

2018 EU-wide Stress Test

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR



2018 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated	ı					
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-II	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	299,345		0	(3,896	5	0	0	231,76		59	6	, -
	Institutions	63,604		0		12,557	9	0	0	35,982		140		
	Corporates	409,007		0		193,257	1,366	0	0	340,734		9,799		
	Corporates - Of Which: Specialised Lending	38,979		0	0	14,961	299	0	0	35,91		755		
	Corporates - Of Which: SME	30,334		0	0	18,440	200	0	0	29,451		2,583		
	Retail	240,751	11,460	0	0	46,626	4,923	0	0	240,75	1 11,460	7,614	5,937	51.89
	Retail - Secured on real estate property	156,245	4,216	0	(17,860	1,711	0	0	156,24	4,216	1,585	1,276	
	Retail - Secured on real estate property - Of Which: SME	9,855		0		2,475	155	0	0	9,85		199		
BNP Paribas	Retail - Secured on real estate property - Of Which: non-SME	146,390	3,712	0	0	15,386	1,556	0	0	146,39		1,387		30.49
	Retail - Qualifying Revolving	13,509		0	0	3,295	247	0	0	13,50		1,247		
	Retail - Other Retail	70,997		0	(25,471	2,964	0	0	70,99		4,782		
	Retail - Other Retail - Of Which: SME	26,748		0		7,398	1,779	0	0	26,74		1,861		
	Retail - Other Retail - Of Which: non-SME	44,249	3,156	0		18,073	1,185	0	0	44,24	3,156	2,920	2,164	68.6%
	Equity									-	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									150		0	0	1-
	IRB TOTAL	1,012,707	26,626	0	0	256,336	6,303	0	0	849,387	25,834	17,612	14,777	57.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	ure amounts						
		A-IF	:B	F-I	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	155,341	0	0	0	199		0	0	143,61	0	29	0	/i-
	Institutions	8,775	35	0	0	1,966	0	0	0	5,604	34	11	5	13.5%
	Corporates	86,867	1,459	0	0	49,324	237	0	0	73,661	1,426	1,412	1,066	74.7%
	Corporates - Of Which: Specialised Lending	4,136	24	0	0	2,241	36	0	0	3,819	24	15	1	4.5%
	Corporates - Of Which: SME	11,705	545	0	0	9,897	59	0	0	11,59	545	568	402	73.8%
	Retail	122,690	4,663	0	0	20,995	2,616	0	0	122,69	4,663	3,836	2,640	56.6%
	Retail - Secured on real estate property	80,312			0	5,653		0	0	80,31		282	146	16.9%
	Retail - Secured on real estate property - Of Which: SME	3,346			0	868		0	0	3,34		62	31	24.8%
France	Retail - Secured on real estate property - Of Which: non-SME	76,967			0	4,785		0	0	76,96		220	115	15.6%
	Retail - Qualifying Revolving	7,956	924	0	0	2,271	188	0	0	7,950	924	1,010	675	73.0%
	Retail - Other Retail	34,421	2,874		0	13,071	1,595	0	0	34,42	2,874	2,545	1,818	63.3%
	Retail - Other Retail - Of Which: SME	13,117	1,081	0	0	3,516	575	0	0	13,11	1,081	719	594	54.9%
	Retail - Other Retail - Of Which: non-SME	21,304	1,793	0	0	9,556	1,020	0	0	21,30	1,793	1,826	1,225	68.3%
	Equity										0	0	0	4-
	Securitisation													
	Other non-credit obligation assets										0	0	0	4-
	IRB TOTAL	373,672	6,157	0	0	72,485	2,853	0	0	345,577	6,123	5,288	3,710	60.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	≀B	F-	IRB	A-:	RB	F-IF	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	29,002		0	0	22	0	0	C	20,621		0	0	-
	Institutions	6,373		0	0	853	0	0	0	3,018		15	12	40.0%
	Corporates	59,364	857		0	21,351	33	0	0	45,053		419		53.0%
	Corporates - Of Which: Specialised Lending	4,128		0	0	1,656	1	0	0	3,648		63	56	67.1%
	Corporates - Of Which: SME	504	0	0	0	182	0	0	C	310	0	2	0	73.9%
	Retail	55	5	0	0	13	0	0	0	55	5	3	2	48.1%
	Retail - Secured on real estate property	27	2	0	0	5	0	0	C	27	2	0	0	13.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	5	0	0	0	26	2	0	0	13.3%
	Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	7	0	0	0	64.1%
