



2016 EU-wide Stress Test

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR



2016 EU-wide Stress Test: Summary

BNP Paribas

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		64,467.38	57,000.37
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		8,070.51	1,936.50
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-9,998.12	-17,217.69
Cumulative 3y: Profit or (-) loss for the year		17,343.90	-2,920.92
Coverage ratio - Default stock	53.52%	45.42%	44.88%
Common Equity Tier 1 capital	69,562.06	79,035.24	59,098.90
Total Risk exposure amount	629,626.38	651,410.30	687,978.74
Common Equity Tier 1 ratio, %	11.0%	12.1%	8.6%
Fully loaded Common Equity Tier 1 ratio, %	10.9%	12.1%	8.5%
Tier 1 capital	76,853.63	85,225.38	65,289.04
Total leverage ratio exposures	1,834,479.45	1,834,479.45	1,834,479.45
Leverage ratio, %	4.2%	4.6%	3.6%
Fully loaded leverage ratio, %	4.0%	4.6%	3.5%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

BNP Paribas

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
BNP Paribas	Central banks and central governments	294,293	68	0	0	4,876	1	0	0	16	4	0	0	8.2%	
	Institutions	89,287	537	0	0	14,538	1	0	0	45	226	0	0	41.1%	
	Corporates	394,534	15,867	0	0	175,392	5,321	0	0	921	9,020	0	0	56.0%	
	Corporates - Of Which: Specialised Lending	35,210	1,995	0	0	12,412	64	0	0	106	777	0	0	48.7%	
	Corporates - Of Which: SME	27,369	4,993	0	0	13,955	4,338	0	0	134	2,488	0	0	49.8%	
	Retail	223,599	13,165	0	0	42,311	6,894	0	0	917	6,176	0	0	46.9%	
	Retail - Secured on real estate property	137,204	3,798	0	0	15,600	2,495	0	0	238	883	0	0	23.2%	
	Retail - Secured on real estate property - Of Which: SME	9,487	319	0	0	2,441	195	0	0	41	54	0	0	16.9%	
	Retail - Secured on real estate property - Of Which: non-SME	127,717	3,479	0	0	13,159	2,300	0	0	197	829	0	0	23.8%	
	Retail - Qualifying Revolving	15,454	1,398	0	0	4,929	300	0	0	230	858	0	0	61.4%	
	Retail - Other Retail	70,942	7,869	0	0	21,782	4,099	0	0	449	4,634	0	0	55.7%	
	Retail - Other Retail - Of Which: SME	25,358	3,850	0	0	6,834	2,204	0	0	99	2,037	0	0	52.9%	
	Retail - Other Retail - Of Which: non-SME	45,583	4,119	0	0	14,948	1,894	0	0	350	2,399	0	0	58.2%	
	Equity	0	0	13,243	0	0	0	44,715	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	137	0	0	0	136	0	0	0	0	0	0	0	-		
IRB TOTAL	1,001,950	28,536	13,243	0	237,253	12,216	44,715	0	1,899	15,426	0	0	51.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
France	Central banks and central governments	71,677	0	0	0	213	0	0	0	0	0	0	0	-	
	Institutions	12,760	5	0	0	1,844	0	0	0	13	5	0	0	94.3%	
	Corporates	75,057	1,944	0	0	43,534	238	0	0	189	1,164	0	0	74.4%	
	Corporates - Of Which: Specialised Lending	2,916	134	0	0	1,545	4	0	0	2	36	0	0	27.2%	
	Corporates - Of Which: SME	5,888	142	0	0	4,481	39	0	0	26	68	0	0	47.4%	
	Retail	107,948	5,439	0	0	17,466	3,476	0	0	483	2,461	0	0	45.3%	
	Retail - Secured on real estate property	60,102	744	0	0	4,080	1,075	0	0	80	132	0	0	17.8%	
	Retail - Secured on real estate property - Of Which: SME	2,687	1	0	0	675	90	0	0	4	11	0	0	79.3%	
	Retail - Secured on real estate property - Of Which: non-SME	60,311	743	0	0	3,405	984	0	0	76	131	0	0	17.7%	
	Retail - Qualifying Revolving	10,012	1,650	0	0	2,702	300	0	0	148	558	0	0	53.2%	
	Retail - Other Retail	34,004	3,644	0	0	9,985	2,104	0	0	254	1,764	0	0	48.5%	
	Retail - Other Retail - Of Which: SME	12,331	1,692	0	0	3,003	1,089	0	0	119	894	0	0	49.9%	
	Retail - Other Retail - Of Which: non-SME	21,687	1,952	0	0	6,582	1,013	0	0	135	870	0	0	47.5%	
	Equity	0	0	7,381	0	0	0	24,674	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	286,542	6,986	7,381	0	61,957	3,714	24,674	0	684	3,630	0	0	51.7%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United States	Central banks and central governments	31,125	0	0	0	36	0	0	0	0	0	0	0	-	
	Institutions	9,154	236	0	0	1,106	0	0	0	2	79	0	0	35.0%	
	Corporates	94,513	1,037	0	0	21,421	0	0	0	104	613	0	0	47.7%	
	Corporates - Of Which: Specialised Lending	3,004	186	0	0	1,022	0	0	0	6	113	0	0	60.9%	
	Corporates - Of Which: SME	430	31	0	0	185	0	0	0	1	28	0	0	92.9%	
	Retail	11	1	0	0	4	1	0	0	0	11	0	0	44.6%	
	Retail - Secured on real estate property	6	1	0	0	2	0	0	0	0	0	0	0	28.5%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	6	1	0	0	2	0	0	0	0	0	0	0	28.5%	
	Retail - Qualifying Revolving	6	1	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	3	0	0	0	2	0	0	0	0	0	0	0	60.3%	
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	0	0	0	0	63.3%	
	Retail - Other Retail - Of Which: non-SME	0	0	445	0	0	0	1,346	0	0	0	0	0	59.6%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	94,807	1,263	445	0	22,568	1	1,246	0	106	692	0	0	44.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Belgium	Central banks and central governments	27,013	0	0	0	63	0	0	0	0	0	0	0	-	
	Institutions	7,085	16	0	0	961	0	0	0	6	1	0	0	5.7%	
	Corporates	42,794	1,653	0	0	17,238	168	0	0	67	811	0	0	49.1%	
	Corporates - Of Which: Specialised Lending	3,291	17	0	0	1,074	2	0	0	1	0	0	0	0.0%	
	Corporates - Of Which: SME	7,432	726	0	0	2,654	103	0	0	22	359	0	0	49.4%	
	Retail	65,618	1,944	0	0	10,559	138	0	0	160	161	0	0	15.4%	
	Retail - Secured on real estate property	50,530	949	0	0	7,037	130	0	0	106	112	0	0	11.8%	
	Retail - Secured on real estate property - Of Which: SME	6,126	252	0	0	1,533	13	0	0	33	36	0	0	14.1%	
	Retail - Secured on real estate property - Of Which: non-SME	44,404	697	0	0	5,504	117	0	0	74	76	0	0	10.9%	
	Retail - Qualifying Revolving	394	0	0	0	76	0	0	0	2	0	0	0	-	
	Retail - Other Retail	14,694	95	0	0	3,427	8	0	0	52	49	0	0	51.5%	
	Retail - Other Retail - Of Which: SME	65	0	0	0	1,897	4	0	0	30	27	0	0	57.4%	
	Retail - Other Retail - Of Which: non-SME	9,178	30	0	0	2,240	5	0	0	22	11	0	0	38.6%	
	Equity	0	0	1,815	0	0	0	6,647	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	118	0	0	0	116	0	0	0	0	0	0	0	-		
IRB TOTAL	142,567	2,712	1,815	0	28,917	306	6,647	0	231	972	0	0	35.8%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

BNP Paribas

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Italy	Central banks and central governments	24,255	0	0	0	159	0	0	0	0	0	0	0	0	0	94.3%
	Institutions	3,383	2	0	0	860	0	0	0	3	2	0	0	0	0	90.5%
	Corporates	31,437	7,418	0	0	15,627	4,646	0	0	134	3,881	0	0	0	0	52.3%
	Corporates - Of Which: Specialised Lending	764	338	0	0	515	0	0	0	5	105	0	0	0	0	31.2%
	Corporates - Of Which: SME	7,318	3,643	0	0	4,578	4,193	0	0	69	1,730	0	0	0	0	47.5%
	Retail	32,469	5,634	0	0	8,907	3,261	0	0	186	2,742	0	0	0	0	48.7%
	Retail - Secured on real estate property	18,777	2,025	0	0	3,811	1,281	0	0	42	619	0	0	0	0	30.6%
	Retail - Secured on real estate property - Of Which: SME	421	50	0	0	198	91	0	0	3	14	0	0	0	0	27.8%
	Retail - Secured on real estate property - Of Which: non-SME	18,357	1,975	0	0	3,614	1,190	0	0	39	605	0	0	0	0	30.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,692	3,610	0	0	5,096	1,980	0	0	64	2,123	0	0	0	0	58.8%
	Retail - Other Retail - Of Which: SME	7,317	2,072	0	0	2,283	1,109	0	0	46	1,140	0	0	0	0	55.0%
	Retail - Other Retail - Of Which: non-SME	6,374	1,538	0	0	2,513	871	0	0	15	983	0	0	0	0	63.9%
	Equity	0	0	322	0	0	0	1,166	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	91,544	13,054	322	0	29,553	7,908	1,166	0	243	6,627	0	0	0	0	50.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
United Kingdom	Central banks and central governments	27,667	0	0	0	41	0	0	0	0	0	0	0	0	0	-
	Institutions	14,440	2	0	0	1,096	0	0	0	0	2	0	0	0	0	4.8%
	Corporates	47,888	329	0	0	10,879	0	0	0	45	266	0	0	0	0	76.6%
	Corporates - Of Which: Specialised Lending	4,059	24	0	0	1,036	0	0	0	6	14	0	0	0	0	59.6%
	Corporates - Of Which: SME	416	39	0	0	98	0	0	0	0	36	0	0	0	0	52.9%
	Retail	17	1	0	0	7	0	0	0	0	0	0	0	0	0	34.6%
	Retail - Secured on real estate property	8	1	0	0	3	0	0	0	0	0	0	0	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	2	0	0	0	0	0	0	0	0	0	0.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	1	0	0	4	0	0	0	0	1	0	0	0	0	69.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52.5%
	Retail - Other Retail - Of Which: non-SME	9	1	0	0	4	0	0	0	0	1	0	0	0	0	71.5%
	Equity	0	0	542	0	0	0	1,721	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	90,013	332	542	0	12,023	0	1,721	0	45	266	0	0	0	0	76.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Germany	Central banks and central governments	12,179	0	0	0	241	0	0	0	0	0	0	0	0	0	0.0%
	Institutions	4,223	0	0	0	698	0	0	0	0	0	0	0	0	0	-
	Corporates	12,188	76	0	0	6,235	8	0	0	25	67	0	0	0	0	88.1%
	Corporates - Of Which: Specialised Lending	195	0	0	0	57	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	283	0	0	0	176	0	0	0	2	0	0	0	0	0	-
	Retail	6,084	285	0	0	2,858	0	0	0	55	184	0	0	0	0	64.6%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	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	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1,680	84	0	0	998	0	0	0	41	63	0	0	0	0	74.5%
	Retail - Other Retail	4,402	200	0	0	1,859	0	0	0	14	121	0	0	0	0	60.5%
	Retail - Other Retail - Of Which: SME	0	2	0	0	1	0	0	0	0	0	0	0	0	0	68.3%
	Retail - Other Retail - Of Which: non-SME	4,400	200	0	0	1,858	0	0	0	14	121	0	0	0	0	60.5%
	Equity	0	0	5	0	0	0	16	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	35,174	361	5	0	9,831	8	16	0	80	251	0	0	0	0	69.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Japan	Central banks and central governments	35,411	0	0	0	51	0	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,738	1	0	0	213	0	0	0	0	0	0	0	0	0	-
	Corporates	2,160	0	0	0	575	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	54	0	0	0	2	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	3	0	0	0	1	0	0	0	0	0	0	0	0	0	91.6%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92.9%
	Equity	0	0	0	0	0	0	21	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	40,510	1	0	0	838	0	21	0	0	0	0	0	0	0	4.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

