6,054	529	637	88	59	335	52.60%	5,722	552	946	50	51	466	49.31%	5,548	534	1,137	48	41	541	47.54%
of which: SME	2,002	288	116	19	19	77	66.35%	1,890	327	189	13	19	110	58.30%	1,822	332	252	12	16	136	54.00%
Secured by mortgages on immovable property	787	238	89	2	6	20	29.37%	759	235	98	1	5	24	24.86%	790	188	114	1	4	27	23.38%
of which: SME	3	0	0	0	0	0	15.03%	3	0	0	0	0	0	15.03%	3	0	0	0	0	0	15.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1,344	0	0	0	0	0	0.00%	1,344	0	0	0	0	0	0.00%	1,344	0	0	0	0	0	0.00%
Standardised Total	10,335	1,744	846	116	81	399	47.17%	9,966	1,670	1,288	58	73	563	43.68%	9,872	1,494	1,559	55	60	655	42.02%

2023 EU-wide Stress Test: Credit risk STA

BNP Paribas S.A.

SPAIN

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
Central governments	4	38	0	0	1	0	40.00%	4	38	0	0	0	0	40.00%	4	38	0	0	0	0	40.00%
Regional governments or local authorities	11	69	0	0	0	0	40.00%	11	69	0	0	0	0	40.00%	11	68	1	0	0	0	40.00%
Public sector entities	5	0	0	0	0	0	51.68%	5	0	0	0	0	0	45.57%	5	0	1	0	0	0	44.17%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
Institutions	130	119	4	0	2	2	41.23%	131	111	10	0	2	4	41.34%	138	102	12	0	1	5	40.62%
Corporates	1,168	339	51	18	5	25	49.31%	1,122	332	104	6	5	53	51.00%	1,123	303	132	6	4	66	50.32%
of which: SME	572	92	25	13	2	16	64.49%	533	102	54	4	2	33	64.54%	521	101	67	4	1	43	64.05%
Retail	6,819	362	964	268	92	662	68.71%	6,349	345	1,452	195	86	1,017	70.07%	6,008	307	1,830	176	70	1,288	70.37%
of which: SME	921	78	66	12	1	34	51.11%	877	82	107	4	1	47	44.52%	863	79	122	4	1	53	43.15%
Secured by mortgages on immovable property	3,109	636	763	17	24	268	35.13%	2,908	673	928	4	27	292	31.42%	2,835	687	987	4	25	299	30.34%
of which: SME	0	0	0	0	0	0	77.28%	0	0	0	0	0	0	77.28%	0	0	0	0	0	0	75.91%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	254	0	0	0	0	0	0.00%	254	0	0	0	0	0	0.00%	254	0	0	0	0	0	0.00%
Standardised Total	11,507	1,564	1,782	303	123	957	53.71%	10,790	1,569	2,495	205	119	1,366	54.77%	10,385	1,506	2,962	186	101	1,659	56.01%

POLAND

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%
Central governments	4,810	0	16	0	0	7	40.00%	4,780	0	49	6	0	16	40.00%	4,773	0	56	6	0	22	40.00%
Regional governments or local authorities	29	2	1	0	0	0	40.00%	29	2	1	0	0	0	40.00%	29	2	1	0	0	0	40.00%
Public sector entities	8	4	0	0	0	0	46.21%	8	4	1	0	0	0	48.22%	8	4	1	0	0	1	47.22%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	439	131	5	1	2	8	71.34%	438	125	12	0	2	8	67.36%	448	115	15	0	2	10	65.50%
Corporates	4,829	2,748	280	42	227	162	57.93%	3,972	3,333	543	20	292	298	54.81%	3,564	3,506	778	17	304	416	53.45%
of which: SME	1,162	526	90	11	57	48	53.30%	1,004	607	168	5	64	76	45.31%	930	616	233	4	62	99	42.49%
Retail	3,222	1,413	689	115	127	321	46.57%	2,864	1,292	1,166	61	99	524	44.94%	2,672	1,185	1,465	51	73	644	43.97%
of which: SME	1,934	356	299	28	39	115	38.49%	1,779	343	466	12	32	159	34.01%	1,704	320	564	11	25	182	32.26%
Secured by mortgages on immovable property	7,097	2,723	691	90	228	280	40.51%	6,418	2,867	1,226	57	227	495	40.38%	6,060	2,786	1,663	50	210	677	40.63%
of which: SME	2,619	1,827	398	25	161	156	39.07%	2,128	2,009	708	18	170	278	39.21%	1,872	1,972	1,000	15	165	398	39.79%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	461	0	0	0	0	0	0.00%	461	0	0	0	0	0	0.00%	461	0	0	0	0	0	0.00%
Standardised Total	20,896	7,022	1,684	257	585	774	45.96%	18,989	7,624	2,989	145	620	1,342	44.89%	18,022	7,598	3,982	125	590	1,770	44.45%