	Retail - Other Retail	22	2	0	0	8	0	0	0	22	2	2	2	73.9%
	Retail - Other Retail - Of Which: SME	3	1	0	0	1	0	0	C	3	1	1	1	90.9%
	Retail - Other Retail - Of Which: non-SME	19	2	0	0	7	0	0	C	19	2	2	1	66.9%
	Equity									C	0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	94,795	892	0	0	22,239	33	0	0	68,747	653	437	342	52.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IF	₹B	F-IR	В	A-I	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio
	() === ==	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)	46.420												
	Central banks and central governments	16,438		0		36	0	0	0	7,78			0	
	Institutions	9,044		0		972	0 87	0	0	7,97		14	2	68.29
	Corporates	43,971		0		20,813	82	0	0	42,39		969	9 866	65.4%
	Corporates - Of Which: Specialised Lending	2,962		0		1,224	0	0	0	2,89		237	5 (
	Corporates - Of Which: SME	8,607		0		3,039	24	0	0	8,39				
	Retail	69,400		0		12,056	241	0	0	69,40		486		
	Retail - Secured on real estate property	52,586		0	Ü	7,981	121	0	0	52,58		255		
B 1 1	Retail - Secured on real estate property - Of Which: SME	5,946		0		1,425	30	0	0	5,94		107		29.37
Belgium	Retail - Secured on real estate property - Of Which: non-SME	46,640		0		6,556	91	0	0	46,64		148	8 74	12.79
	Retail - Qualifying Revolving	390		0		68		0	0	391			8 6	56.2%
	Retail - Other Retail	16,424		0		4,006	113	0	0	16,424		223		
	Retail - Other Retail - Of Which: SME	5,721		0		1,316	18	0	0	5,72		97		65.7%
	Retail - Other Retail - Of Which: non-SME	10,703	166	0		2,690	94	0	0	10,70	3 166	126	6 83	50.0%
	Equity										0	(0 (-
	Securitisation													
	Other non-credit obligation assets									13	5 0	(0 (-
	IRB TOTAL	138,854	2,530	0	0	33,877	322	0	0	127,691	2,524	1,467	7 1,205	47.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposure	e values			Risk expo	sure amounts						
		A-IR	:B	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	7,545	0	0	0	11	0	0	0	5,811	. 0	0) -
	Institutions	5,815	1	0	0	1,289	0	0	0	2,458	1	2	1	1 96.3%
	Corporates	38,345			0	12,209	410	0	0	25,160	1,054	583	547	
	Corporates - Of Which: Specialised Lending	4,575	393	0	0	1,536	75	0	0	3,982	393	111	102	26.0%
	Corporates - Of Which: SME	613	15	0	0	141	1	0	0	551	. 15	0	0	0.0%
	Retail	152	5	0	0	67	0	0	0	152	. 5	3	2	2 39.5%
	Retail - Secured on real estate property	45	3	0	0	8	0	0	0	45	3	1	1	1 26.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0		. 0	0) -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	44	3	0	0	8	0	0	0	44	3	1	1	1 26.7%
	Retail - Qualifying Revolving	7	1	0	0	1	0	0	0	-	1	0	0	0 61.6%
	Retail - Other Retail	100	1	0	0	58	0	0	0	100	1	1	1	1 63.9%
	Retail - Other Retail - Of Which: SME	30	0	0	0	18	0	0	0	30	0	0	0	0 50.1%
	Retail - Other Retail - Of Which: non-SME	70	1	0	0	40	0	0	0	70	1	1	1	1 64.4%
	Equity									(0	0	0) -
	Securitisation													
	Other non-credit obligation assets									(0	0) -
	IRB TOTAL	51,857	1,061	0	0	13,576	410	0	0	33,581	1,061	588	551	1 51.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Pariba	S											
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	3 B	F-I	IRB	A-1	RB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	9,062	0	0	(25		0	0	5,798		() 0	4-
	Institutions	2,836	0	0	(250		0	0	1,159			1 0	/-
	Corporates	12,342		0	(5,458	82	0	C	10,164		92	<u>!</u> 77	75.89
	Corporates - Of Which: Specialised Lending	298	0	0	(134	0	0	0	285	0	(J 0	/-
	Corporates - Of Which: SME	112	2	0	(81	(0	0	117	. 2	1	1 1	41.0%
	Retail	163	7	0	(36	1	0	0	163	7	4	4 4	50.4%
	Retail - Secured on real estate property	109	4	0	(17	0	0	0	109	4		1	33.0%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	(0	0	0	0	4	0	(0	55.5%