BNP Paribas

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Netherlands	Central banks and central governments	7,967	0	0	0	11	0	0	0	0	0	0	0	0	-
	Institutions	2,529	0	0	0	284	0	0	0	0	0	0	0	0	-
	Corporates	13,029	31	0	0	5,338	5	0	0	18	21	0	0	0	73.3%
	Corporates - Of Which: Specialised Lending	387	0	0	0	119	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	247	0	0	0	77	0	0	0	0	0	0	0	0	80.1%
	Retail	1	1	0	0	0	0	0	0	0	0	0	0	0	2.2%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.1%
	Retail - Secured on real estate property - Of Which: non-SME	0	1	0	0	0	0	0	0	0	0	0	0	0	0.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	13.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	13.8%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	237	0	0	0	736	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	23,525	32	237	0	5,653	0	736	0	18	23	0	0	0	71.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Turkey	Central banks and central governments	39	0	0	0	18	0	0	0	0	0	0	0	0	-
	Institutions	1,912	0	0	0	292	0	0	0	0	0	0	0	0	-
	Corporates	2,925	15	0	0	1,286	11	0	0	1	10	0	0	0	63.4%
	Corporates - Of Which: Specialised Lending	725	3	0	0	262	0	0	0	1	2	0	0	0	61.4%
	Corporates - Of Which: SME	259	0	0	0	61	0	0	0	0	0	0	0	0	-
	Retail	0	1	0	0	0	0	0	0	0	0	0	0	0	76.2%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	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	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	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	0	1	0	0	0	0	0	0	0	0	0	0	0	76.2%
	Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	0	0	0	0	0	0	76.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	50.8%
	Equity	0	0	5	0	0	0	19	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,926	16	5	0	1,996	12	19	0	1	10	0	0	0	63.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Luxembourg	Central banks and central governments	12,019	0	0	0	77	0	0	0	0	0	0	0	0	-
	Institutions	637	0	0	0	97	0	0	0	0	0	0	0	0	-
	Corporates	11,412	173	0	0	5,115	19	0	0	28	113	0	0	0	52.7%
	Corporates - Of Which: Specialised Lending	167	0	0	0	118	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1,359	9	0	0	358	1	0	0	2	2	0	0	0	19.4%
	Retail	6,143	119	0	0	1,167	12	0	0	14	51	0	0	0	43.0%
	Retail - Secured on real estate property	4,824	76	0	0	658	0	0	0	10	19	0	0	0	24.9%
	Retail - Secured on real estate property - Of Which: SME	249	15	0	0	34	2	0	0	1	3	0	0	0	21.9%
	Retail - Secured on real estate property - Of Which: non-SME	4,575	61	0	0	624	6	0	0	8	16	0	0	0	25.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,319	44	0	0	509	4	0	0	4	33	0	0	0	74.7%
	Retail - Other Retail - Of Which: SME	163	17	0	0	48	2	0	0	0	14	0	0	0	82.8%
	Retail - Other Retail - Of Which: non-SME	1,157	27	0	0	461	3	0	0	4	19	0	0	0	69.8%
	Equity	0	0	765	0	0	0	2,783	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	30,233	292	765	0	6,473	32	2,783	0	42	163	0	0	0	48.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

BNP Paribas

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	90	28.1%	0.0%	151	29.4%	0.0%	205	29.6%
Institutions	0.0%	379	39.2%	0.0%	296	37.8%	0.0%	313	36.6%
Corporates	0.2%	10,297	53.3%	0.1%	10,994	51.4%	0.1%	11,609	49.9%
Corporates - Of Which: Specialised Lending	0.1%	604	44.7%	0.1%	934	41.7%	0.1%	962	39.3%
Corporates - Of Which: SME	0.5%	2,945	48.6%	0.4%	3,204	47.9%	0.4%	3,424	47.3%
Retail	0.3%	8,183	43.1%	0.3%	9,111	40.9%	0.3%	9,964	39.5%
Retail - Secured on real estate property	0.1%	1,260	20.6%	0.0%	1,371	19.1%	0.0%	1,467	18.2%
Retail - Secured on real estate property - Of Which: SME	0.2%	115	14.3%	0.2%	134	13.0%	0.2%	152	12.3%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	1,145	21.3%	0.0%	1,237	20.0%	0.0%	1,315	19.1%
Retail - Qualifying Revolving	0.8%	1,279	57.1%	0.7%	1,452	54.7%	0.7%	1,617	53.2%
Retail - Other Retail	0.2%	5,643	51.6%	0.6%	6,289	49.1%	0.6%	6,880	47.4%
Retail - Other Retail - Of Which: SME	0.8%	2,456	49.6%	0.7%	2,972	47.3%	0.7%	2,972	45.6%
Retail - Other Retail - Of Which: non-SME	0.6%	3,187	53.5%	0.5%	3,362	50.7%	0.5%	3,908	48.9%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.2%	18,640	48.0%	0.1%	20,553	45.7%	0.1%	22,091	44.1%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	99	24.0%	0.0%	170	24.5%	0.0%	232	24.4%
Institutions	0.1%	304	36.6%	0.1%	355	34.2%	0.1%	390	32.9%
Corporates	0.2%	10,798	52.5%	0.3%	12,308	49.8%	0.3%	13,482	47.9%
Corporates - Of Which: Specialised Lending	0.2%	941	42.5%	0.2%	1,014	37.9%	0.1%	1,063	35.3%
Corporates - Of Which: SME	0.6%	3,033	49.5%	0.6%	3,436	49.6%	0.6%	3,790	49.0%
Retail	0.4%	8,715	44.2%	0.5%	10,372	41.5%	0.4%	11,714	39.7%
Retail - Secured on real estate property	0.1%	1,473	23.8%	0.1%	1,625	22.6%	0.1%	1,710	21.5%
Retail - Secured on real estate property - Of Which: SME	0.2%	145	18.9%	0.4%	199	19.3%	0.4%	245	19.2%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,328	24.4%	0.1%	1,626	23.0%	0.1%	1,865	21.8%
Retail - Qualifying Revolving	1.0%	1,328	57.0%	1.2%	1,594	54.8%	1.0%	1,807	53.2%
Retail - Other Retail	0.5%	5,818	51.8%	1.0%	6,653	49.1%	0.8%	7,707	47.4%
Retail - Other Retail - Of Which: SME	1.1%	2,592	50.0%	1.3%	3,047	47.9%	1.1%	3,420	46.4%
Retail - Other Retail - Of Which: non-SME	0.8%	3,326	53.5%	0.8%	3,906	50.2%	0.7%	4,377	48.2%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.2%	19,930	48.0%	0.3%	23,205	45.2%	0.2%	25,817	43.2%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	9	5.0%	0.0%	1	0.0%	0.0%	2	0.0%
Institutions	0.1%	20	54.3%	0.1%	23	46.2%	0.0%	26	42.0%
Corporates	0.2%	1,421	64.6%	0.1%	1,514	58.2%	0.1%	1,603	53.6%
Corporates - Of Which: Specialised Lending	0.1%	40	36.2%	0.2%	40	28.0%	0.3%	59	24.6%
Corporates - Of Which: SME	0.4%	1,115	39.6%	0.4%	137	36.1%	0.4%	158	34.1%
Retail	0.2%	3,343	41.7%	0.2%	3,531	40.7%	0.2%	3,637	39.4%
Retail - Secured on real estate property	0.0%	235	13.7%	0.0%	255	12.0%	0.0%	272	11.1%
Retail - Secured on real estate property - Of Which: SME	0.2%	9	10.2%	0.2%	14	9.2%	0.2%	19	8.9%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	226	13.9%	0.0%	241	12.3%	0.0%	253	11.3%
Retail - Qualifying Revolving	0.5%	822	52.6%	0.5%	927	52.3%	0.5%	1,029	52.2%
Retail - Other Retail	0.2%	2,385	45.8%	0.5%	2,517	43.9%	0.5%	2,735	42.5%
Retail - Other Retail - Of Which: SME	0.5%	1,349	46.5%	0.6%	1,006	43.9%	0.6%	1,073	41.8%
Retail - Other Retail - Of Which: non-SME	0.5%	1,349	45.2%	0.4%	1,511	43.9%	0.4%	1,662	43.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	4,785	46.7%	0.1%	5,239	43.7%	0.1%	5,669	41.7%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	9	5.0%	0.0%	1	0.0%	0.0%	2	0.0%
Institutions	0.1%	24	43.7%	0.1%	33	38.3%	0.1%	40	35.9%
Corporates	0.3%	1,525	62.6%	0.4%	1,785	55.4%	0.3%	1,996	50.4%
Corporates - Of Which: Specialised Lending	0.1%	40	36.2%	0.2%	40	28.0%	0.3%	59	24.6%
Corporates - Of Which: SME	0.5%	1,126	40.1%	0.7%	173	38.3%	0.7%	213	36.4%
Retail	0.2%	3,531	42.8%	0.2%	4,037	40.4%	0.2%	4,462	38.6%
Retail - Secured on real estate property	0.1%	297	18.3%	0.1%	381	16.6%	0.1%	448	15.2%
Retail - Secured on real estate property - Of Which: SME	0.3%	13	14.5%	0.5%	20	16.3%	0.5%	44	16.8%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	284	18.5%	0.1%	361	16.6%	0.1%	404	15.0%
Retail - Qualifying Revolving	0.6%	853	53.0%	0.8%	1,021	53.4%	0.6%	1,153	53.2%
Retail - Other Retail	0.2%	2,370	45.9%	0.8%	2,751	44.1%	0.7%	3,063	42.7%
Retail - Other Retail - Of Which: SME	0.8%	970	46.8%	1.1%	1,105	44.4%	1.0%	1,223	42.4%
Retail - Other Retail - Of Which: non-SME	0.6%	1,400	45.3%	0.7%	1,646	44.0%	0.5%	1,839	43.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	5,072	47.0%	0.3%	5,984	43.5%	0.2%	6,718	40.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Institutions	0.1%	84	34.7%	0.0%	86	34.6%	0.0%	88	34.4%
Corporates	0.1%	452	42.4%	0.1%	479	38.7%	0.1%	508	35.0%
Corporates - Of Which: Specialised Lending	0.1%	121	56.0%	0.1%	123	52.1%	0.1%	124	48.7%
Corporates - Of Which: SME	0.1%	30	87.9%	0.1%	30	82.8%	0.1%	30	77.9%
Retail	0.8%	1	46.0%	0.8%	1	45.9%	0.7%	1	45.7%
Retail - Secured on real estate property	0.9%	0	33.7%	0.8%	0	35.7%	0.8%	0	36.7%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Secured on real estate property - Of Which: non-SME	0.9%	0	33.7%	0.8%	0	35.7%	0.8%	0	36.7%
Retail - Qualifying Revolving	0.7%	0	58.1%	0.7%	0	56.0%	0.7%	1	54.4%
Retail - Other Retail	0.4%	0	54.8%	0.4%	0	50.5%	0.4%	0	48.0%
Retail - Other Retail - Of Which: SME	0.1%	0	59.0%	1.0%	0	57.6%	1.0%	0	56.5%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.0%	537	48.6%	0.0%	566	37.8%	0.0%	597	35.6%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Institutions	0.1%	86	34.6%	0.1%	91	34.4%	0.0%	94	34.3%
Corporates	0.1%	476	41.1%	0.2%	564	36.3%	0.1%	609	34.2%
Corporates - Of Which: Specialised Lending	0.1%	122	54.0%	0.2%	128	47.1%	0.1%	130	43.7%
Corporates - Of Which: SME	0.1%	30	85.1%	0.2%	31	74.4%	0.1%	31	69.1%
Retail	1.1%	0	48.0%	1.1%	1	48.9%	1.1%	1	49.2%
Retail - Secured on real estate property	1.1%	0	35.9%	1.2%	0	39.5%	1.1%	1	41.2%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Secured on real estate property - Of Which: non-SME	1.1%	0	35.9%	1.2%	0	39.5%	1.1%	1	41.2%
Retail - Qualifying Revolving	0.8%	0	59.8%	0.9%	0	58.1%	0.9%	0	56.9%
Retail - Other Retail	0.5%	0	55.1%	0.6%	0	50.0%	0.5%	0	47.5%
Retail - Other Retail - Of Which: SME	0.1%	0	61.1%	1.4%	0	60.6%	1.3%	1	60.2%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	562	39.7%	0.1%	657	35.4%	0.1%	703	34.1%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*