NETHERLANDS

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,360	0	0	0	0	0	0.00%	1,359	0	0	0	0	0	0.00%	1,359	0	0	0	0	0	0.00%
Central governments	1,502	0	0	0	0	0	40.00%	1,502	0	0	0	0	0	40.00%	1,502	0	0	0	0	0	40.00%
Regional governments or local authorities	5	7	0	0	0	0	40.00%	5	7	0	0	0	0	40.00%	5	7	0	0	0	0	40.00%
Public sector entities	6	0	0	0	0	0	41.15%	5	1	0	0	0	0	41.21%	5	1	1	0	0	0	40.57%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	89	63	2	0	1	1	41.35%	91	57	5	0	1	2	41.38%	96	51	6	0	1	3	40.73%
Corporates	679	72	28	12	4	13	46.09%	642	78	60	3	3	29	47.81%	631	75	74	3	3	35	47.27%
of which: SME	266	12	11	7	0	6	59.16%	248	18	23	2	0	15	64.72%	242	20	28	2	0	18	64.94%
Retail	1,215	77	56	26	6	32	56.81%	1,157	84	107	8	7	61	57.11%	1,139	83	126	8	6	72	56.62%
of which: SME	870	46	38	13	1	16	42.90%	829	51	74	4	1	31	41.90%	816	50	88	4	1	37	41.58%
Secured by mortgages on immovable property	2,323	201	36	1	5	5	13.39%	2,285	197	79	1	3	7	9.16%	2,237	196	128	1	3	9	7.18%
of which: SME	24	2	0	0	0	0	54.63%	21	4	1	0	1	0	54.63%	18	6	2	0	1	1	53.42%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	123	0	0	0	0	0	0.00%	123	0	0	0	0	0	0.00%	123	0	0	0	0	0	0.00%
Standardised Total	7,302	421	123	39	15	50	41.14%	7,170	423	252	12	14	99	39.38%	7,097	412	336	12	12	118	35.29%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BNP Paribas S.A.	**Central banks**														
	Central governments														
	Institutions														
	Corporates	12.038	0	1.466	0	9.493	8.494	2.284	2.037	261	230	11	53	52	20%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	4.504	0	491	0	3.823	3.410	519	459	162	141	4	6	35	21.59%
	Retail	4.540	0	198	0	3.730	3.316	505	446	305	269	3	8	84	27.72%
	Retail - Secured on real estate property	8	0	2	0	6	4	3	2	0	0	0	0	0	4.86%
	Retail - Secured on real estate property - Of Which: SME	8	0	2	0	5	4	3	2	0	0	0	0	0	4.86%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4.531	0	196	0	3.724	3.306	502	442	305	268	3	8	84	27.73%
	Retail - Other Retail - Of Which: SME	4.527	0	196	0	3.721	3.302	502	442	304	268	3	8	84	27.72%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	4	3	0	0	0	0	0	0	0	37.25%
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**16.585**	**0**	**1.665**	**0**	**13.230**	**11.810**	**2.789**	**2.482**	**566**	**499**	**14**	**61**	**137**	**24.20%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
FRANCE	**Central banks**														
	Central governments														
	Institutions														
	Corporates	7,859	0	1,166	0	5,888	5,163	1,741	1,527	230	203	2	16	44	19%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	3,563	0	165	0	2,861	2,509	438	384	205	232	1	6	69	26%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**11,430**	**0**	**1,332**	**0**	**8,757**	**7,678**	**2,179**	**1,910**	**405**	**434**	**3**	**22**	**113**	23%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BELGIUM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	38	0	18	0	22	17	10	8	6	5	0	0	1	12%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	43	0	12	0	26	20	12	10	4	3	0	0	2	39%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**81**	**0**	**30**	**0**	**48**	**37**	**22**	**17**	**10**	**8**	**0**	**1**	**2**	23%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	1	0	0	0	1	1	0	0	0	0	0	0	0	13%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**1**	**0**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	13%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	3,983	0	280	0	3,560	3,295	410	381	12	12	8	36	6	45%
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	920	0	20	0	831	771	54	50	35	32	3	2	14	39%
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**4,903**	**0**	**280**	**0**	**4,391**	**4,066**	**465**	**431**	**47**	**44**	**11**	**38**	**19**	41%

GERMANY

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	129	0	8	0	0	0	121	121	9	9	0	0	0	0%
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	1	0	0	0	1	1	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**130**	**0**	**8**	**0**	**1**	**1**	**121**	**121**	**9**	**9**	**0**	**0**	**0**	0%

LUXEMBOURG

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	18	0	11	0	17	14	1	1	0	0	0	0	0	8%
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	7	0	1	0	6	5	0	0	1	0	0	0	0	74%
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	1	0	0	0	1	1	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**25**	**0**	**12**	**0**	**23**	**20**	**1**	**1**	**1**	**1**	**0**	**0**	**0**	60%