Germany	Retail - Secured on real estate property - Of Which: non-SME	105	4	0	(16	(0	0	105	4	- 2	2 1	32.9%
	Retail - Qualifying Revolving	3	0	0	(0	(0	0	3	0	(0	59.9%
	Retail - Other Retail	51	3	0	(19	(0	0	51	. 3	- 2	2 2	72.4%
	Retail - Other Retail - Of Which: SME	8	1	0		2		0	0	8	1		1 1	66.8%
	Retail - Other Retail - Of Which: non-SME	43	2	0	(16	(0	C	43	2	- 2	2 2	74.9%
	Equity									(0	() (-
	Securitisation													
	Other non-credit obligation assets									(0	() (-
	IRB TOTAL	24,403	187	0		5,768	83	0	0	17,285	109	97	7 81	74.2%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur					sure amounts						
		A-II		F-	IRB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	
	() === ==	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	(mln EUR, %)													
	Central banks and central governments	11,465		0	(18	(0	0	5,950		0	0	-
	Institutions	977		0	(181		0	0	272		0	0	-
	Corporates	18,943		0	(8,179	10	0	0	12,995		172	93	52.5
	Corporates - Of Which: Specialised Lending	1,683		0	(1,145	4	0	0	1,680		16	9	37.2
	Corporates - Of Which: SME	1,321		0	(614		0	0	1,319		27	18	63.3
	Retail	6,193	77	0	(1,088	7	0	0	6,193	77	50	37	47.9
	Retail - Secured on real estate property	4,761	50	0	(654	5	0	0	4,761	50	20	14	28.2
	Retail - Secured on real estate property - Of Which: SME	251	8	0	(36	1	0	0	251	8	3	3	33.5
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	4,509	42	. 0		618	4	0	0	4,509	42	17	11	27.19
	Retail - Qualifying Revolving	1	0	0		0	(0	0	1	0	0	0	49.69
	Retail - Other Retail	1,431	27	0	(434	2	. 0	0	1,431	27	29	23	84.39
	Retail - Other Retail - Of Which: SME	324	15	0	(83	1	0	0	324	15	14	13	89.39
	Retail - Other Retail - Of Which: non-SME	1,107	12	. 0	(350	1	0	0	1,107	12	15	9	78.29
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									20	0	0	0	-
	TRR TOTAL	27 570	2E1	0		0.465	17		٥	25 421	252	221	170	E1 10

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposure	e values			Risk expo	sure amounts						
		A-IF	₹B	F-I	RB	A-1	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	3,549	0	0		709	0	0	0	1.304	0	0	0	-
	Institutions	1,131	0	0		240	0	0	0	781		0	0	-
	Corporates	5,248	304	0	(3,238	0	0	0	4,662	244	146	106	43.3%
	Corporates - Of Which: Specialised Lending	944	132	0	0	486	0	0	0	836	76	16	15	19.0%
	Corporates - Of Which: SME	50	3	0	(6	0	0	0	42	3	2	2	66.7%
	Retail	7,761	424	0		3,152	76	0	0	7,761	424	436	338	79.7%
	Retail - Secured on real estate property	11	1	0		2	0	0	0	11	1	0	0	7.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0	0.0%
Spain	Retail - Secured on real estate property - Of Which: non-SME	11	1	0		2	0	0	0	11	1	0	0	7.5%
	Retail - Qualifying Revolving	4,380	173	0		691	32	0	0	4,380		171	136	
	Retail - Other Retail	3,370	250	0		2,459	44	0	0	3,370		264	202	
	Retail - Other Retail - Of Which: SME	27	2	0	0	14	1	0	0	27	2	2	1	68.7%
	Retail - Other Retail - Of Which: non-SME	3,343	248	0		2,445	44	0	0	3,343	248	262	201	80.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	17,689	728	0	0	7,340	76	0	0	14,508	668	582	444	66.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Pariba	S											
								Restate	d					
								31/12/20	17					
			Exposure	values			Risk expo	osure amounts						
		A-II	3 8	F-IRB		A-IF	tB	F-II	₹B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	1,436		0	0	2	0	0	0	881			0	j-
	Institutions	1,722		0	0	125	0	0	0	804		1	0	100.0%
	Corporates	15,023	100	0	0	7,726	74	1 0	0	12,180	100	6	31	31.1%
	Corporates - Of Which: Specialised Lending	446	3	0	0	147	1	. 0	0	411	3		0	1.4%
	Corporates - Of Which: SME	183	4	0	0	91	0	0	0	111	4		1	1 15.6%