**2016 EU-wide Stress Test:
Credit risk IRB**
BNP Paribas

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Italy	Central banks and central governments	0.0%	0	13.9%	0.0%	0	7.9%
	Institutions	0.2%	6	18.4%	0.2%	6	15.7%
	Corporates	0.4%	4,473	54.2%	0.3%	4,836	55.5%
	Corporates - Of Which: Socialised Lending	0.2%	115	31.9%	0.2%	118	32.5%
	Corporates - Of Which: SME	1.0%	2,654	48.6%	0.8%	2,250	49.5%
	Retail	0.6%	3,386	47.8%	0.5%	3,637	47.3%
	Retail - Secured on real estate property	0.2%	756	30.4%	0.1%	829	30.2%
	Retail - Secured on real estate property - Of Which: SME	0.4%	21	28.4%	0.4%	23	28.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	736	30.4%	0.1%	806	30.3%
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.1%	2,529	57.4%	1.0%	2,806	56.4%
	Retail - Other Retail - Of Which: SME	1.6%	1,417	52.5%	1.4%	1,600	50.9%
	Retail - Other Retail - Of Which: non-SME	0.6%	1,112	65.0%	0.5%	1,208	65.8%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.5%	7,766	51.3%	0.4%	8,482	51.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Italy	Central banks and central governments	0.0%	0	5.1%	0.0%	1	3.1%
	Institutions	0.5%	9	13.6%	0.5%	13	12.8%
	Corporates	0.6%	4,683	55.6%	0.8%	5,331	57.9%
	Corporates - Of Which: Socialised Lending	0.4%	123	33.8%	0.4%	131	35.0%
	Corporates - Of Which: SME	1.2%	2,133	50.1%	1.3%	2,448	52.2%
	Retail	0.9%	3,505	48.8%	0.9%	4,109	48.3%
	Retail - Secured on real estate property	0.3%	817	31.5%	0.4%	964	31.6%
	Retail - Secured on real estate property - Of Which: SME	0.7%	23	29.7%	0.8%	28	30.3%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	794	31.6%	0.4%	936	31.6%
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.6%	2,688	58.2%	1.7%	3,145	57.3%
	Retail - Other Retail - Of Which: SME	2.2%	1,517	53.1%	2.4%	1,815	51.7%
	Retail - Other Retail - Of Which: non-SME	0.8%	1,170	66.4%	0.9%	1,330	67.2%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.7%	8,198	52.3%	0.8%	9,454	53.0%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
United Kingdom	Central banks and central governments	0.0%	0	0.1%	0.0%	0	0.1%
	Institutions	0.0%	1	0.0%	0.0%	2	20.0%
	Corporates	0.1%	289	69.1%	0.1%	303	62.8%
	Corporates - Of Which: Socialised Lending	0.0%	21	47.4%	0.0%	23	40.7%
	Corporates - Of Which: SME	0.2%	82	80.9%	0.0%	37	89.7%
	Retail	0.3%	1	24.5%	0.3%	1	22.3%
	Retail - Secured on real estate property	0.3%	0	1.7%	0.2%	0	2.2%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	7.2%	0.1%	0	7.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	1.5%	0.3%	0	1.8%
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.3%	0	65.7%	0.3%	1	63.0%
	Retail - Other Retail - Of Which: SME	0.8%	0	50.9%	0.6%	1	49.6%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	67.0%	0.3%	1	62.0%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.0%	290	67.7%	0.0%	305	60.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
United Kingdom	Central banks and central governments	0.0%	0	0.1%	0.0%	0	0.1%
	Institutions	0.0%	1	23.2%	0.0%	2	20.0%
	Corporates	0.1%	311	62.7%	0.2%	345	53.4%
	Corporates - Of Which: Socialised Lending	0.1%	24	40.4%	0.1%	27	33.2%
	Corporates - Of Which: SME	0.1%	37	89.7%	0.1%	37	87.8%
	Retail	0.4%	1	25.0%	0.5%	1	23.0%
	Retail - Secured on real estate property	0.4%	0	2.1%	0.5%	0	3.3%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	10.6%	0.4%	0	13.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	1.7%	0.5%	0	2.6%
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.4%	1	66.0%	0.5%	1	63.3%
	Retail - Other Retail - Of Which: SME	1.0%	0	51.8%	1.1%	0	50.7%
	Retail - Other Retail - Of Which: non-SME	0.4%	0	67.3%	0.5%	1	63.3%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.1%	314	60.5%	0.1%	352	51.5%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Germany	Central banks and central governments	0.0%	0	0.7%	0.0%	0	0.7%
	Institutions	0.1%	1	80.7%	0.1%	1	79.3%
	Corporates	0.1%	103	73.1%	0.1%	114	64.3%
	Corporates - Of Which: Socialised Lending	0.0%	0	15.0%	0.0%	0	14.7%
	Corporates - Of Which: SME	0.1%	2	22.4%	0.1%	2	22.1%
	Retail	1.1%	308	43.8%	1.1%	370	37.3%
	Retail - Secured on real estate property	0.1%	0	6.7%	0.0%	0	6.9%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	6.7%	0.0%	0	6.9%
	Retail - Secured on real estate property - Of Which: non-SME	1.3%	126	54.8%	1.2%	146	48.0%
	Retail - Qualifying Revolving	1.1%	181	39.7%	1.0%	224	33.6%
	Retail - Other Retail	0.6%	0	58.4%	0.5%	0	53.7%
	Retail - Other Retail - Of Which: SME	1.1%	181	39.7%	1.0%	224	33.6%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.4%	412	48.3%	0.4%	485	41.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Germany	Central banks and central governments	0.0%	0	0.7%	0.0%	0	0.7%
	Institutions	0.4%	2	76.4%	0.3%	4	74.7%
	Corporates	0.3%	121	64.3%	0.3%	147	55.6%
	Corporates - Of Which: Socialised Lending	0.1%	0	16.0%	0.1%	0	15.7%
	Corporates - Of Which: SME	0.2%	2	29.2%	0.2%	3	27.9%
	Retail	1.4%	327	42.8%	1.7%	425	36.5%
	Retail - Secured on real estate property	0.1%	0	7.0%	0.1%	0	7.6%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	7.0%	0.1%	0	7.6%
	Retail - Secured on real estate property - Of Which: non-SME	1.7%	133	54.2%	2.0%	165	47.9%
	Retail - Qualifying Revolving	1.3%	194	38.7%	1.6%	260	32.6%
	Retail - Other Retail	0.8%	0	58.9%	0.9%	0	54.0%
	Retail - Other Retail - Of Which: SME	1.3%	194	38.7%	1.6%	260	32.6%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.6%	450	47.0%	0.7%	576	40.1%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Japan	Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%
	Institutions	0.0%	0	4.7%	0.0%	0	8.9%
	Corporates	0.0%	0	35.0%	0.0%	1	35.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	0.9%	0.0%	1	1.1%
	Corporates - Of Which: SME	0.0%	0	15.5%	0.0%	0	15.5%
	Retail	0.9%	0	87.9%	0.7%	0	82.5%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.9%	0	87.9%	0.7%	0	82.5%
	Retail - Other Retail - Of Which: SME	1.3%	0	16.8%	1.0%	0	17.8%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	99.1%	0.4%	0	98.9%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.0%	1	5.9%	0.0%	1	5.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)							
Japan	Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%
	Institutions	0.0%	0	10.6%	0.1%	1	19.9%
	Corporates	0.1%	1	40.3%	0.1%	3	42.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	1.0%	0.0%	0	2.9%
	Corporates - Of Which: SME	0.0%	0	21.8%	0.1%	0	23.4%
	Retail	1.0%	0	83.2%	1.7%	0	74.7%
	Retail - Secured on real estate property	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	1.6%	0	83.2%	1.7%	0	74.7%
	Retail - Other Retail - Of Which: SME	2.5%	0	20.0%	2.6%	0	21.2%
	Retail - Other Retail - Of Which: non-SME	0.4%	0	98.9%	0.6%	0	98.5%
Equity	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	
IRB TOTAL		0.0%	1	12.2%	0.0%	4	15.8%