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	4	0	0	0	4	3	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**4**	**0**	**0**	**0**	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
SPAIN	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
POLAND	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	**Central banks**														
	Central governments														
	Institutions														
	Corporates	5	0	1	0	2	1	0	0	4	4	0	0	2	58%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**5**	**0**	**1**	**0**	**2**	**1**	**0**	**0**	**4**	**4**	**0**	**0**	**2**	58%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	**Central banks**																														
	Central governments																														
	Institutions																														
	Corporates	9.392	8.398	2.085	1.840	582	517	7	42	83	14%	9.406	8.405	1.787	1.593	845	752	6	33	110	13%	9.412	8.404	1.589	1.401	1.057	942	6	28	131	12%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	3.726	3.307	416	368	394	348	3	4	91	23%	3.698	3.280	361	319	480	425	3	4	97	20%	3.666	3.245	321	283	559	495	3	3	102	18%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	13.126	11.717	2.483	2.209	976	865	10	46	174	17.85%	13.111	11.701	2.149	1.912	1.326	1.177	10	37	207	15.59%	13.078	11.668	1.891	1.685	1.616	1.437	10	32	234	14.45%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**																														
	Central governments																														
	Institutions																														
	Corporates	5.796	5.082	1.598	1.451	465	408	2	11	54	12%	5.849	5.129	1.361	1.194	649	569	1	8	61	9%	5.903	5.175	1.169	1.025	788	691	1	6	66	8%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	2.880	2.525	357	313	326	286	1	2	71	22%	2.871	2.519	308	270	382	335	1	2	74	19%	2.859	2.507	272	239	433	379	1	2	76	18%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	8.682	7.613	1.956	1.715	792	694	3	13	125	16%	8.728	7.653	1.671	1.465	1.032	904	2	10	135	13%	8.767	7.687	1.442	1.264	1.221	1.071	2	8	142	12%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	**Central banks**																														
	Central governments																														
	Institutions																														
	Corporates	22	17	7	5	9	7	0	0	1	13%	23	18	5	4	10	8	0	0	1	14%	23	18	4	3	11	9	0	0	2	14%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	28	22	8	6	6	5	0	0	2	37%	29	23	6	5	8	6	0	0	3	36%	29	23	5	4	9	7	0	0	3	35%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	51	39	15	12	15	11	0	0	3	23%	52	40	11	8	18	14	0	0	4	23%	52	40	8	6	20	15	0	0	5	23%

	(mln EUR, %)	Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	1	1	0	0	0	0	0	0	0	11%	1	1	0	0	0	0	0	0	0	12%	1	1	0	0	0	0	0	0	0	12%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	1	0	0	0	0	0	0	0	11%	1	1	0	0	0	0	0	0	0	12%	1	1	0	0	0	0	0	0	0	12%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	3,546	3,282	342	335	75	70	5	30	26	35%	3,502	3,241	340	315	141	131	5	25	45	32%	3,451	3,194	329	305	203	188	5	22	61	30%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	808	750	51	48	61	56	2	2	17	27%	765	728	46	43	89	82	2	2	20	22%	761	706	43	40	116	107	2	2	23	20%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**4,355**	**4,032**	**413**	**383**	**136**	**126**	**7**	**32**	**43**	31%	**4,287**	**3,969**	**386**	**358**	**230**	**213**	**7**	**27**	**64**	28%	**4,212**	**3,900**	**372**	**346**	**319**	**296**	**7**	**24**	**83**	26%

GERMANY

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	7	7	95	95	27	27	0	0	0	0%	12	0	78	78	40	40	0	0	0	0%	16	0	66	66	48	48	0	0	0	0%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	1	1	0	0	0	0	0	0	0	13%	1	1	0	0	0	0	0	0	0	13%	1	1	0	0	0	0	0	0	0	13%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**7**	**7**	**95**	**95**	**27**	**27**	**0**	**0**	**0**	0%	**12**	**11**	**78**	**78**	**40**	**40**	**0**	**0**	**0**	0%	**16**	**15**	**66**	**66**	**48**	**48**	**0**	**0**	**0**	0%

LUXEMBOURG

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	15	13	2	2	1	1	0	0	0	14%	14	12	2	2	2	1	0	0	0	15%	14	12	2	1	2	2	0	0	0	14%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	6	5	0	0	1	1	0	0	0	66%	6	5	0	0	1	1	0	0	0	58%	6	5	0	0	1	1	0	0	0	53%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**21**	**18**	**2**	**2**	**2**	**1**	**0**	**0**	**1**	35%	**21**	**18**	**2**	**2**	**3**	**2**	**0**	**0**	**1**	29%	**20**	**17**	**2**	**1**	**3**	**2**	**0**	**0**	**1**	27%