	Retail	56	1	0	0	13	0	0	0	56	5			36.6%
	Retail - Secured on real estate property	41	1	0	0	8	0	0	0	41	1	_	0	21.6%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	2	0	0	0	4	1 0	_	0	0.0%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	7	0	0	0	37	7 1	-	0	23.1%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	. 0	-	0	68.2%
	Retail - Other Retail	14	0	0	0	4	0	0	0	14	0		0	50.8%
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0		0		0	45.3%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	3	0	0	0	11	. 0		0	62.9%
	Equity									(0		0	-
	Securitisation													
	Other non-credit obligation assets									(0		0	-
	IRB TOTAL	18,238	101	0	0	7,866	74	. 0	0	13,922	101	65	32	31.4%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II			IRB	A-1		F-IR	B				Of which: from	Coverage Ratio -
			_							Performing	Non performing		non performing	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	12	0	0	0	1	0	0	0	13	2 0	C	0) -
	Institutions	962	0	0	0	406	0	0	0	764	0	1	. 0	76.2%
	Corporates	2,164	4	0	0	951	0	0	0	2,099	5 4	4	2	64.7%
	Corporates - Of Which: Specialised Lending	209	3	0	0	80	0	0	0	20-	3	2	. 2	84.5%
	Corporates - Of Which: SME	143	0	0	0	35	0	0	0	140	0	0	0	-
	Retail	4	1	0	0	1	0	0	0		1	1	. 1	75.2%
	Retail - Secured on real estate property	2	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	-
Turkey	Retail - Secured on real estate property - Of Which: non-SME	2	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	2	1	0	0	0	0	0	0		2 1	1	. 1	83.3%
	Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	0		1	1	. 1	83.5%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0		2 0	C	0	78.1%
	Equity										0	C	0) -
	Securitisation													
	Other non-credit obligation assets										0	C	0) -
	IRB TOTAL	3,143	4	0	0	1,359	0	0	0	2,876	4	5	3	66.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								:	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	231,569	196	145	58	29.8%	231,390	375	206	104	27.8%	231,210	555	252	149	26.8%
	Institutions	35,936	268	175	133	49.7%	35,881	322	211	159	49.5%	35,807	397	257	196	49.4%
	Corporates	338,593	16,293	10,452	9,264	56.9%	336,513	18,373	11,160	9,779	53.2%	334,283	20,603	11,861	10,340	50.2%
	Corporates - Of Which: Specialised Lending	35,663	1,672	808	719	43.0%	35,412	1,923	866	758	39.4%	35,133	2,202	923	801	
	Corporates - Of Which: SME	29,013	4,517	2,692	2,438	54.0%	28,582	1,923 4,948	2,819	2,552	51.6%	28,149	5,380	2,944	2,670	36.4% 49.6%
	Retail	237,553	14,658	8,319	6,728	45.9%	234,506	17,705	9,234	7,528	42.5%	231,472	20,740	10,063	8,321	40.1%
	Retail - Secured on real estate property	154,890	5,571	1,672	1,364	24.5%	153,652	6,810	1,794	1,443	21.2%	152,411	8,050	1,923	1,528	19.0%
	Retail - Secured on real estate property - Of Which: SME	9,650	709	205	161	22.7%	9,484	875	215	172	19.6%	9,336	1,023	225	181	17.7%
BNP Paribas	Retail - Secured on real estate property - Of Which: non-SME	145,239	4,863	1,466	1,203	24.7%	144,168	5,934	1,579	1,272	21.4%	143,074	7,027	1,699	1,347	19.2%
	Retail - Qualifying Revolving	13,109	1,575	1,387	1,047	66.5%	12,711	1,973	1,582	1,231	62.4%	12,305	2,379	1,754	1,419	59.6%
	Retail - Other Retail	69,554	7,512	5,260	4,317	57.5%	68,143	8,923	5,858	4,854	54.4%	66,756	10,310	6,386	5,374	52.1%
	Retail - Other Retail - Of Which: SME	26,198	3,464	2,033	1,806	52.2%	25,674	3,987	2,221	1,980	49.6%	25,160	4,502	2,396	2,144	47.6%
	Retail - Other Retail - Of Which: non-SME	43,356	4,048	3,227	2,510	62.0%	42,469	4,936	3,637	2,874	58.2%	41,596	5,809	3,990	3,231	55.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	156	0	0	0		156	0	0	0	-	156	0	0	0	-