2016 EU-wide Stress Test:
Credit risk IRB
BNP Paribas

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Netherlands	Central banks and central governments	0.0%	0	0.4%	0.0%	0	0.4%	0.0%	0	0.4%
	Institutions	0.0%	0	44.7%	0.0%	0	44.7%	0.0%	0	44.5%
	Corporates	0.0%	45	35.5%	0.1%	50	46.4%	0.1%	56	41.1%
	Corporates - Of Which: Specialised Lending	0.0%	0	12.3%	0.0%	0	12.5%	0.1%	0	12.6%
	Corporates - Of Which: SME	0.0%	0	51.5%	0.0%	0	37.6%	0.0%	0	30.0%
	Retail	0.6%	0	2.8%	0.6%	0	3.2%	0.5%	0	3.7%
	Retail - Secured on real estate property	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	0.1%	0	0.1%	0	0.1%	0	0.1%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Retail - Qualifying Revolving	0.7%	0	15.9%	0.7%	0	17.0%	0.6%	0	19.0%
	Retail - Other Retail	0.7%	0	29.2%	0.7%	0	29.2%	0.7%	0	29.2%
	Retail - Other Retail - Of Which: SME	0.1%	0	14.7%	0.1%	0	15.6%	0.1%	0	16.4%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.0%	45	53.6%	0.0%	50	45.0%	0.0%	57	39.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Netherlands	Central banks and central governments	0.0%	0	0.4%	0.0%	0	0.4%	0.0%	0	0.4%
	Institutions	0.1%	0	43.3%	0.1%	0	43.5%	0.1%	1	43.5%
	Corporates	0.1%	54	45.0%	0.1%	69	38.8%	0.1%	83	36.0%
	Corporates - Of Which: Specialised Lending	0.1%	0	13.2%	0.1%	1	13.1%	0.1%	1	13.1%
	Corporates - Of Which: SME	0.1%	0	35.9%	0.1%	1	26.5%	0.1%	1	22.8%
	Retail	0.8%	0	5.9%	0.9%	0	7.5%	0.8%	0	9.1%
	Retail - Secured on real estate property	0.1%	0	3.7%	0.1%	0	4.8%	0.1%	0	6.2%
	Retail - Secured on real estate property - Of Which: SME	-	0	3.7%	0.1%	0	4.8%	0.1%	0	6.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	3.7%	0.1%	0	4.8%	0.1%	0	6.2%
	Retail - Qualifying Revolving	0.9%	0	16.9%	1.0%	0	19.2%	0.9%	0	20.8%
	Retail - Other Retail	0.9%	0	29.2%	1.1%	0	29.2%	1.0%	0	29.2%
	Retail - Other Retail - Of Which: SME	0.1%	0	15.7%	0.3%	0	16.7%	0.2%	0	17.8%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	54	45.0%	0.1%	69	38.2%	0.1%	83	35.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Turkey	Central banks and central governments	0.2%	0	40.0%	0.2%	0	40.0%	0.2%	0	40.0%
	Institutions	0.0%	1	15.1%	0.1%	1	15.1%	0.1%	2	15.0%
	Corporates	0.1%	12	44.4%	0.1%	15	36.4%	0.1%	18	32.3%
	Corporates - Of Which: Specialised Lending	0.1%	3	37.8%	0.1%	3	29.0%	0.1%	4	24.4%
	Corporates - Of Which: SME	0.0%	0	4.0%	0.0%	0	4.5%	0.0%	0	5.0%
	Retail	6.0%	1	77.5%	4.5%	1	79.8%	3.4%	1	82.6%
	Retail - Secured on real estate property	0.1%	0	17.3%	0.1%	0	17.3%	0.1%	0	17.3%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	17.3%	0.1%	0	17.3%	0.1%	0	17.3%
	Retail - Qualifying Revolving	7.3%	1	77.5%	5.9%	1	79.8%	4.6%	1	82.6%
	Retail - Other Retail	9.2%	1	77.8%	8.3%	1	80.1%	7.5%	1	83.0%
	Retail - Other Retail - Of Which: SME	0.1%	0	53.5%	0.1%	0	56.0%	0.1%	0	58.3%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.1%	14	42.4%	0.1%	17	34.2%	0.1%	21	30.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Turkey	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Institutions	0.2%	2	14.8%	0.2%	4	14.6%	0.2%	5	14.6%
	Corporates	0.1%	15	36.1%	0.2%	21	29.6%	0.2%	26	27.4%
	Corporates - Of Which: Specialised Lending	0.1%	3	28.0%	0.2%	4	21.8%	0.1%	5	19.4%
	Corporates - Of Which: SME	0.0%	0	5.0%	0.1%	0	6.0%	0.0%	0	6.1%
	Retail	9.6%	1	79.3%	7.6%	1	83.4%	4.2%	1	87.9%
	Retail - Secured on real estate property	0.2%	0	23.2%	0.3%	0	24.5%	0.1%	0	24.8%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	23.2%	0.3%	0	24.5%	0.1%	0	24.8%
	Retail - Qualifying Revolving	11.0%	1	79.4%	10.1%	1	83.5%	6.2%	1	88.0%
	Retail - Other Retail	14.6%	1	79.7%	15.1%	1	83.9%	11.8%	1	88.4%
	Retail - Other Retail - Of Which: SME	0.5%	0	55.3%	0.4%	0	58.9%	0.2%	0	62.0%
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.2%	18	32.5%	0.2%	25	26.4%	0.2%	33	24.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	21.5%	0.0%	0	21.5%	0.0%	0	21.5%
	Institutions	0.0%	0	43.6%	0.0%	0	42.7%	0.0%	0	41.8%
	Corporates	0.1%	133	44.8%	0.1%	142	40.9%	0.1%	152	38.1%
	Corporates - Of Which: Specialised Lending	0.1%	0	25.7%	0.1%	0	26.5%	0.1%	0	27.1%
	Corporates - Of Which: SME	0.0%	4	11.2%	0.0%	5	9.4%	0.0%	5	8.5%
	Retail	0.1%	72	35.6%	0.1%	78	31.4%	0.1%	83	28.8%
	Retail - Secured on real estate property	0.1%	32	20.5%	0.1%	35	18.2%	0.1%	38	16.8%
	Retail - Secured on real estate property - Of Which: SME	0.2%	5	18.6%	0.2%	6	16.7%	0.2%	6	15.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	27	20.9%	0.1%	30	18.5%	0.1%	32	17.1%
	Retail - Qualifying Revolving	0.8%	0	27.1%	0.7%	0	27.0%	0.8%	0	28.5%
	Retail - Other Retail	0.2%	40	66.4%	0.2%	42	61.1%	0.2%	45	57.3%
	Retail - Other Retail - Of Which: SME	0.7%	15	72.9%	0.8%	17	65.9%	0.8%	18	60.7%
	Retail - Other Retail - Of Which: non-SME	0.2%	24	62.5%	0.1%	26	58.1%	0.1%	27	55.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	203	41.0%	0.1%	220	36.8%	0.1%	236	34.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	21.5%	0.0%	0	21.5%	0.0%	0	21.5%
	Institutions	0.0%	0	40.9%	0.0%	0	40.6%	0.0%	0	39.9%
	Corporates	0.3%	143	42.6%	0.3%	179	38.4%	0.3%	207	35.1%
	Corporates - Of Which: Specialised Lending	0.2%	0	28.6%	0.3%	1	29.1%	0.2%	1	29.4%
	Corporates - Of Which: SME	0.1%	5	12.4%	0.1%	6	12.5%	0.1%	8	11.9%
	Retail	0.2%	82	39.8%	0.3%	107	36.7%	0.3%	126	33.7%
	Retail - Secured on real estate property	0.1%	41	27.6%	0.3%	63	28.7%	0.3%	78	27.2%
	Retail - Secured on real estate property - Of Which: SME	0.4%	7	26.0%	0.7%	9	28.3%	0.7%	11	27.1%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	35	27.9%	0.3%	54	28.7%	0.3%	67	27.2%
	Retail - Qualifying Revolving	1.0%	0	28.6%	1.3%	0	31.2%	1.0%	0	30.8%
	Retail - Other Retail	0.3%	40	64.9%	0.3%	45	58.1%	0.3%	48	54.0%
	Retail - Other Retail - Of Which: SME	0.8%	15	72.0%	1.0%	17	63.7%	0.9%	18	58.3%
	Retail - Other Retail - Of Which: non-SME	0.2%	25	60.7%	0.2%	28	54.7%	0.2%	30	51.3%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.2%	220	41.5%	0.3%	287	37.7%	0.3%	334	34.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
BNP Paribas	Central governments or central banks	31,061	308	4,719	429	1	21	11.6%
	Regional governments or local authorities	3,887	114	655	155	1	10	9.2%
	Public sector entities	13,053	73	2,258	103	0	5	6.4%
	Multilateral Development Banks	10	0	0	0	0	0	0.0%
	International Organisations	66	0	0	0	0	0	0.0%
	Institutions	53,371	17	4,892	16	1	4	35.1%
	Corporates	85,654	5,373	81,954	2,473	478	3,181	59.1%
	of which: SME	13,238	1,470	11,635	726	135	793	53.9%
	Retail	73,478	6,205	51,563	1,997	974	4,340	70.0%
	of which: SME	16,178	1,488	9,340	555	119	966	64.9%
	Secured by mortgages on immovable property	62,882	3,727	28,872	2,443	326	1,380	37.0%
	of which: SME	22,785	1,744	12,612	1,157	187	657	37.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	523	0	465	0	0	0	0.0%
	Equity	4,707	0	9,465	0	0	0	0.0%
Securitisation								
Other exposures	114,259	40	39,596	40	0	0	0.0%	
Standardised Total	442,953	15,857	224,439	7,656	1,781	8,943	57.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	385	0	1	0	0	0	0.0%
	Regional governments or local authorities	143	0	29	0	0	0	77.7%
	Public sector entities	193	0	17	0	0	0	69.1%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	5,184	4	648	0	0	4	94.2%
	Corporates	15,806	396	14,305	315	72	156	33.0%
	of which: SME	989	72	888	54	9	31	42.2%
	Retail	13,074	1,523	8,869	658	199	897	58.9%
	of which: SME	4,498	301	2,577	131	22	181	60.0%
	Secured by mortgages on immovable property	13,662	1,008	5,830	752	98	297	29.5%
	of which: SME	3,367	285	1,980	267	40	46	16.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	484	0	425	0	0	0	0.0%
	Equity	1,183	0	2,303	0	0	0	0.0%
Securitisation								
Other exposures	57,202	27	10,095	27	0	0	0.0%	
Standardised Total	107,816	2,959	42,523	1,752	368	1,355	45.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	7,916	0	8	0	0	0	0.0%
	Regional governments or local authorities	801	0	160	0	0	0	0.0%
	Public sector entities	10,861	0	619	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	12,499	0	381	0	0	0	0.0%
	Corporates	28,937	132	28,272	152	60	26	19.8%
	of which: SME	3,585	21	3,011	25	3	4	18.5%
	Retail	17,270	7	12,730	3	291	7	91.1%
	of which: SME	21	0	12	0	0	0	0.0%
	Secured by mortgages on immovable property	19,815	71	9,094	61	62	13	17.7%
	of which: SME	9,821	31	5,594	30	15	3	10.5%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	29	0	29	0	0	0	0.0%
	Equity	132	0	212	0	0	0	0.0%
Securitisation								
Other exposures	17,237	1	4,542	1	0	0	0.0%	
Standardised Total	115,497	211	56,047	215	413	45	21.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	2,775	0	0	0	0	0	42.1%
	Regional governments or local authorities	348	1	14	2	0	0	6.8%
	Public sector entities	307	2	3	2	0	0	4.8%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	60	0	0	0	0	0	0.0%
	Institutions	59	0	13	0	0	0	0.0%
	Corporates	868	12	745	8	1	5	46.3%
	of which: SME	198	4	180	3	0	2	37.2%
	Retail	1,030	201	762	168	2	67	33.6%
	of which: SME	57	2	34	1	0	1	49.3%
	Secured by mortgages on immovable property	58	2	20	2	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	252	0	355	0	0	0	0.0%
Securitisation								
Other exposures	9,208	1	7,750	1	0	0	0.0%	
Standardised Total	14,896	218	9,662	183	3	73	33.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	1,020	12	0	15	0	2	16.3%
	Regional governments or local authorities	1,471	112	294	153	0	9	8.3%
	Public sector entities	1,651	71	1,602	100	0	4	5.7%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,961	12	476	15	0	2	14.8%
	Corporates	7,802	3,203	7,622	1,229	21	2,042	63.8%
	of which: SME	723	763	618	294	9	464	62.6%
	Retail	14,381	1,911	10,338	430	165	1,484	77.7%
	of which: SME	1,968	667	1,144	234	12	436	65.3%
	Secured by mortgages on immovable property	2,083	1,103	1,320	734	35	406	36.8%
	of which: SME	1,717	924	1,056	664	35	297	32.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	21	0	33	0	0	0	0.0%
Securitisation								
Other exposures	8,374	0	7,341	0	0	0	0.0%	
Standardised Total	38,764	6,423	29,026	2,676	223	3,949	61.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	1,103	0	0	0	0	0	0.0%
	Regional governments or local authorities	20	0	4	0	0	0	67.0%
	Public sector entities	9	0	2	0	0	0	95.2%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	8,774	0	450	0	0	0	80.4%
	Corporates	2,382	29	2,334	24	4	13	45.4%
	of which: SME	648	24	618	20	2	10	43.2%
	Retail	4,393	316	2,924	27	79	290	91.6%
	of which: SME	2,159	26	1,304	5	3	21	83.5%
	Secured by mortgages on immovable property	244	0	89	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	183	0	342	0	0	0	0.0%
Securitisation								
Other exposures	5,877	1	2,179	1	0	0	0.0%	
Standardised Total	22,935	347	8,324	52	83	304	87.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	508	0	0	0	0	0	0.0%
	Regional governments or local authorities	55	0	11	0	0	0	72.5%
	Public sector entities	17	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	13,305	0	847	0	0	0	85.7%
	Corporates	2,450	14	2,238	12	1	5	36.1%
	of which: SME	423	4	353	4	0	1	24.0%
	Retail	4,904	183	3,320	105	21	91	49.9%
	of which: SME	1,962	41	1,127	24	3	19	46.7%
	Secured by mortgages on immovable property	20	4	7	2	0	3	61.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	35	0	79	0	0	0	0.0%
Securitisation								
Other exposures	1,837	1	857	1	0	0	0.0%	
Standardised Total	23,130	202	7,359	119	22	99	49.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central governments or central banks	1,022	0	204	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,822	0	84	0	0	0	0.0%
	Corporates	5	0	5	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1	0	1	0	0	0	0.0%
Securitisation								