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	4	3	0	0	0	0	0	0	0	3%	4	3	0	0	0	0	0	0	0	3%	4	3	0	0	0	0	0	0	0	3%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	12%	0	0	0	0	0	0	0	0	0	12%	0	0	0	0	0	0	0	0	0	12%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	11%	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	10%	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	10%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

SPAIN

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%

POLAND

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

NETHERLANDS

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	2	1	0	0	4	4	0	0	2	58%	1	1	0	0	4	4	0	0	2	58%	1	1	0	0	4	4	0	0	2	57%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	11%	0	0	0	0	0	0	0	0	0	11%	0	0	0	0	0	0	0	0	0	11%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	2	1	0	0	4	4	0	0	2	58%	2	1	0	0	4	4	0	0	2	58%	2	1	0	0	4	4	0	0	2	57%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

BNP Paribas S.A.

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	8.664	7.253	2.638	2.351	736	655	12	76	104	14%	8.445	7.550	2.397	2.140	1.196	1.067	8	56	198	17%	8.419	7.520	2.111	1.887	1.508	1.346	7	45	191	13%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	3.638	3.228	496	431	412	364	4	6	96	23%	3.562	3.159	493	408	524	466	4	6	108	20%	3.505	3.107	410	362	625	556	6	5	112	18%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**12.309**	**10.990**	**3.138**	**2.783**	**1.148**	**1.019**	**16**	**83**	**200**	**17.42%**	**12.013**	**10.720**	**2.851**	**2.541**	**1.721**	**1.531**	**12**	**62**	**263**	**15.28%**	**11.929**	**10.641**	**2.522**	**2.250**	**2.134**	**1.901**	**11**	**50**	**303**	**14.22%**

FRANCE

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	5.308	4.654	1.976	1.731	576	506	3	20	60	10%	5.266	4.612	1.714	1.503	886	777	2	14	74	8%	5.316	4.656	1.464	1.284	1.085	952	1	9	82	8%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	2.819	2.471	405	355	340	298	1	3	75	22%	2.779	2.437	371	325	414	361	1	3	70	19%	2.754	2.415	331	292	477	418	1	2	82	17%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**8.133**	**7.131**	**2.382**	**2.086**	**916**	**803**	**4**	**23**	**135**	15%	**8.045**	**7.054**	**2.086**	**1.829**	**1.300**	**1.140**	**3**	**17**	**153**	12%	**8.070**	**7.076**	**1.798**	**1.577**	**1.562**	**1.370**	**2**	**12**	**163**	10%

BELGIUM

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	18	14	11	8	9	7	0	0	2	18%	19	15	7	6	12	9	0	0	2	19%	19	15	5	4	13	10	0	0	2	19%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	20	16	15	12	7	5	0	0	3	49%	22	17	12	9	9	7	0	0	4	47%	23	17	9	7	11	9	0	0	5	46%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**38**	**30**	**26**	**20**	**16**	**12**	**0**	**1**	**5**	32%	**41**	**31**	**19**	**15**	**21**	**16**	**0**	**0**	**7**	31%	**42**	**32**	**14**	**11**	**24**	**19**	**0**	**0**	**8**	31%

UNITED STATES

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	1	1	0	0	0	0	0	0	0	11%	1	1	0	0	0	0	0	0	0	12%	1	1	0	0	0	0	0	0	0	12%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	11%	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	12%	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	12%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

ITALY

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates																														
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail																														
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**4.103**	**3.799**	**629**	**583**	**171**	**159**	**12**	**58**	**36**	33%	**3.892**	**3.603**	**675**	**626**	**336**	**312**	**9**	**45**	**100**	30%	**3.779**	**3.499**	**649**	**602**	**475**	**441**	**8**	**39**	**129**	27%

GERMANY

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	3	0	87	87	39	39	0	0	0	0%	6	0	67	67	56	56	0	0	0	0%	9	0	57	57	64	64	0	0	0	0%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	1	1	0	0	0	0	0	0	0	13%	1	1	0	0	0	0	0	0	0	13%	1	1	0	0	0	0	0	0	0	13%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**4**	**4**	**87**	**87**	**39**	**39**	**0**	**0**	**0**	0%	**6**	**6**	**67**	**67**	**56**	**56**	**0**	**0**	**0**	0%	**10**	**9**	**57**	**57**	**64**	**64**	**0**	**0**	**0**	0%

LUXEMBOURG

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	14	12	2	2	1	1	0	0	0	15%	14	12	2	2	2	2	0	0	0	15%	14	12	2	2	2	2	0	0	0	14%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	6	5	0	0	1	1	0	0	1	86%	6	5	0	0	1	1	0	0	1	77%	5	5	0	0	1	1	0	0	1	65%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**21**	**17**	**3**	**2**	**2**	**1**	**0**	**0**	**1**	42%	**20**	**17**	**2**	**2**	**3**	**2**	**0**	**0**	**1**	32%	**19**	**16**	**2**	**2**	**3**	**3**	**0**	**0**	**1**	30%

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	4	3	0	0	0	0	0	0	0	4%	4	3	0	0	0	0	0	0	0	4%	4	3	0	0	0	0	0	0	0	4%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	12%	0	0	0	0	0	0	0	0	0	12%	0	0	0	0	0	0	0	0	0	12%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	11%	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	10%	**4**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	10%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas S.A.