	IRB TOTAL	843,806	31,415	19,091	16,184	51.5%	838,445	36,776	20,811	17,570	47.8%	832,927	42,295	22,432	19,006	44.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	143,556	50	0	4	7.0%	143,499	116	12	0	7.0%	143,444	171	16	12	7.1%
	Institutions	5,600		20	8	20.1%	5,594	44	27	12	27.4%	5,585		37	19	35.6%
	Corporates	73,271	1.823	1,577	1,215	66,7%	72,864	2,230	1,775	1,365		72,395		1,977	1.537	7 57.0%
	Corporates - Of Which: Specialised Lending	3,792		22	7	13.0%	3,762		31	13	15.9%	3,727		40	20	17.3%
	Corporates - Of Which: SME	11,412	723	638	474	65.6%	11,227	908	721	548	60.3%	11,034	1,101	802	624	56.7%
	Retail	121,155	6,197	4,120	3,113	50.2%	119,734	7,619	4,618	3,571	46.9%	118,317	9,035	5,043	4,020	44.5%
	Retail - Secured on real estate property	79,827	1,350	300	170	12.6%	79,389	1,788	327	190		78,944		354	211	9.4%
	Retail - Secured on real estate property - Of Which: SME	3,288	183	62	35	19.3%	3,239	232	65	38	16.4%	3,190		70	41	14.6%
France	Retail - Secured on real estate property - Of Which: non-SME	76,539	1,168	238		11.5%	76,151	1,556	261	152		75,754		284		
	Retail - Qualifying Revolving	7,711	1,170	1,073		68.7%	7,491	1,389	1,188	915		7,278		1,277		
	Retail - Other Retail	33,618	3,677	2,747		58.2%	32,853	4,442	3,103	2,466		32,096		3,412		
	Retail - Other Retail - Of Which: SME	12,868	1,331	790		51.0%	12,649	1,549	863	749	10.570	12,434		935		
	Retail - Other Retail - Of Which: non-SME	20,750	2,347	1,957	1,462	62.3%	20,205	2,893	2,240	1,717	59.3%	19,661	3,436	2,477	1,968	57.3%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	4
	IRB TOTAL	343,583	8,117	5,725	4,340	53.5%	341,691	10,009	6,432	4,957	49.5%	339,741	11,959	7,073	5,588	46.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								8	aseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	20,619	2	(0	3.0%	20,616	5	0	0	3.0%	20,612	9	0	0	3.0%
	Institutions	3,009	39	18	16	41.1%	3,001	46	22	20	42.2%	2,994	54	26	23	43.4%
	Corporates	44,882	790	472	371	47.0%	44,710	962	527	415	43.1%	44,537	1,134	580	459	40.4%
	Corporates - Of Which: Specialised Lending	3,618		67	60	52.6%	3,588	144	72	63	43.9%	3,556		76	67	38.2%
	Corporates - Of Which: SME	308	2	2	2	26.5%	306	4	3	1	25.8%	304	6	3	2	25.9%
	Retail	55	6		3	44.7%	54	7	3	3	42.8%	53	7	4	3	41.4%
	Retail - Secured on real estate property	26	3	(0	12.7%	26	3	0	0	12.5%	26	3	1	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	1	. 0	(0	13.2%	1	0	0	0	13.4%	1	0	0	0	13.5%
United States	Retail - Secured on real estate property - Of Which: non-SME	25	3	(0	12.7%	25	3	0	0	12.5%	25	3	1	0	12.5%
	Retail - Qualifying Revolving	7	0	(0	64.3%	6	1	0	0	64.5%	6	1	0	0	64.7%
	Retail - Other Retail	22	3		2	70.0%	21	3	3	2	66.8%	21	4	3	2	64.3%
	Retail - Other Retail - Of Which: SME	3	1	1	1	89.4%	3	1	1	1	87.0%	3	1	1	1	84.2%
	Retail - Other Retail - Of Which: non-SME	19	2	2	1	63.0%	19	2	2	1	60.2%	18	3	2	2	58.0%
	Equity		0	(0	-	0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets		0		0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	68,564	837	493	390	46.6%	68,381	1,019	553	437	42.9%	68,197	1,204	609	485	40.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								E	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %) Central banks and central governments	7,783		2		33,4%	7,779		4	•	33,4%	7,776	12			33.4%
	Institutions	7,783		3	1	33.4% 48.5%	7,779	37	10	- 3	33.4%	7,776		22	12	33.1%
	Corporates	41,914		1,047	977	51.2%	41.461	2,253	1,118	975	43.3%	41,015		1,186	1 070	38.1%
	Corporates - Of Which: Specialised Lending	2,874		1,047		19.1%	2,848	2,233	20		18.9%	2,820		27		18.9%