Other exposures	2,871	0	88	0	0	0	0.0%	
Standardised Total	5,721	0	382	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	4,776	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	217	0	47	0	0	0	0.0%
	Corporates	1,214	12	1,175	6	1	6	48.1%
	of which: SME	186	1	186	0	0	1	100.0%
	Retail	890	9	666	6	2	4	38.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4,374	23	1,988	17	3	7	29.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	180	0	439	0	0	0	0.0%
Securitisation								
Other exposures	365	0	236	0	0	0	0.0%	
Standardised Total	12,016	44	4,551	29	6	16	36.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Turkey	Central governments or central banks	5,091	0	2,546	0	0	0	0.0%
	Regional governments or local authorities	124	0	124	0	0	0	0.0%
	Public sector entities	1	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,438	0	684	0	0	0	0.0%
	Corporates	7,555	57	7,114	16	75	44	76.7%
	of which: SME	3,846	33	3,430	10	50	24	73.0%
	Retail	8,257	425	5,264	179	53	258	60.6%
	of which: SME	4,451	255	2,518	104	47	162	63.4%
	Secured by mortgages on immovable property	6,525	0	3,420	0	27	0	0.0%
	of which: SME	3,424	0	1,734	0	27	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	876	0	754	0	0	0	0.0%	
Standardised Total	29,867	482	19,905	194	156	302	62.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	5	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	10	0	0	0	0	0	0.0%
	International Organisations	6	0	0	0	0	0	0.0%
	Institutions	80	0	16	0	0	0	0.0%
	Corporates	433	26	432	0	0	26	100.0%
	of which: SME	1	25	1	0	0	25	100.0%
	Retail	10	3	7	0	0	3	100.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	0	0	0.0%
Equity	103	0	119	0	0	0	0.0%	
Securitisation								
Other exposures	895	0	792	0	0	0	0.0%	
Standardised Total	1,547	28	1,322	0	0	28	100.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
BNP Paribas	Central governments or central banks	0.0%	7	9.4%	0.0%	9	8.6%	0.0%	11	8.1%
	Regional governments or local authorities	0.2%	14	11.9%	0.2%	18	14.1%	0.2%	22	16.0%
	Public sector entities	0.2%	8	9.4%	0.1%	11	11.6%	0.2%	14	13.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.2%	22	32.3%	0.2%	38	32.1%	0.2%	55	32.1%
	Corporates	0.3%	3,868	55.2%	0.3%	4,192	51.7%	0.3%	4,534	48.9%
	of which: SME	0.5%	1,011	52.7%	0.6%	1,110	51.5%	0.7%	1,213	50.6%
	Retail	1.5%	6,425	65.3%	1.3%	7,391	62.7%	1.2%	8,252	61.1%
	of which: SME	0.8%	1,243	60.7%	0.8%	1,391	58.1%	0.8%	1,529	56.3%
	Secured by mortgages on immovable property	0.5%	1,994	31.9%	0.4%	2,243	29.2%	0.4%	2,466	27.4%
	of which: SME	0.4%	934	33.5%	0.3%	1,008	30.3%	0.3%	1,073	27.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.1%	1	17.5%	0.2%	1	17.5%	0.1%	2	17.5%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.4%	12,339	52.6%	0.4%	13,903	49.6%	0.4%	15,357	47.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
BNP Paribas	Central governments or central banks	0.0%	9	8.1%	0.0%	14	7.4%	0.0%	18	7.1%
	Regional governments or local authorities	0.4%	18	14.1%	0.4%	26	17.6%	0.4%	34	20.3%
	Public sector entities	0.5%	15	13.6%	0.5%	24	17.3%	0.4%	31	19.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.5%	48	31.6%	0.6%	94	31.6%	0.5%	131	31.8%
	Corporates	0.5%	4,168	54.7%	0.8%	4,944	50.4%	0.6%	5,538	48.0%
	of which: SME	0.9%	1,081	53.8%	1.2%	1,266	52.9%	1.0%	1,420	52.2%
	Retail	2.0%	6,818	64.8%	2.1%	8,379	62.1%	1.8%	9,621	60.5%
	of which: SME	1.4%	1,353	61.1%	1.5%	1,620	58.5%	1.1%	1,815	56.7%
	Secured by mortgages on immovable property	0.7%	2,224	33.4%	0.9%	2,845	31.5%	0.8%	3,407	30.9%
	of which: SME	0.7%	1,017	33.8%	0.8%	1,226	31.5%	0.7%	1,408	30.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.5%	2	32.4%	0.9%	2	37.6%	0.7%	7	36.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.7%	13,302	52.4%	0.8%	16,330	49.1%	0.6%	18,786	47.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	35.9%	0.0%	0	35.9%	0.0%	0	35.9%
	Regional governments or local authorities	0.0%	0	74.1%	0.0%	0	71.1%	0.0%	0	68.6%
	Public sector entities	0.1%	1	48.2%	0.1%	1	44.1%	0.0%	1	42.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	5	60.3%	0.1%	6	47.3%	0.1%	8	40.1%
	Corporates	0.1%	157	28.0%	0.1%	171	24.9%	0.1%	185	22.9%
	of which: SME	0.2%	37	37.1%	0.2%	39	33.3%	0.2%	41	30.4%
	Retail	0.9%	1,212	53.1%	0.8%	1,316	49.7%	0.8%	1,416	47.4%
	of which: SME	0.6%	231	52.9%	0.6%	256	49.0%	0.5%	280	46.3%
	Secured by mortgages on immovable property	0.2%	416	25.8%	0.1%	434	23.6%	0.1%	449	22.2%
	of which: SME	0.2%	94	16.4%	0.2%	101	16.4%	0.2%	107	16.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.1%	1	17.5%	0.2%	1	17.5%	0.1%	2	17.5%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.1%	1,792	40.3%	0.1%	1,930	37.5%	0.1%	2,061	35.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	35.9%	0.0%	0	36.5%	0.0%	0	36.5%
	Regional governments or local authorities	0.0%	0	62.9%	0.0%	0	56.5%	0.0%	1	52.9%
	Public sector entities	0.2%	1	44.1%	0.1%	1	40.9%	0.1%	1	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	8	44.2%	0.2%	13	36.5%	0.2%	18	33.2%
	Corporates	0.2%	177	28.2%	0.3%	231	25.5%	0.3%	278	23.8%
	of which: SME	0.4%	40	38.4%	0.7%	47	35.8%	0.6%	53	33.5%
	Retail	1.2%	1,252	52.5%	1.4%	1,431	48.6%	1.2%	1,579	46.3%
	of which: SME	0.8%	242	52.5%	1.0%	288	48.4%	0.9%	328	46.0%
	Secured by mortgages on immovable property	0.3%	476	29.6%	0.5%	578	29.2%	0.5%	660	28.2%
	of which: SME	0.5%	107	19.3%	0.8%	137	23.1%	0.6%	161	24.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.5%	2	32.4%	0.9%	2	37.6%	0.7%	7	36.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.2%	1,916	41.2%	0.3%	2,260	38.4%	0.3%	2,545	36.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%
	Regional governments or local authorities	0.5%	2	40.0%	0.5%	3	40.0%	0.5%	5	40.0%
	Public sector entities	0.2%	0	10.3%	0.2%	0	10.6%	0.2%	0	10.9%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.1%	0.0%	0	0.2%
	Corporates	0.2%	134	16.3%	0.2%	197	15.6%	0.3%	271	15.3%
	of which: SME	0.2%	16	21.1%	0.3%	27	21.7%	0.4%	41	22.0%
	Retail	0.6%	403	60.8%	0.6%	505	60.3%	0.6%	607	60.2%
	of which: SME	1.0%	0	50.8%	1.0%	0	50.8%	1.0%	1	50.9%
	Secured by mortgages on immovable property	0.2%	104	13.2%	0.2%	136	11.6%	0.2%	168	10.8%
	of which: SME	0.0%	22	3.4%	0.0%	26	2.7%	0.1%	32	2.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.2%	643	23.8%	0.2%	841	22.7%	0.2%	1,051	22.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%
	Regional governments or local authorities	0.5%	2	40.0%	0.5%	3	40.0%	0.5%	5	40.0%
	Public sector entities	0.3%	0	11.2%	0.5%	1	16.2%	0.3%	2	18.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.1%	0.0%	0	1.9%
	Corporates	0.3%	183	18.7%	0.6%	342	19.6%	0.3%	423	18.7%
	of which: SME	0.4%	23	23.4%	0.7%	47	24.8%	0.4%	61	24.4%
	Retail	0.7%	422	61.6%	0.9%	574	61.8%	0.8%	709	61.7%
	of which: SME	1.2%	0	51.8%	1.5%	1	52.7%	1.3%	1	52.7%
	Secured by mortgages on immovable property	0.3%	129	15.2%	0.4%	208	15.0%	0.3%	265	15.1%
	of which: SME	0.2%	37	7.4%	0.3%	70	8.0%	0.2%	89	7.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	16.0%	0.0%	0	15.1%	0.0%	0	14.8%
Regional governments or local authorities	0.0%	0	6.9%	0.0%	0	6.9%	0.0%	0	7.0%
Public sector entities	0.4%	0	8.3%	0.4%	0	10.7%	0.4%	0	12.8%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.3%	0	30.0%	0.3%	0	30.6%	0.3%	1	30.9%
Corporates	0.6%	10	36.2%	0.5%	14	33.8%	0.5%	17	32.7%
of which: SME	1.0%	4	35.0%	1.0%	6	34.6%	0.9%	8	34.5%
Retail	0.8%	78	34.3%	0.7%	85	34.8%	0.7%	92	35.2%
of which: SME	0.8%	1	42.5%	0.8%	2	39.8%	0.8%	2	38.4%
Secured by mortgages on immovable property	0.0%	1	0.0%	0.0%	1	0.1%	0.0%	1	0.1%
of which: SME	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	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	0.1%	89	33.7%	0.1%	100	34.0%	0.1%	111	34.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	14.8%	0.0%	0	14.5%	0.0%	0	14.4%
Regional governments or local authorities	0.0%	0	7.0%	0.0%	0	7.2%	0.0%	0	7.4%
Public sector entities	1.3%	0	14.9%	1.2%	0	19.7%	0.9%	1	22.5%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	1.1%	1	30.0%	1.0%	1	33.1%	0.8%	2	34.5%
Corporates	0.9%	13	35.8%	1.3%	22	34.8%	1.2%	30	34.3%
of which: SME	1.2%	4	36.5%	1.4%	7	37.0%	1.2%	9	38.0%
Retail	1.0%	80	34.7%	1.2%	93	35.8%	1.0%	103	36.5%
of which: SME	0.9%	1	42.6%	1.1%	2	40.3%	1.0%	3	39.1%
Secured by mortgages on immovable property	0.0%	1	13.0%	0.0%	1	18.5%	0.0%	1	20.8%
of which: SME	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	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	0.2%	95	34.2%	0.2%	118	35.1%	0.2%	137	35.5%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.1%	3	18.6%	0.1%	4	20.2%	0.1%	4	21.5%
Regional governments or local authorities	0.1%	10	9.2%	0.1%	11	10.1%	0.1%	12	10.9%
Public sector entities	0.2%	7	8.5%	0.2%	9	10.7%	0.2%	12	12.6%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	3	17.1%	0.2%	3	19.1%	0.2%	4	20.9%
Corporates	0.3%	2,162	64.0%	0.3%	2,253	64.2%	0.2%	2,343	64.6%
of which: SME	0.9%	496	63.0%	0.9%	519	63.3%	0.8%	540	63.8%
Retail	2.4%	2,016	73.1%	2.0%	2,311	70.9%	1.6%	2,548	69.7%
of which: SME	0.7%	486	66.6%	0.7%	521	67.7%	0.6%	553	68.9%
Secured by mortgages on immovable property	1.1%	468	35.5%	0.8%	486	34.8%	0.6%	500	34.3%
of which: SME	1.3%	359	31.3%	0.9%	377	30.9%	0.7%	391	30.6%
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	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	1.1%	4,668	60.8%	0.9%	5,078	60.5%	0.7%	5,423	60.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.2%	5	21.9%	0.2%	7	24.2%	0.2%	10	25.5%
Regional governments or local authorities	0.3%	13	11.2%	0.3%	17	13.5%	0.3%	21	15.5%
Public sector entities	0.5%	13	12.8%	0.5%	21	16.6%	0.4%	27	18.6%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.5%	4	20.6%	0.6%	6	23.8%	0.5%	8	25.4%
Corporates	0.7%	2,278	65.3%	1.5%	2,522	65.2%	1.2%	2,725	64.9%
of which: SME	1.0%	512	64.8%	1.5%	548	65.9%	1.9%	585	66.7%
Retail	3.2%	2,150	72.8%	3.4%	2,648	70.2%	3.0%	3,057	68.7%
of which: SME	1.1%	507	67.6%	1.2%	562	68.9%	1.0%	608	70.2%
Secured by mortgages on immovable property	1.4%	482	36.1%	1.5%	519	35.8%	1.5%	553	35.8%
of which: SME	1.6%	373	32.1%	1.8%	409	32.3%	1.8%	442	32.6%
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	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	1.5%	4,944	61.6%	1.7%	5,740	61.1%	1.5%	6,400	60.7%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	64.0%	0.0%	0	61.5%	0.0%	0	59.5%
Public sector entities	0.3%	0	74.0%	0.3%	0	63.4%	0.3%	0	57.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.1%	0	47.5%	0.1%	1	39.5%	0.1%	1	36.1%
Corporates	0.1%	19	39.4%	0.1%	22	35.2%	0.1%	25	32.3%
of which: SME	0.1%	13	40.9%	0.2%	14	38.9%	0.2%	16	37.1%
of which: SME	1.5%	436	89.1%	1.4%	497	87.7%	1.4%	556	86.9%
Retail	0.6%	38	66.6%	0.5%	50	61.7%	0.5%	61	59.4%
Secured by mortgages on immovable property	0.0%	0	14.6%	0.1%	0	14.6%	0.1%	0	14.6%
of which: 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	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	0.5%	456	84.3%	0.5%	520	82.2%	0.5%	583	80.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	64.0%	0.0%	0	61.5%	0.0%	0	59.5%
Public sector entities	1.1%	0	55.6%	1.0%	0	46.7%	0.7%	0	43.3%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.3%	1	36.5%	0.3%	1	33.2%	0.3%	2	32.2%
Corporates	0.3%	24	37.6%	0.4%	33	34.3%	0.3%	40	32.0%
of which: SME	0.4%	15	38.8%	0.4%	18	36.1%	0.4%	20	34.5%
of which: SME	1.9%	454	88.8%	2.2%	548	87.2%	1.9%	629	86.2%
Retail	0.8%	42	65.8%	0.9%	62	61.3%	0.8%	79	59.3%
Secured by mortgages on immovable property	0.3%	1	32.4%	0.3%	1	30.1%	0.2%	2	27.1%
of which: 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	0.0%	0	0.0%	0.0%	0				