SPAIN

Public guarantees - Adverse Scenario

(mln EUR, %)

	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%

POLAND

Public guarantees - Adverse Scenario

(mln EUR, %)

	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	

NETHERLANDS

Public guarantees - Adverse Scenario

(mln EUR, %)

	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	2	1	0	0	4	4	0	0	2	58%	1	1	0	0	4	4	0	0	2	58%	1	1	0	0	4	4	0	0	2	57%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	11%	0	0	0	0	0	0	0	0	0	11%	0	0	0	0	0	0	0	0	0	11%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	2	1	0	0	4	4	0	0	2	58%	2	1	0	0	4	4	0	0	2	57%	1	1	0	0	4	4	0	0	2	57%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BNP Paribas S.A.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	237	149	202	162	32	26	3	2	1	0	3	100%
	of which: SME	141	86	120	93	19	15	2	2	1	0	2	100%
	Retail	215	109	182	148	17	13	5	4	1	0	2	43%
	of which: SME	214	95	182	148	17	13	5	4	1	0	2	43%
	Secured by mortgages on immovable property	169	78	138	101	24	18	9	7	6	5	3	33%
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	621	326	531	412	74	56	17	12	8	6	8	48%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BELGIUM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	42	7	41	41	0	0	0	0	0	0	0	
	of which: SME	10	1	10	10	0	0	0	0	0	0	0	
	Retail	21	5	21	20	0	0	0	0	0	0	0	21%
	of which: SME	20	5	20	20	0	0	0	0	0	0	0	21%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	63	12	63	61	0	0	0	0	0	0	0	21%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	7	1	7	7	0	0	0	0	1	0	0	
	of which: SME	7	1	7	7	0	0	0	0	1	0	0	
	Retail	2	0	0	0	2	2	0	0	0	0	0	16%
	of which: SME	2	0	0	0	2	2	0	0	0	0	0	16%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	9	2	8	7	2	2	0	0	1	0	0	16%

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	188	141	154	114	31	22	3	2	0	0	3	100%
	of which: SME	124	83	103	75	19	14	2	2	0	0	2	100%
	Retail	189	93	169	126	15	11	5	4	1	0	2	43%
	of which: SME	189	93	169	126	15	11	5	4	1	0	2	43%
	Secured by mortgages on immovable property	167	77	134	108	24	18	3	2	6	0	3	33%
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	544	311	457	348	71	53	17	12	7	0	8	48%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

BNP Paribas S.A.

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	196	157	34	26	7	5	6	1	3	43.56%	189	151	35	27	13	9	6	1	4	30.92%	183	147	38	27	18	11	6	1	5	26.91%
of which: SME																														
Retail	180	139	21	17	12	9	6	1	3	24.37%	170	132	25	18	20	15	6	1	4	18.96%	162	126	26	19	27	20	6	1	4	16.69%
Secured by mortgages on immovable property	112	84	42	31	15	11	1	18	5	33.20%	104	77	43	32	23	17	1	20	8	33.81%	97	72	42	31	30	22	1	20	10	34.04%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	488	380	98	74	34	26	1	20	11	32.26%	464	361	103	77	56	41	1	21	15	27.80%	443	346	104	78	75	56	1	21	20	25.89%

FRANCE

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	52.02%	0	0	0	0	0	0	0	0	0	51.63%	0	0	0	0	0	0	0	0	0	52.39%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	52.02%	0	0	0	0	0	0	0	0	0	51.63%	0	0	0	0	0	0	0	0	0	52.39%

BELGIUM

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

UNITED STATES

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	41	40	1	1	0	0	0	0	0	34.52%	41	40	1	1	0	0	0	0	0	33.58%	40	40	1	1	0	0	0	0	0	32.88%
of which: SME																														
Retail	21	20	0	0	0	0	0	0	0	25.07%	21	20	0	0	0	0	0	0	0	27.43%	21	20	0	0	0	0	0	0	0	29.08%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	62	61	1	1	0	0	0	0	0	32.91%	62	61	1	1	0	0	0	0	0	32.94%	61	61	1	1	0	0	0	0	0	32.56%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

ITALY

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	5	0	0	0	0	0	0	0	66.40%
of which: SME										
Retail	0	0	2	2	0	0	0	0	0	61.50%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	0	0	0	0	0	58.60%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	6	0	0	0	0	0	0	0	61.62%
of which: SME										
Retail	0	0	2	2	0	0	0	0	0	43.82%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	0	0	0	0	0	56.28%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	6	0	0	0	0	0	0	0	57.68%
of which: SME										
Retail	0	0	1	1	0	0	0	0	0	43.37%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	0	0	0	0	0	53.58%