	Corporates - Of Which: SME	8,260	464	243	220	47.4%	8,147	576	246	225	39.0%	8,047		250	229	33.9%
	Retail	68,466		566		19.9%	67,663	2,927	644	504	17.2%	66,938		713		15.8%
	Retail - Secured on real estate property	51,895		275	200	12.6%	51,314	2,171	297	228	10.5%	50,795		317	252	
	Retail - Secured on real estate property - Of Which: SME	5,809	454	113	102	22.5%	5,703	560	117	109	19.4%	5,615	648	121	114	17.6%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	46,086	1,135	162	98	8.6%	45,611	1,610	179	119	7.4%	45,180	2,041	195	138	6.8%
2 c.g.a	Retail - Qualifying Revolving	385		10	8	48.8%	380	21	12	10	45.0%	375	26	13	11	42.7%
	Retail - Other Retail	16,186	518	281	215	41.5%	15,970	735	336	266	36.2%	15,768	937	383	314	33.5%
	Retail - Other Retail - Of Which: SME	5,631	205	114	95	46.3%	5,554	282	128	111	39.5%	5,486		141		36.0%
	Retail - Other Retail - Of Which: non-SME	10,556	314	167	120	38.4%	10,416	454	207	155	34.2%	10,282	588	242	188	32.0%
	Equity	0	0	0	0		0	0	0	0		(0	0	0	
	Securitisation															
	Other non-credit obligation assets	135	0	0	0		135	0	0	0		135	0	0	0	-
	IRB TOTAL	126,270	3,946	1,631	1,355	34.3%	125,000	5,215	1,785	1,492	28.6%	123,813	6,402	1,927	1,623	25.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	8,193	17	12	6	37.3%	8.176	24	10	17	37,3%	8.159	50	25	10	9 37.3%
	Institutions	1,383	3	3	2	81.1%	1,381		- 5	3	71.8%	1,378		- 25		65.8%
	Corporates	31,805	6,962	4,461	4.284	61.5%	31,479		4,558	4.351		31,147		4,653	4.422	
	Corporates - Of Which: Specialised Lending	534		188	179	61.1%	521		191	182	59.4%	511		193		2 58.0% 5 58.4%
	Corporates - Of Which: SME	5,786	2,928	1,712	1,657	56.6%	5,669	3,045	1,744	1,686	55.4%	5,549	3,165	1,777	1,717	7 54.3%
	Retail	32,114	5,335	2,828	2,603	48.8%	31,652	5,797	3,017	2,737	47.2%	31,131	6,318	3,202	2,873	3 45.5%
	Retail - Secured on real estate property	17,951	2,519	1,065	972	38.6%	17,768		1,134	999		17,525	2,944	1,213	1,036	
	Retail - Secured on real estate property - Of Which: SME	283	61	28	21	33.8%	275		29	22	30.9%	266		30	22	28.5%
Italy	Retail - Secured on real estate property - Of Which: non-SME	17,668	2,457	1,038	951	38.7%	17,493	2,632	1,105	978	37.E10	17,259	2,866	1,183	1,014	
	Retail - Qualifying Revolving	3	0	0	0	58.3%	3	0	0	0	58.7%	3	0	0	0	59.1%
	Retail - Other Retail	14,160		1,763		57.9%	13,881		1,883			13,603		1,989		
	Retail - Other Retail - Of Which: SME	7,271	1,903	1,107		53.3%	7,046		1,207			6,818		1,295		
	Retail - Other Retail - Of Which: non-SME	6,890	913	656	617	67.6%	6,834	968	676	639	66.0%	6,785	1,017	694	658	64.7%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	4-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0	-	0	0	0	0	1-
	IRB TOTAL	73,494	12,316	7,306	6,895	56.0%	72,687	13,124	7,599	7,105	54.1%	71,816	13,995	7,886	7,318	52.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	5,809	2	1	0	15.7%	5,807	4	1	1	15.7%	5.805	6	1	1	15.7%
	Institutions	2,456		4	3	73.9%	2,453		7	4	67.6%	2,448		10	7	64.0%
	Corporates	25,080		624	571	50.4%	24,992		667	594		24,882		712	622	46,7%
	Corporates - Of Which: Specialised Lending	3,961		118	107	25.9%	3,940			111	25.6%	3,916	459	133	116	
	Corporates - Of Which: SME	551	16	0	0	0.9%	550	16	1	0	1.8%	549	17	1	. 1	3.0%
	Retail	150	8	4	3	37.7%	148	10	5	4	36.9%	146	12	5	4	36.7%
	Retail - Secured on real estate property	44	4	1	. 1	23.3%	44	5	1	1	21.3%	43	5	1	. 1	20.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	C	0	4.0%	1	0	0	0	4.0%	1	0	0	(3.9%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	44	4	1	1	23.4%	43	5	1	1	21.5%	43	5	1	. 1	20.2%