2016 EU-wide Stress Test: Credit risk STA

BNP Paribas

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	0.6%	0.0%	0	0.6%	0.0%	0	0.6%
	Regional governments or local authorities	0.0%	0	72.1%	0.0%	0	71.7%	0.0%	0	71.3%
	Public sector entities	0.2%	0	30.0%	0.2%	0	30.0%	0.2%	0	30.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	2	30.1%	0.2%	4	30.1%	0.2%	6	30.1%
	Corporates	0.1%	8	33.2%	0.2%	10	31.6%	0.2%	13	30.5%
	of which: SME	0.3%	3	36.0%	0.3%	4	43.0%	0.4%	6	47.3%
	Retail	1.0%	163	40.3%	1.0%	209	37.3%	1.0%	252	35.7%
	of which: SME	0.6%	35	33.2%	0.6%	47	29.5%	0.6%	58	27.8%
	Secured by mortgages on immovable property	0.4%	3	59.1%	0.3%	3	57.0%	0.3%	3	55.3%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.5%	175	40.2%	0.5%	226	37.0%	0.5%	274	35.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	0.6%	0.0%	0	0.6%	0.0%	0	0.6%
	Regional governments or local authorities	0.0%	0	72.1%	0.0%	0	71.7%	0.0%	0	71.3%
	Public sector entities	0.6%	0	30.0%	0.6%	0	30.0%	0.4%	0	30.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.5%	6	30.0%	0.6%	13	30.0%	0.5%	20	30.0%
	Corporates	0.4%	12	35.5%	0.5%	19	34.6%	0.4%	25	33.5%
	of which: SME	0.7%	5	45.1%	0.8%	8	51.3%	0.8%	11	53.8%
	Retail	1.3%	178	40.4%	1.6%	252	37.7%	1.4%	313	36.3%
	of which: SME	0.8%	39	33.0%	1.0%	59	30.0%	1.0%	77	28.7%
	Secured by mortgages on immovable property	0.4%	3	58.8%	0.6%	3	55.5%	0.6%	3	52.9%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.8%	199	39.8%	0.9%	288	37.1%	0.8%	362	35.7%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	30.0%	0.0%	0	30.0%	0.0%	0	30.0%
	Corporates	0.0%	0	15.3%	0.0%	0	42.0%	0.0%	0	48.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.7%	0	77.3%	0.9%	0	77.3%	1.1%	0	77.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	0	6.6%	0.0%	0	7.5%	0.0%	0	8.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	30.0%	0.2%	0	30.2%	0.1%	0	30.3%
	Corporates	0.1%	0	31.9%	0.2%	0	62.7%	0.1%	0	77.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.9%	0	77.2%	1.4%	0	77.2%	1.5%	0	77.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	0	13.0%	0.0%	0	16.5%	0.0%	0	17.0%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	30.0%	0.2%	0	30.1%	0.2%	1	30.1%
	Corporates	0.1%	8	39.1%	0.2%	10	34.1%	0.2%	12	31.0%
	of which: SME	0.2%	1	56.2%	0.3%	1	46.6%	0.3%	2	42.5%
	Retail	0.6%	11	39.0%	0.5%	16	38.9%	0.5%	20	38.9%
	of which: SME	0.9%	0	39.3%	0.8%	0	39.0%	0.8%	0	38.9%
	Secured by mortgages on immovable property	0.4%	25	5.5%	0.3%	38	4.8%	0.3%	49	4.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.2%	44	8.5%	0.2%	64	7.3%	0.2%	82	6.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.5%	1	30.0%	0.6%	2	30.0%	0.5%	3	30.0%
	Corporates	0.5%	12	38.8%	0.5%	17	35.2%	0.4%	22	32.7%
	of which: SME	0.7%	2	53.3%	0.8%	3	47.9%	0.6%	4	45.0%
	Retail	0.8%	13	40.7%	1.0%	21	42.1%	0.8%	28	42.3%
	of which: SME	1.2%	0	41.7%	1.4%	0	42.8%	1.2%	0	42.7%
	Secured by mortgages on immovable property	0.7%	40	8.1%	1.0%	88	8.9%	1.2%	148	10.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.4%	65	11.6%	0.5%	128	11.5%	0.5%	201	12.6%	

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Turkey	Central governments or central banks	0.0%	0	1.3%	0.0%	0	1.3%	0.0%	1	1.3%
	Regional governments or local authorities	0.8%	1	40.0%	0.8%	2	40.0%	0.8%	3	40.0%
	Public sector entities	0.2%	0	50.6%	0.5%	0	50.9%	0.7%	0	50.8%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.5%	6	30.0%	0.4%	11	30.0%	0.4%	16	30.1%
	Corporates	0.8%	180	60.0%	1.1%	258	56.9%	1.2%	344	55.8%
	of which: SME	0.9%	110	57.6%	1.1%	153	54.6%	1.3%	199	53.3%
	Retail	1.0%	396	53.7%	1.0%	479	50.4%	1.0%	556	48.4%
	of which: SME	1.2%	262	59.6%	1.2%	314	57.7%	1.1%	361	56.5%
	Secured by mortgages on immovable property	0.5%	60	22.2%	0.5%	93	22.2%	0.5%	124	22.3%
	of which: SME	0.6%	49	28.4%	0.7%	71	28.4%	0.7%	93	28.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.7%	643	48.9%	0.7%	843	44.8%	0.8%	1,043	43.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Turkey	Central governments or central banks	0.0%	1	1.3%	0.0%	1	1.3%	0.0%	2	1.3%
	Regional governments or local authorities	1.7%	2	40.0%	1.6%	4	40.0%	1.6%	6	40.0%
	Public sector entities	0.4%	0	61.3%	0.9%	0	59.5%	0.9%	0	56.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	1.3%	16	30.0%	1.1%	29	30.0%	0.8%	38	30.0%
	Corporates	1.4%	224	64.9%	1.7%	351	62.6%	1.5%	456	60.2%
	of which: SME	1.6%	137	63.7%	1.9%	208	61.3%	1.5%	264	58.5%
	Retail	2.3%	501	53.8%	2.1%	670	51.4%	1.2%	760	49.9%
	of which: SME	2.6%	328	61.4%	2.4%	433	60.6%	1.3%	487	59.5%
	Secured by mortgages on immovable property	1.4%	106	27.3%	1.3%	194	30.1%	0.8%	241	30.0%
	of which: SME	1.4%	76	32.7%	1.5%	129	35.2%	0.9%	157	35.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	1.4%	849	47.8%	1.5%	1,250	45.8%	1.0%	1,503	44.4%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	30.0%	0.1%	0	30.0%	0.1%	0	30.0%
	Corporates	0.2%	26	84.0%	0.2%	27	74.6%	0.2%	28	68.2%
	of which: SME	0.3%	25	100.0%	0.5%	25	99.9%	0.5%	25	99.9%
	Retail	0.7%	3	96.1%	0.7%	3	92.8%	0.7%	3	89.8%
	of which: SME	0.4%	0	39.7%	0.4%	0	39.8%	0.5%	0	39.9%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	29	84.6%	0.1%	30	75.3%	0.1%	31	68.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.4%	0	30.0%	0.5%	1	30.0%	0.4%	1	30.0%
	Corporates	0.7%	28	78.6%	1.6%	35	68.5%	1.4%	40	62.8%
	of which: SME	0.4%	25	100.0%	0.6%	25	99.9%	0.7%	26	99.9%
	Retail	0.8%	3	95.7%	1.0%	3	91.6%	0.9%	3	88.3%
	of which: SME	0.4%	0	40.7%	0.6%	0	41.7%	0.7%	0	41.7%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.2%	31	78.7%	0.5%	38	68.3%	0.4%	44	62.4%	

2016 EU-wide Stress Test: Securitisations

BNP Paribas

		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
(mln EUR)								
Exposure values	STA	616						
	IRB	24,544						
	Total	25,160						
Risk exposure amounts	STA	720	854	943	998	987	1,223	1,378
	IRB	11,905	13,150	13,841	14,442	14,830	18,085	21,000
	Total	12,625	14,004	14,783	15,440	15,817	19,308	22,379
Impairments	Total banking book others than assessed at fair value	166	5	1	6	30	36	11

2016 EU-wide Stress Test: Sovereign

BNP Paribas

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Finland	0	0	0	0	0	0	0	448	1	184	-6	117	0	124	0	
[3M - 1Y]		1	0	0	0	0	0	0	323	9	4,926	-49	221	1	275	0	
[1Y - 2Y]		23	18	0	0	18	0	0	359	1	4,200	-257	242	1	198	-1	
[2Y - 3Y]		2	-22	0	0	-22	0	0	1,845	81	0	0	80	1	80	-1	
[3Y - 5Y]		402	363	367	0	-4	0	0	4,262	112	0	0	141	1	132	-1	
[5Y - 10Y]		144	119	0	0	119	0	0	5,848	244	0	0	14	0	12	0	
[10Y - more]	2	-2	0	0	-2	0	0	1,457	16	0	-11	0	0	0	0		
Tot		574	476	367	0	109	0	0	14,542	464	9,627	-323	816	3	821	-3	
[0 - 3M]	France	5,998	5,956	1	0	5,955	0	0	0	0	92	-2	23	0	0	0	
[3M - 1Y]		750	579	602	0	-24	0	0	19	0	422	-52	204	0	279	-1	
[1Y - 2Y]		991	549	871	0	-393	0	71	67	3	113	-20	42	0	18	0	
[2Y - 3Y]		579	517	396	0	119	0	1	80	2	119	-27	117	1	97	-1	
[3Y - 5Y]		4,349	3,267	3,244	0	-110	123	10	1	0	0	0	9	0	120	0	
[5Y - 10Y]		5,045	984	4,517	0	-3,692	59	0	252	0	9	0	95	4	0	0	
[10Y - more]	4,297	966	231	0	-3,630	42	0	1	1	20	-3	0	0	357	-56		
Tot		22,008	9,360	10,597	0	-1,775	353	184	428	15	766	-104	490	6	871	-57	
[0 - 3M]	Germany	8,985	4,859	594	0	4,265	0	0	150	3	0	0	548	0	272	0	
[3M - 1Y]		2,720	2,711	2,680	0	31	0	0	402	15	0	0	861	2	706	-2	
[1Y - 2Y]		456	252	376	0	-124	0	0	652	15	209	-73	1,173	5	1,315	-6	
[2Y - 3Y]		279	23	228	0	-205	0	0	250	22	5	0	1,838	12	1,810	-9	
[3Y - 5Y]		1,037	292	434	0	-142	0	0	880	79	150	-2	5,219	4	5,456	-9	
[5Y - 10Y]		3,399	934	2,354	0	-1,420	0	0	260	41	1,000	-7	357	1	366	-1	
[10Y - more]	1,084	-818	0	0	-818	0	0	1,130	199	575	-106	0	0	0	0		
Tot		17,959	8,252	6,664	0	1,587	0	0	3,724	374	1,939	-188	9,996	25	9,923	-27	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	23	0	35	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	55	0	55	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	153	2	152	-3	
[2Y - 3Y]		0	-1	0	0	-1	0	0	0	0	0	0	137	4	262	-9	
[3Y - 5Y]		1	-2	0	0	-2	0	0	0	0	0	0	303	21	273	-18	
[5Y - 10Y]		8	0	0	0	0	0	0	0	0	92	-13	78	8	55	-7	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		9	-3	0	0	-3	0	0	0	0	92	-13	750	36	832	-36	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	1	0	5	0	
[1Y - 2Y]		3	3	0	0	3	0	0	500	35	0	0	0	3	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	9	2	9	-2	
[3Y - 5Y]		0	-7	0	0	-7	0	0	0	0	0	0	23	15	25	-7	
[5Y - 10Y]		1	1	0	0	1	0	0	950	80	0	0	0	2	0	0	
[10Y - more]	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0		
Tot		6	-1	0	0	-1	0	0	1,450	115	0	0	23	21	40	-9	
[0 - 3M]	Hungary	1	1	0	0	1	0	0	0	0	0	0	68	0	99	0	
[3M - 1Y]		6	6	4	0	2	0	0	0	0	0	0	396	5	410	-4	
[1Y - 2Y]		193	193	193	0	0	0	0	0	0	0	0	187	1	180	-1	
[2Y - 3Y]		161	161	74	0	87	0	0	0	0	0	0	156	2	132	-1	
[3Y - 5Y]		7	-2	0	0	-2	0	0	0	0	0	0	703	5	202	-3	
[5Y - 10Y]		11	-6	0	0	-6	0	0	0	0	0	0	50	3	27	-2	
[10Y - more]	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0		
Tot		385	359	271	0	88	0	0	0	0	0	0	1,560	16	1,050	-12	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	
[3M - 1Y]		42	42	21	0	1	0	20	0	0	0	0	129	1	138	-1	
[1Y - 2Y]		786	781	786	0	-5	0	0	0	0	169	-15	255	3	445	-6	
[2Y - 3Y]		291	278	195	0	-11	0	94	0	0	0	0	372	6	347	-5	
[3Y - 5Y]		357	323	244	0	0	0	79	0	0	759	-36	126	3	116	-4	
[5Y - 10Y]		24	12	0	0	12	0	0	0	0	247	-42	52	1	100	-2	
[10Y - more]	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		1,504	1,436	1,246	0	-3	0	193	0	0	1,175	-93	934	15	1,149	-18	