GERMANY

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

LUXEMBOURG

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

UNITED KINGDOM

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	40.00%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	40.00%	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	40.00%	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

SPAIN

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

POLAND

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	148	110	33	24	7	5	0	1	3	43.29%	141	105	34	26	12	9	0	1	4	30.28%	135	101	35	26	17	13	0	1	4	25.29%
of which: SME																														
Retail	157	116	22	15	12	9	0	1	3	24.08%	148	110	22	16	19	14	0	1	4	18.47%	139	104	23	17	26	20	0	1	4	16.10%
of which: SME																														
Secured by mortgages on immovable property	111	83	41	30	15	11	1	18	5	35.16%	103	77	42	31	22	17	1	26	8	33.73%	96	72	41	31	30	22	1	20	10	33.99%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	416	309	95	70	34	25	1	20	11	32.04%	392	291	98	73	54	40	1	21	15	27.48%	371	276	99	74	74	55	1	21	18	25.53%

NETHERLANDS

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

BNP Paribas S.A.

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	189	137	59	41	10	7	1	2	4	36.36%	159	120	58	43	20	15	6	3	5	25.55%	152	124	55	41	29	21	6	2	7	22.43%
of which: SME																														
Retail	165	128	31	21	19	14	1	2	6	29.42%	150	117	32	24	32	24	6	3	7	22.14%	141	110	32	24	42	31	6	1	8	19.80%
Secured by mortgages on immovable property	82	61	67	50	20	15	1	43	7	35.52%	74	55	61	45	34	26	1	37	13	36.61%	71	53	53	39	46	34	1	31	17	37.10%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	417	328	156	118	49	37	2	46	16	33.37%	384	300	150	113	87	65	1	41	25	28.68%	365	287	140	105	117	87	1	35	32	27.23%

FRANCE

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	55.46%	0	0	0	0	0	0	0	0	0	55.01%	0	0	0	0	0	0	0	0	0	55.77%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	55.46%	0	0	0	0	0	0	0	0	0	55.01%	0	0	0	0	0	0	0	0	0	55.77%

BELGIUM

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

UNITED STATES

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	40	40	1	1	0	0	0	0	0	39.55%	40	39	1	1	0	0	0	0	0	38.61%	40	39	1	1	1	0	0	0	0	37.77%
of which: SME																														
Retail	21	20	0	0	0	0	0	0	0	26.51%	21	20	0	0	0	0	0	0	0	30.17%	21	20	0	0	0	0	0	0	0	32.35%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	62	61	1	1	0	0	0	0	0	38.36%	61	60	2	2	0	0	0	0	0	38.07%	61	60	2	2	1	1	0	0	0	37.68%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

ITALY

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	5	0	0	0	0	0	0	0	69.07%
of which: SME										
Retail	0	0	2	2	0	0	0	0	0	52.40%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	0	0	0	0	0	64.15%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	6	0	0	0	0	0	0	0	64.78%
of which: SME										
Retail	0	0	2	2	0	0	0	0	0	50.70%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	0	0	0	0	0	60.77%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	7	6	0	0	0	0	0	0	0	60.50%
of which: SME										
Retail	0	0	1	1	0	0	0	0	0	50.01%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	7	7	2	2	1	1	0	0	0	57.68%

GERMANY

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

UNITED KINGDOM

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	40.00%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	40.00%
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	40.00%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas S.A.

SPAIN

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

POLAND

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	122	91	56	42	9	7	0	2	3	36.02%	112	83	56	42	20	15	0	2	5	24.67%	106	79	53	40	28	21	0	2	6	21.53%
of which: SME																														
Retail	142	106	28	21	19	14	1	2	5	29.10%	128	95	29	22	32	24	0	2	7	21.57%	119	88	29	22	41	31	0	1	8	19.07%
of which: SME																														
Secured by mortgages on immovable property	81	60	66	49	20	15	1	10	7	35.40%	74	55	59	44	36	26	1	17	13	36.49%	70	52	52	38	46	34	1	31	17	36.99%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	346	257	150	112	48	36	2	46	16	33.08%	314	233	145	108	86	64	1	40	24	28.25%	295	219	134	100	115	86	1	34	31	26.77%

NETHERLANDS

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Securitisations

BNP Paribas S.A.