	Retail - Qualifying Revolving	7	1	0	0	61.9%	7	1	. 0	0	62.2%	7	1	1		62.5%
	Retail - Other Retail	98	3	2	2	52.5%	96	4	3	2	49.4%	95	U	3	3	48.5%
	Retail - Other Retail - Of Which: SME	30	0	0	0	56.1%	29	1	1	0	55.7%	29	1	1	. 1	55.5%
	Retail - Other Retail - Of Which: non-SME	68	2	2	1	51.7%	67	4	2	2	47.9%	66	5	3	2	46.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	-	0	0	0	0	-	0	0	- 0		-
	IRB TOTAL	33,495	1,147	632	577	50.3%	33,400	1,242	679	602	48.5%	33,281	1,361	728	635	46.6%

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Paribas	5													
									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	5,798	0	0	0	38.0%	5,797	1	0	0	38.0%	5,797	1	1	0	38,0%
	Institutions	1,158		2	1	58,4%	1,156		3	1	54.1%	1,155		4	2	49.8%
	Corporates	10,136		111	88	67.7%	10,104		134	100	61.4%	10,061	205	158	115	56.3%
	Corporates - Of Which: Specialised Lending	284	1	1	0	29.6%	283	2	2	1	29.8%	281	4	4	1	30.0%
	Corporates - Of Which: SME	111	3	1	1	36.0%	110	4	2	1	34.0%	109	5	2	2	33.1%
	Retail	162	8	4	4	44.8%	161	10	5	4	41.2%	159	11	5	4	38.6%
	Retail - Secured on real estate property	108	5	2	1	28.2%	107	6	2	1	25.2%	106	7	2	2	23.2%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	30.9%	4	0	0	0	21.9%	4	0	0	0	18.2%
Germany	Retail - Secured on real estate property - Of Which: non-SME	104	5	2	1	28.1%	103	6	2	1	25.3%	103	6	2	1	23.3%
	Retail - Qualifying Revolving	3	0	0	0	60.4%	3	0	0	0	61.0%	3	0	0	0	61.6%
	Retail - Other Retail	50	3	3	2	67.9%	50	4	3	2	64.4%	50	4	3	3	61.8%
	Retail - Other Retail - Of Which: SME	8	1	1	1	65.5%	8	1	1	1	63.8%	8	1	1	1	62.2%
	Retail - Other Retail - Of Which: non-SME	43	2	2	2	68.8%	42	3	2	2	64.6%	42	3	2	2	61.6%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	17,254	140	118	93	66.1%	17,218	175	142	105	60.1%	17,172	221	167	122	55.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	5,949		1	. (34.6%	5,948		1	1	34.6%	5,947		1	1	34.69
	Institutions	277		() (24.5%	272	0	C	0	24.9%	272	U	0	(25.0%
	Corporates	12,925	246	204	125	50.6%	12,857	315	242	152	48.5%	12,778	393	279	182	46.2%
	Corporates - Of Which: Specialised Lending	1,674		18	1	33.9%	1,668	38	20	12	31.8%	1,660	46	23	14	30.2%
	Corporates - Of Which: SME	1,314	34	27	7 20	58.0%	1,309	40	30	21	54.0%	1,302	46	33	23	50.5%
	Retail	6,156	114	57	42	37.0%	6,115	155	65	48	30.9%	6,076	194	70	53	27.5%
	Retail - Secured on real estate property	4,734	77	24	17	21.6%	4,704	107	29	19	18.2%	4,675	136	31	22	16.3%
	Retail - Secured on real estate property - Of Which: SME	250	10		3	29.4%	248	12	3	3	26.2%	246	13	4		24.1%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	4,484	67	21	14	20.5%	4,456	95	25	16	17.2%	4,428	123	28	19	15.5%
	Retail - Qualifying Revolving		0) (50.9%	1	0	0	0	51.9%	1	0	0	0	52.8%
	Retail - Other Retail	1,42	37	32	25	68.6%	1,410	48	36	28	59.3%	1,400	58	39	31	53.5%
	Retail - Other Retail - Of Which: SME	322	17	15	14	81.7%	319	19	16	14	75.0%	317	21	16	15	53.5%
	Retail - Other Retail - Of Which: non-SME	1,099	20	17	12	57.6%	1,091	28	20	14	48.6%	1,083	36	22	16	43.8%
	Equity	(0	() () -	0	0	C	0		0	0	0		-
	Securitisation															
	Other non-credit obligation assets	20	0	() () -	20	0	C	0		20	0	0		-
	IRB TOTAL	25,323	361	261	167	46.3%	25,213	471	308	201	42.6%	25,094	590	350	236	40.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Į.	Baseline Scena							
				31/12/2018					31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	1,301	3	2	1	38.1%	1,298	5	3	2	38.1%	1,296	8	4	3	38.1%
	Institutions	780		1	0	55.2%	779	2	2	1	55.6%	778	3	4	2	55.3%
	Corporates	4,600	306	168	132	43.1%	4,551	355	188	151	42.6%	4,504	402	207	168	41.9%