2016 EU-wide Stress Test: Sovereign

BNP Paribas

		31/12/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Portugal	30	30	0	0	30	0	0	0	0	0	0	0	230	2	70	0
[3M - 1Y]		265	265	208	0	2	0	55	0	0	0	0	0	272	1	357	-2
[1Y - 2Y]		333	276	217	0	-57	0	116	0	0	0	0	0	307	4	480	-3
[2Y - 3Y]		97	77	0	0	-11	0	88	0	0	0	0	0	248	1	282	-2
[3Y - 5Y]		30	-33	7	0	-40	0	0	0	0	0	0	0	294	4	316	-4
[5Y - 10Y]		388	233	115	0	73	0	45	0	0	608	-60	144	10	124	-7	0
[10Y - more]	95	68	0	0	42	0	26	0	0	0	0	0	0	0	0	0	
Tot	1,239	917	548	0	39	0	330	0	0	608	-60	1,495	23	1,629	-18		
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	82	0	107	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	150	1	226	-1
[1Y - 2Y]		12	12	0	0	0	0	12	0	0	0	0	0	69	1	91	-1
[2Y - 3Y]		4	4	0	0	0	0	4	0	0	0	0	0	67	0	129	0
[3Y - 5Y]		6	-20	0	0	-20	0	0	0	0	0	0	0	0	0	15	-1
[5Y - 10Y]		7	-7	0	0	-7	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	7	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	
Tot	29	-5	0	0	-21	0	16	0	0	0	0	372	3	591	-3		
[0 - 3M]	Slovakia	0	-2	0	0	-2	0	0	0	0	0	0	0	57	0	93	0
[3M - 1Y]		0	0	0	0	0	0	0	197	2	0	0	0	109	1	127	-1
[1Y - 2Y]		13	13	12	0	1	0	0	0	0	0	0	0	14	0	53	-1
[2Y - 3Y]		1	1	0	0	1	0	0	0	0	0	0	0	11	0	7	0
[3Y - 5Y]		8	8	5	0	3	0	0	0	0	184	-22	130	3	142	-3	0
[5Y - 10Y]		1	0	0	0	1	0	0	0	0	81	-11	12	0	17	0	0
[10Y - more]	0	0	0	0	0	0	0	52	10	0	0	0	0	0	0	0	
Tot	24	22	18	0	4	0	0	249	12	265	-33	333	4	439	-5		
[0 - 3M]	Slovenia	1	1	0	0	1	0	0	0	0	0	0	0	115	0	36	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	157	1	270	-1
[1Y - 2Y]		3	3	0	0	3	0	0	0	0	0	0	0	110	1	70	-1
[2Y - 3Y]		11	11	0	0	11	0	0	0	0	0	0	0	135	1	150	-2
[3Y - 5Y]		5	-13	0	0	-13	0	0	0	0	0	0	0	8	0	82	0
[5Y - 10Y]		20	8	0	0	8	0	0	0	0	460	-43	5	0	9	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	40	10	0	0	10	0	0	0	0	460	-43	530	4	617	-4		
[0 - 3M]	Spain	114	106	100	0	6	0	0	0	944	-6	584	3	938	-2		
[3M - 1Y]		1,601	1,505	1,292	0	213	0	0	57	0	0	1,812	10	1,664	-8		
[1Y - 2Y]		252	139	170	0	-31	0	0	0	0	306	-10	0	1,083	10	1,144	-10
[2Y - 3Y]		163	-94	0	0	-94	0	0	0	0	0	0	3,566	42	3,613	-40	
[3Y - 5Y]		2,039	1,929	1,862	0	51	0	16	80	4	0	0	942	10	1,082	-12	
[5Y - 10Y]		1,449	847	825	0	22	0	0	0	0	0	0	499	3	377	-4	
[10Y - more]	1,051	586	556	0	30	0	0	100	33	0	0	0	0	0	0		
Tot	6,669	5,018	4,805	0	197	0	16	403	94	1,250	-16	8,487	78	8,617	-77		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	59	0	0	0	0	0	0	
[3M - 1Y]		1	0	0	0	0	0	0	107	1	1,213	-17	82	0	77	0	
[1Y - 2Y]		35	32	0	0	32	0	0	0	0	404	-5	64	0	71	0	
[2Y - 3Y]		0	0	0	0	0	0	0	231	1	54	-3	94	0	101	-1	
[3Y - 5Y]		21	21	0	0	21	0	0	0	0	190	-8	61	2	51	-1	
[5Y - 10Y]		22	-12	0	0	-12	0	0	0	0	326	-4	25	0	29	0	
[10Y - more]	44	42	0	0	42	0	0	0	0	0	0	0	0	0	0		
Tot	123	83	0	0	83	0	0	338	2	2,246	-37	325	3	329	-2		
[0 - 3M]	United Kingdom	125	-568	7	0	-575	0	0	0	0	0	0	0	63	0	59	0
[3M - 1Y]		1,111	615	0	1,107	-492	0	0	2	4	0	0	0	455	4	579	-5
[1Y - 2Y]		481	-86	439	0	-525	0	0	0	0	0	0	0	9,091	7	501	-6
[2Y - 3Y]		754	414	587	0	-173	0	0	0	0	0	0	0	227	3	324	-4
[3Y - 5Y]		2,188	1,234	1,260	0	-26	0	0	0	0	0	0	0	657	22	727	-24
[5Y - 10Y]		2,669	2,211	2,001	0	210	0	0	0	0	210	0	0	138	6	105	-4
[10Y - more]	823	398	0	0	398	0	0	0	0	0	0	0	0	0	0	0	
Tot	8,150	4,217	4,293	1,107	-1,183	0	0	2	4	0	0	10,630	42	2,295	-43		

2016 EU-wide Stress Test: Sovereign

BNP Paribas

		31/12/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	9	0	9	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	222	1	40	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	22	0	108	-2
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	13	0	65	-2
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	276	2	222	-4
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	21	21	21	0	0	0	0	0	0	0	0	0	63	0	58	0
[3M - 1Y]		31	31	31	0	0	0	0	0	0	0	0	0	48	0	79	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	40	0	38	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	101	1	85	-1
[3Y - 5Y]		0	-9	0	0	-9	0	0	0	0	0	0	0	26	0	18	0
[5Y - 10Y]		3	-4	0	0	-4	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	55	39	52	0	-13	0	0	0	0	0	0	0	278	1	279	-1	
[0 - 3M]	Australia	924	533	870	0	-337	0	0	0	0	0	0	0	14	0	28	0
[3M - 1Y]		219	219	218	0	1	0	0	0	0	0	0	0	75	1	129	-1
[1Y - 2Y]		557	545	489	0	56	0	0	0	0	0	0	0	188	3	151	-2
[2Y - 3Y]		389	360	311	0	49	0	0	0	0	0	0	0	217	5	165	-4
[3Y - 5Y]		773	726	550	0	99	0	77	0	0	0	0	0	730	18	542	-15
[5Y - 10Y]		110	-5	0	0	-5	0	0	0	0	0	34	0	921	0	93	-3
[10Y - more]	103	67	0	0	67	0	0	0	0	0	0	0	0	0	0	0	
Tot	3,074	2,444	2,437	0	-70	0	77	0	0	0	34	0	2,144	27	1,108	-24	
[0 - 3M]	Canada	335	330	335	0	-5	0	0	0	0	2,078	-14	0	0	0	0	0
[3M - 1Y]		525	522	525	0	-3	0	0	577	110	8,289	-2	0	0	0	0	0
[1Y - 2Y]		70	70	70	0	0	0	0	532	85	92	-6	0	0	0	0	0
[2Y - 3Y]		273	249	273	0	-24	0	0	826	136	138	-17	0	0	0	0	0
[3Y - 5Y]		608	557	607	0	-50	0	0	799	205	2,832	-49	0	0	0	0	0
[5Y - 10Y]		373	370	137	0	233	0	0	5,313	80	4,098	-30	0	0	0	0	0
[10Y - more]	16	14	0	0	1	0	0	46	1	0	0	0	0	0	0	0	
Tot	2,200	2,112	1,947	0	165	0	0	8,093	617	17,527	-118	0	0	0	0	0	
[0 - 3M]	Hong Kong	1,755	1,756	1,751	0	5	0	0	0	0	0	0	0	19	0	19	0
[3M - 1Y]		248	238	35	0	203	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		174	170	0	0	170	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		24	-21	0	0	-21	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		98	45	0	0	45	0	0	0	0	95	-6	0	0	0	37	-1
[5Y - 10Y]		77	-119	0	0	-119	0	0	0	0	95	-12	0	0	0	0	0
[10Y - more]	29	-107	0	0	-107	0	0	0	0	0	0	0	0	0	0	0	
Tot	2,406	1,962	1,786	0	176	0	0	0	0	190	-18	0	0	0	56	-1	
[0 - 3M]	Japan	1,971	1,700	0	0	1,700	0	0	0	0	3,955	-63	0	115	1	116	-1
[3M - 1Y]		803	787	362	0	425	0	0	0	0	0	0	0	531	3	10	-2
[1Y - 2Y]		202	201	173	0	28	0	0	0	0	0	0	0	8,750	15	8	-13
[2Y - 3Y]		105	-31	0	0	-31	0	0	0	0	0	0	0	132	24	265	-28
[3Y - 5Y]		446	195	0	0	195	0	0	153	7	0	0	0	79,514	90	63,558	-86
[5Y - 10Y]		1,372	-423	0	0	-423	0	0	0	0	0	0	0	28,642	24	3,120	-16
[10Y - more]	1,637	106	0	0	106	0	0	0	0	0	0	0	0	0	0	0	
Tot	6,536	2,535	535	0	2,000	0	0	153	7	3,955	-63	0	117,684	157	67,076	-146	

2016 EU-wide Stress Test: Sovereign

BNP Paribas

31/12/2015

(min EUR)		31/12/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	U.S.	2,046	1,352	922	0	430	0	177	15	0	0	990	2	213	0		
[3M - 1Y]		5,760	4,083	2,284	0	1,799	0	70	1	0	0	481	1	339	-2		
[1Y - 2Y]		4,883	3,740	2,280	0	1,460	0	0	0	0	0	151	0	216	0		
[2Y - 3Y]		1,534	-1,743	760	0	-2,503	0	0	0	0	0	221	0	250	0		
[3Y - 5Y]		7,551	4,658	3,854	0	804	0	0	0	0	0	100	0	102	0		
[5Y - 10Y]		1,834	220	98	0	122	0	0	0	0	0	30	0	42	0		
[10Y - more]	2,750	2,741	10	0	2,145	0	86	0	0	0	0	0	0	0			
Tot	26,358	14,551	10,208	0	4,257	0	86	247	16	0	1,973	4	1,161	-3			
[0 - 3M]	China	203	198	0	0	198	0	0	0	0	0	117	0	63	0		
[3M - 1Y]		191	191	0	0	191	0	0	0	0	0	438	2	420	-3		
[1Y - 2Y]		78	78	0	0	78	0	0	0	0	0	469	26	486	-5		
[2Y - 3Y]		13	6	0	0	6	0	0	0	0	0	977	10	1,120	-11		
[3Y - 5Y]		164	164	0	0	164	0	0	0	0	0	4,930	37	4,403	-19		
[5Y - 10Y]		192	192	0	0	192	0	0	0	0	0	321	9	120	-3		
[10Y - more]	4	0	0	0	4	0	0	0	0	0	0	0	0	0			
Tot	845	833	0	0	833	0	0	0	0	0	7,252	84	6,613	-41			
[0 - 3M]	Switzerland	15	15	11	0	4	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		385	385	293	0	0	0	92	0	0	0	0	0	0	0		
[2Y - 3Y]		88	88	88	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	-1	0	0	-1	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		91	91	88	0	3	0	0	0	0	0	0	0	0	0		
[10Y - more]	11	9	5	0	4	0	0	0	0	0	0	0	0	0			
Tot	590	587	485	0	10	0	92	0	0	0	0	0	0	0			
[0 - 3M]	Other advanced economies non EEA	359	359	338	0	21	0	0	0	0	0	292	1	223	-1		
[3M - 1Y]		572	572	524	0	48	0	0	0	0	0	922	5	802	-6		
[1Y - 2Y]		330	330	223	0	89	0	18	0	0	0	1,403	18	1,269	-18		
[2Y - 3Y]		76	73	14	0	59	0	0	0	0	0	2,326	39	2,233	-45		
[3Y - 5Y]		109	91	104	0	-13	0	0	0	0	0	5,585	112	4,207	-95		
[5Y - 10Y]		128	91	0	0	91	0	0	0	0	0	2,700	43	2,441	-45		
[10Y - more]	13	-31	0	0	-31	0	0	0	0	0	0	0	0	0			
Tot	1,588	1,486	1,203	0	264	0	18	0	0	0	13,228	218	11,174	-209			
[0 - 3M]	Other Central and eastern Europe countries non EEA	93	93	80	0	13	0	0	0	0	0	242	0	255	0		
[3M - 1Y]		675	675	406	0	269	0	0	0	0	0	831	2	410	-1		
[1Y - 2Y]		455	455	298	0	117	0	40	0	0	0	1,505	14	1,293	-12		
[2Y - 3Y]		203	190	58	0	99	0	34	0	0	0	959	26	486	-13		
[3Y - 5Y]		381	257	262	0	-76	67	5	0	0	0	3,300	197	3,507	-228		
[5Y - 10Y]		347	215	163	0	11	40	0	0	0	0	441	52	225	-26		
[10Y - more]	126	-5	4	0	-15	2	0	0	0	0	4	0	156	-1			
Tot	2,280	1,877	1,271	0	418	107	81	0	0	0	7,278	292	6,175	-280			
[0 - 3M]	Middle East	49	49	0	0	49	0	0	0	0	0	78	0	86	0		
[3M - 1Y]		27	27	24	0	0	0	3	109	0	0	416	2	328	-2		
[1Y - 2Y]		13	13	13	0	0	0	0	0	0	0	471	6	524	-7		
[2Y - 3Y]		86	86	0	0	0	86	0	0	0	0	530	8	463	-8		
[3Y - 5Y]		1	-1	0	0	-1	0	0	0	0	0	502	13	526	-14		
[5Y - 10Y]		1	1	0	0	0	0	1	89	1	0	89	0	156	-1		
[10Y - more]	21	20	0	0	5	0	15	0	0	0	0	0	0	0			
Tot	198	193	86	0	5	0	106	109	0	0	2,086	30	2,084	-32			
[0 - 3M]	Latin America and the Caribbean	119	119	34	0	15	0	70	0	0	0	519	8	512	-10		
[3M - 1Y]		1,427	1,359	256	0	1,072	0	31	0	0	0	2,059	49	1,868	-51		
[1Y - 2Y]		149	120	68	0	-5	0	58	276	43	0	1,602	150	1,603	-160		
[2Y - 3Y]		96	96	0	0	71	0	25	71	0	0	7,216	257	1,938	-206		
[3Y - 5Y]		202	201	32	0	17	0	152	0	0	0	6,903	680	7,057	-727		
[5Y - 10Y]		429	400	31	0	105	0	265	0	0	0	648	136	413	-94		
[10Y - more]	141	132	0	0	9	0	123	0	0	0	0	0	0	0			
Tot	2,564	2,428	421	0	1,284	0	724	276	43	0	18,947	1,279	13,390	-1,249			