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	54,936						
	SEC-SA	33,197						
	SEC-ERBA	3,905						
	SEC-IAA	0						
	Total	**92,038**						
REA	SEC-IRBA	8,770	9,965	11,002	11,982	11,743	20,624	35,058
	SEC-SA	5,892	6,560	7,549	8,458	7,324	9,567	12,092
	SEC-ERBA	1,132	1,186	1,323	1,468	1,327	1,620	1,965
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**15,794**	**17,710**	**19,875**	**21,908**	**20,394**	**31,811**	**49,116**
Impairments	**Total banking book others than assessed at fair value**		**23**	**24**	**17**	**46**	**42**	**27**

2023 EU-wide Stress Test: Risk exposure amounts

BNP Paribas S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	651,179	662,815	670,447	676,026	697,526	725,872	746,538
Risk exposure amount for securitisations and re-securitisations	15,794	17,710	19,875	21,908	20,394	31,811	49,116
Risk exposure amount other credit risk	635,385	645,105	650,572	654,118	677,133	694,062	697,423
Risk exposure amount for market risk	32,007	32,007	32,007	32,007	49,945	49,945	49,945
Risk exposure amount for operational risk	61,656	62,089	62,469	62,816	62,642	63,587	64,414
Other risk exposure amounts	205	-362	-367	-371	5,166	5,012	4,446
Total risk exposure amount	**745,046**	**756,549**	**764,557**	**770,478**	**815,279**	**844,417**	**865,344**
Total Risk exposure amount (transitional)	**744,851**	**756,457**	**764,501**	**770,478**	**814,700**	**844,162**	**865,344**
Total Risk exposure amount (fully loaded)	**745,046**	**756,549**	**764,557**	**770,478**	**815,279**	**844,417**	**865,344**

2023 EU-wide Stress Test: Capital

BNP Paribas S.A.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**120,562**	**125,084**	**128,602**	**130,340**	**97,781**	**99,297**	**101,315**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**91,828**	**96,253**	**99,608**	**101,299**	**69,963**	**70,632**	**72,274**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		26,098	26,098	26,098	26,098	26,098	26,098	26,098
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		82,684	86,860	91,542	96,333	69,798	72,109	76,177
	A.1.3	Accumulated other comprehensive income		-3,553	-3,408	-3,308	-3,208	-8,907	-8,441	-8,076
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-2,624	-2,624	-2,624	-2,624	-5,872	-5,872	-5,872
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		421	421	421	421	828	828	828
	A.1.3.3	Other OCI contributions		-1,351	-1,205	-1,105	-1,005	-3,863	-3,397	-3,032
	A.1.4	Other Reserves		234	234	234	234	234	234	234
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		1,736	1,736	1,736	1,736	1,736	1,736	1,736
	A.1.7	Adjustments to CET1 due to prudential filters		-1,829	-1,829	-1,829	-1,829	-2,406	-2,406	-2,406
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,514	-1,514	-1,514	-1,514	-3,121	-3,121	-3,121
	A.1.7.2	Cash flow hedge reserve		-12	-12	-12	-12	1,018	1,018	1,018
	A.1.7.3	Other adjustments		-304	-304	-304	-304	-304	-304	-304
	A.1.8	(-) Intangible assets (including Goodwill)		-10,559	-9,599	-9,541	-9,414	-9,599	-9,541	-9,414
	A.1.8.1	of which: Goodwill (-)		-8,345	-8,345	-8,345	-8,345	-8,345	-8,345	-8,345
	A.1.8.2	of which: Software assets (-)		-1,467	-508	-449	-322	-508	-449	-322
	A.1.8.3	of which: Other intangible assets (-)		-747	-747	-747	-747	-747	-747	-747
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-160	-66	-60	-57	-4,760	-4,457	-3,449
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-298	-282	-282	-282	-216	-217	-238
	A.1.11	(-) Defined benefit pension fund assets		-457	-457	-457	-457	-576	-576	-576
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

BNP Paribas S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-223	-223	-223	-223	-223	-223	-223
	A.1.14.1	of which: from securitisation positions (-)		-223	-223	-223	-223	-223	-223	-223
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-122	-658	-1,967	-5,217	-651	-1,889	-5,173
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-962	-962	-962	-962	-962	-962	-962
	A.1.20	CET1 capital elements or deductions - other		-1,146	-1,412	-1,433	-1,454	-1,412	-1,433	-1,454
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,074	-1,285	-1,079	-1,051	-4,294	-3,123	-2,624
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		1,027	1,027	1,027	1,027	1,027	1,027	1,027
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		377	533	236	207	5,017	3,418	2,660
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		146	91	0	0	1,566	1,138	879
	A.1.22	Transitional adjustments		384	221	59	0	1,809	600	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		384	221	59	0	1,809	600	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		384	221	59	0	1,725	570	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	84	30	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

BNP Paribas S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**11,616**	**11,616**	**11,616**	**11,616**	**11,616**	**11,616**	**11,616**
	A.2.1	Additional Tier 1 Capital instruments		12,066	12,066	12,066	12,066	12,066	12,066	12,066
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-450	-450	-450	-450	-450	-450	-450
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**103,444**	**107,870**	**111,225**	**112,916**	**81,580**	**82,248**	**83,891**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**17,117**	**17,215**	**17,378**	**17,424**	**16,202**	**17,049**	**17,424**
	A.4.1	Tier 2 Capital instruments		16,968	16,968	16,968	16,968	16,968	16,968	16,968
	A.4.2	Other Tier 2 Capital components and deductions		-3,132	-3,132	-3,132	-3,132	-3,132	-3,132	-3,132
	A.4.3	Tier 2 transitional adjustments		3,281	3,378	3,541	3,588	2,365	3,212	3,588
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-307	-209	-47	0	-1,222	-375	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**745,046**	**756,549**	**764,557**	**770,478**	**815,279**	**844,417**	**865,344**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**-196**	**-92**	**-56**	**0**	**-580**	**-254**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**12.33%**	**12.72%**	**13.03%**	**13.15%**	**8.59%**	**8.37%**	**8.35%**
	C.2	**Tier 1 Capital ratio**		**13.89%**	**14.26%**	**14.55%**	**14.66%**	**10.01%**	**9.74%**	**9.69%**
	C.3	**Total Capital ratio**		**16.19%**	**16.54%**	**16.82%**	**16.92%**	**12.00%**	**11.76%**	**11.71%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**91,444**	**96,032**	**99,549**	**101,299**	**68,154**	**70,032**	**72,274**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**103,060**	**107,649**	**111,166**	**112,916**	**79,771**	**81,648**	**83,891**
	D.3	**TOTAL CAPITAL (fully loaded)**		**116,897**	**121,485**	**125,002**	**126,752**	**93,607**	**95,485**	**97,727**

2023 EU-wide Stress Test: Capital

BNP Paribas S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.27%	12.69%	13.02%	13.15%	8.36%	8.29%	8.35%
	E.2	Tier 1 Capital ratio		13.83%	14.23%	14.54%	14.66%	9.78%	9.67%	9.69%
	E.3	Total Capital ratio		15.69%	16.06%	16.35%	16.45%	11.48%	11.31%	11.29%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		2,373,844	2,373,844	2373844	2373844	2373844	2373844	2373844
	H.2	Total leverage ratio exposures (fully loaded)		2,373,459	2,373,459	2373459	2373459	2373459	2373459	2373459
	H.3	Leverage ratio (transitional)		4.36%	4.54%	4.69%	4.76%	3.44%	3.46%	3.53%
	H.4	Leverage ratio (fully loaded)		4.34%	4.54%	4.68%	4.76%	3.36%	3.44%	3.53%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.09%	0.37%	0.53%	0.53%	0.37%	0.53%	0.53%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
	P.6	Combined buffer		4.17%	4.45%	4.61%	4.61%	4.45%	4.61%	4.61%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.39%	1.57%	1.57%	1.57%	1.57%	1.57%	1.57%
	R.1.1	of which: CET1		0.78%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
	R.1.2	of which: AT1		0.26%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.39%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%
	R.2.1	of which: CET1		5.28%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.56%	14.02%	14.18%	14.18%	14.02%	14.18%	14.18%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.45%	9.83%	9.99%	9.99%	9.83%	9.99%	9.99%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		91,296						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		742,835						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.29%						

2023 EU-wide Stress Test: P&L

BNP Paribas S.A.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	21,405	26,177	26,879	27,098	19,361	22,586	23,270
Interest income	41,627	78,413	75,703	69,149	99,306	96,648	86,681
Interest expense	-20,221	-52,236	-48,824	-42,052	-79,715	-73,774	-63,081
Dividend income	1,661	1,666	1,666	1,666	1,666	773	890
Net fee and commission income	11,149	11,542	11,542	11,542	6,774	8,724	10,249
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-4,230	3,385	3,385	3,385	-22,042	2,539	2,539
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					14,071		
Other operating income not listed above, net	12,365	668	668	667	502	599	600
Total operating income, net	42,351	43,437	44,140	44,357	20,333	35,221	37,548
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,876	-4,306	-3,657	-3,375	-13,149	-7,435	-6,117
Other income and expenses not listed above, net	-26,594	-27,121	-26,882	-27,095	-26,441	-24,633	-25,103
Profit or (-) loss before tax from continuing operations	12,881	12,010	13,600	13,888	-19,257	3,153	6,328
Tax expenses or (-) income related to profit or loss from continuing operations	-2,976	-2,802	-3,392	-3,454	6,372	-372	-1,260
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**10,592**	**9,208**	**10,208**	**10,434**	**-12,886**	**2,782**	**5,068**
Amount of dividends paid and minority interests after MDA-related adjustments	5,782	5,033	5,525	5,643	0	470	1,000
Attributable to owners of the parent net of estimated dividends	4,810	4,176	4,682	4,791	-12,886	2,311	4,068
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	2,581	2,228	2,884
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

BNP Paribas S.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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 (+/-)	1671

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0