2016 EU-wide Stress Test: Sovereign

BNP Paribas

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	111	111	106	0	5	0	0	0	0	0	0	24	0	21	0	
[3M - 1Y]		141	141	125	0	7	0	9	0	0	0	0	47	0	50	0	
[1Y - 2Y]		115	115	99	0	6	0	10	0	0	0	0	0	0	10	0	
[2Y - 3Y]		119	119	112	0	5	0	2	0	0	0	0	42	1	38	0	
[3Y - 5Y]		173	172	123	0	2	0	46	0	0	0	0	3	0	14	-1	
[5Y - 10Y]		299	298	131	0	2	0	165	0	0	0	0	0	0	6	0	
[10Y - more		128	128	11	0	0	0	116	0	0	0	0	0	0	0	0	
Tot		1,085	1,083	708	0	27	0	348	0	0	0	0	117	1	139	-2	
[0 - 3M]		Others	421	421	239	0	182	0	0	0	0	0	0	556	1	523	-1
[3M - 1Y]			918	892	615	0	212	0	65	0	0	0	0	1,811	19	1,514	-7
[1Y - 2Y]	458		398	285	0	-10	0	123	0	0	0	0	2,028	25	2,038	-27	
[2Y - 3Y]	324		225	164	0	-47	0	108	0	0	0	0	3,318	91	2,027	-47	
[3Y - 5Y]	624		599	342	0	159	0	98	184	6	0	0	7,796	437	8,313	-448	
[5Y - 10Y]	999		921	7	0	108	0	807	0	0	0	0	2,939	381	2,610	-348	
[10Y - more	181		64	1	0	-29	0	92	0	0	0	0	0	0	0	0	
Tot	3,925		3,521	1,653	0	575	0	1,293	184	6	0	0	18,449	953	17,026	-878	
Total	160,301		105,769	89,886	1,107	8,922	460	5,394	72,099	9,667	68,021	-4,576	248,354	3,646	177,725	-3,494	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guyana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

BNP Paribas

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	539,456	552,257	557,372	560,954	567,227	582,410	588,608
Risk exposure amount for securitisations and re-securitisations	12,625	14,004	14,783	15,440	15,817	19,308	22,379
Risk exposure amount other credit risk	526,831	538,253	542,589	545,513	551,410	563,101	566,229
Risk exposure amount for market risk	27,271	27,334	27,373	27,397	33,574	33,685	33,714
Risk exposure amount for operational risk	60,548	60,708	60,708	60,708	63,253	63,253	63,305
Other risk exposure amounts	2,352	2,352	2,352	2,352	2,352	2,352	2,352
Total risk exposure amount	629,626	642,651	647,806	651,410	666,405	681,700	687,979

2016 EU-wide Stress Test - P&L

BNP Paribas

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	22,119	22,119	21,352	20,996	20,015	18,798	18,188
Interest income	38,000	39,878	41,671	44,016	41,522	43,817	45,270
(Interest expense)	-15,881	-17,454	-20,319	-23,019	-21,507	-25,019	-27,082
Dividend income	2,404	2,404	2,404	2,404	1,167	1,167	1,167
Net fee and commission income	10,798	10,798	10,798	10,798	10,245	10,245	10,245
Gains or (-) losses on financial assets and liabilities held for trading, net	4,464	2,690	2,690	2,690	-2,023	2,018	2,018
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	268				-76		
Other operating income not listed above, net	1,762	2,082	2,082	2,082	2,071	2,082	2,042
Total operating income, net	41,816	40,093	39,326	38,970	31,399	34,309	33,659
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-3,801	-3,731	-3,269	-2,999	-5,790	-6,348	-5,080
Other income and expenses not listed above, net	-27,517	-27,550	-27,816	-28,248	-29,869	-28,301	-28,152
Profit or (-) loss before tax from continuing operations	10,498	8,812	8,242	7,724	-4,260	-340	427
(Tax expenses or (-) income related to profit or loss from continuing operations)	-3,462	-2,644	-2,473	-2,317	1,278	102	-128
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	7,036	6,168	5,769	5,406	-2,982	-238	299
Attributable to owners of the parent	6,694	5,868	5,489	5,144	-2,837	-227	285
Amount of dividends paid	2,879	2,796	2,625	2,470	0	0	0
Attributable to owners of the parent net of estimated dividends	3,815	3,073	2,864	2,674	-2,837	-227	285

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €91mln; 2017 Baseline €93mln; 2018 Baseline €95mln; 2016 Adverse €91mln; 2017 Adverse €91mln; 2018 Adverse €91mln

				Baseline Scenario				Adverse Scenario		
		(mih EUR,%)		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
OWN FUNDS	A	OWN FUNDS		85,920	88,624	90,500	92,102	76,589	74,003	72,165
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		69,562	73,204	76,268	79,035	61,169	59,771	59,099
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		26,721	26,721	26,721	26,721	26,721	26,721	26,721
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		51,764	54,836	57,700	60,374	48,927	48,700	48,985
	A.1.3	Accumulated other comprehensive income		6,736	6,736	6,736	6,736	156	156	156
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio		589	589	589	589	-2,357	-2,357	-2,357
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio		2,464	2,464	2,464	2,464	-1,170	-1,170	-1,170
	A.1.4	Other Reserves		458	310	283	245	650	762	782
	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		1,659	1,659	1,659	1,659	1,659	1,659	1,659
	A.1.7	Adjustments to CET1 due to prudential filters		-2,766	-2,147	-2,148	-2,146	-2,723	-2,702	-2,694
	A.1.8	(-) Intangible assets (including Goodwill)		-13,509	-13,509	-13,509	-13,509	-13,509	-13,509	-13,509
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,010	-882	-744	-588	-2,288	-2,390	-2,262
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-1,048	-813	-688	-612	-1,022	-1,104	-1,086
	A.1.11	(-) Defined benefit pension fund assets		-138	-138	-138	-138	-138	-182	-200
	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
A.1.21	Transitional adjustments		695	430	395	292	2,735	1,659	546	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		1,047	821	452	0	674	335	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)		0	-236	-118	0	943	471	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)		-1,478	-986	-493	0	-326	-163	0	
A.1.21.5.1	Other transitional adjustments to CET1 Capital		1,126	830	553	292	1,444	1,015	546	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		871	655	457	276	1,268	919	530	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,292	7,585	6,908	6,190	7,585	6,908	6,190	
A.2.1	Additional Tier 1 Capital instruments		5,179	5,179	5,179	5,179	5,179	5,179	5,179	
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		0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments		2,113	2,407	1,729	1,012	2,407	1,729	1,012	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		76,854	80,789	83,175	85,225	68,754	66,679	65,289	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,066	7,835	7,324	6,876	7,835	7,324	6,876	
A.4.1	Tier 2 Capital instruments		10,704	9,748	9,513	9,026	9,748	9,513	9,026	
A.4.2	Other Tier 2 Capital components and deductions		-2,688	-2,688	-2,688	-2,688	-2,688	-2,688	-2,688	
A.4.3	Tier 2 transitional adjustments		1,049	774	498	537	498	498	537	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		629,626	642,651	647,806	651,410	666,405	681,700	687,979
B.1	Of which: Transitional adjustments included		-3,900	-2,600	-1,300	0	-2,600	-1,300	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		11.05%	11.39%	11.77%	12.13%	9.18%	8.77%	8.59%
	C.2	Tier 1 Capital ratio		12.21%	12.57%	12.84%	13.08%	10.32%	9.78%	9.49%
	C.3	Total Capital ratio		13.65%	13.79%	13.97%	14.14%	11.49%	10.86%	10.49%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)		10.87%	11.28%	11.69%	12.09%	8.73%	8.51%	8.51%
	D.2	Tier 1 Capital ratio (2)		11.69%	12.08%	12.49%	12.88%	9.51%	9.27%	9.26%
	D.3	Total Capital ratio (3)		12.95%	13.18%	13.54%	13.86%	10.56%	10.27%	10.18%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)		0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)		0	0	0	0	0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)		0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)		1,834,479	1,834,479	1,834,479	1,834,479	1,834,479	1,834,479	1,834,479
	G.2	Total leverage ratio exposures (fully loaded)		1,835,388	1,835,388	1,835,388	1,835,388	1,835,388	1,835,388	1,835,388
G.3	Leverage ratio (transitional)		4.19%	4.40%	4.53%	4.65%	3.75%	3.63%	3.56%	
G.4	Leverage ratio (fully loaded)		4.03%	4.25%	4.42%	4.57%	3.47%	3.45%	3.47%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/(B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

BNP Paribas

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	162,617	0	692	692	24	452	0
Central banks	5,305	0	11	11	0	2	0
General governments	119,999	0	31	31	0	3	0
Credit institutions	17,005	0	26	26	0	14	0
Other financial corporations	13,417	0	231	231	15	85	0
Non-financial corporations	6,891	0	393	393	9	348	0
Loans and advances(including at amortised cost and fair value)	730,094	5,514	42,681	42,142	3,407	23,049	12,905
Central banks	2,303	0	0	0	0	0	0
General governments	30,531	19	190	132	1	29	500
Credit institutions	15,607	29	333	333	22	206	303
Other financial corporations	38,799	12	710	710	19	448	363
Non-financial corporations	342,287	3,314	25,474	25,312	1,580	13,949	6,284
Households	300,567	2,140	15,974	15,655	1,785	8,417	5,455
DEBT INSTRUMENTS other than HFT	892,711	5,514	43,373	42,834	3,431	23,501	12,905
OFF-BALANCE SHEET EXPOSURES	618,096		1,709	1,621	120	328	1,001

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

BNP Paribas

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	2	2	1	1	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	1	1	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1	1	1	1	0
Loans and advances (including at amortised cost and fair value)	12,682	6,808	3,729	3,055	5,223
Central banks	0	0	0	0	0
General governments	113	58	2	2	80
Credit institutions	0	0	14	14	187
Other financial corporations	459	104	39	39	58
Non-financial corporations	5,445	4,100	1,924	1,851	2,386
Households	6,665	2,546	1,750	1,149	2,512
DEBT INSTRUMENTS other than HFT	12,684	6,810	3,730	3,056	5,223
Loan commitments given	447	70	4	1	36

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