	Corporates - Of Which: Specialised Lending	832	80	18	15	19.0%	827	85	21	16	18.9%	821	91	23	17	18.9%
	Corporates - Of Which: SME	42	3	2	2	62.1%	42	3	2	2	57.3%	41	. 3	2	2	52.5%
	Retail	7,555	630	604	435	69.0%	7,310	875	740	549	62.8%	7,047	1,137	878	673	59.2%
	Retail - Secured on real estate property	11	1	0	0	7.2%	11	1	0	0	7.1%	10	1	0	0	7.2%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	1.2%	0	0	0	0	1.6%	0	0	0	0	1.9%
Spain	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	7.3%	10	1	0	0	7.3%	10	1	0	0	7.3%
	Retail - Qualifying Revolving	4,272	281	241	190	67.5%	4,136	418	317	257	61.7%	3,983	570	397	333	58.4%
	Retail - Other Retail	3,272	348	363	245	70.4%	3,163	456	423	292	64.0%	3,054	566	481	340	60.0%
	Retail - Other Retail - Of Which: SME	26	3	3	2	65.5%	25	4	3	2	63.4%	24	4	4	3	62.1%
	Retail - Other Retail - Of Which: non-SME	3,246	345	360	243	70.4%	3,138	452	419	290	64.0%	3,029	562	477	337	60.0%
	Equity		0	0	0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0		0	0	0	0	
	IRB TOTAL	14,236	939	775	568	60.4%	13,939	1,237	933	703	56.9%	13,625	1,550	1,092	846	54.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Paribas	5													
									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)													_		
	Central banks and central governments	881			0	27.1%	881		0		27.1%	881	0			27.1%
	Institutions	804			0	80.6%	804		124	0	66.6%	804		1	1	55.1%
	Corporates	12,131		90	55	36.6%			134	/6	38.0%	12,018		169	101	38.3%
	Corporates - Of Which: Specialised Lending	410			. 0	7.8%	408		2	1	11.3%	406		2		13.7%
	Corporates - Of Which: SME	110			. 1	15.6%	110		1	1	15.7%	109		1		15.9%
	Retail	55	2	1	. 1	26.7%	54	3	1	1	23.0%	54	4	1	1	21.0%
	Retail - Secured on real estate property	40	1	(0	14.5%	40	2	0	0	12.4%	39	2	0	(11.4%
	Retail - Secured on real estate property - Of Which: SME	4	0	(0	12.3%	4	0	0	0	15.6%	3	0	0	(17.2%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	37	1	(0	14.6%	36	2	0	0	12.1%	36	2	0	(10.8%
	Retail - Qualifying Revolving	1	0	(0	68.3%	1	0	0	0	68.4%	1	0	0	0	68.5%
	Retail - Other Retail	14	1	(0	41.7%	14	1	0	0	38.3%	13	1	0	(36.3%
	Retail - Other Retail - Of Which: SME	3	0	(0	41.3%	3	0	0	0	39.0%	3	1	0	(37.6%
	Retail - Other Retail - Of Which: non-SME	11	0	(0	42.2%	11	1	0	0	37.6%	11	1	0	0	35.4%
	Equity	C	0	(0		0	0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	0	(0		0	0	0	0	-	0	0	0		-
	IRB TOTAL	13,872	152	99	56	36.6%	13,819	204	135	77	37.9%	13,756	267	170	102	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	rio						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	1	2 0		0	40.0%	12	. 0	0	0	40.0%	12	0	0	0	0 40.0%
	Institutions	76.			1 1	53.8%	759		6	3	53.1%	754		9	6	52.7%
	Corporates	2,08			3 4	41.4%	2,080	19	12	6	33.4%	2,067	32	16	10	29.6%
	Corporates - Of Which: Specialised Lending	20:	3 4		3 2	69.6%	202	5	3	3	57.5%	201	6	3	3	47.5%
	Corporates - Of Which: SME	13	9 1	() (11.0%	138	1	0	0	11.1%	137	2	1	(11.2%
	Retail		4 1		1 1	72.0%	4	1	1	1	69.1%	4	1	1	1	1 66.8%
	Retail - Secured on real estate property		2 0	() (4.5%		9	0	0	5.6%	2	0	C	(6.0%
	Retail - Secured on real estate property - Of Which: SME		0 0) (22.0%	(0	0	0	21.1%	0	0	0	0	20.5%
Turkey	Retail - Secured on real estate property - Of Which: non-SME		1 0) (1.3%	1	. 0	0	0	1.7%	1	0	0	0	2.1%
	Retail - Qualifying Revolving		0 0) (10.8%	(0	0	0	16.6%	0	0	0	0	21.8%
	Retail - Other Retail		2 1		1 1	82.0%	2	1	1	1	80.3%	2	1		1	1 78.7%
	Retail - Other Retail - Of Which: SME		0 1		1 1	83.7%	(1	1	1	83.3%	0	1	1	1	1 82.8%
	Retail - Other Retail - Of Which: non-SME		2 0	() (51.4%	2	. 0	0	0	42.2%	2	0	C		37.9%
	Equity		0	() (-	(0	0	0		0	0	C		-
	Securitisation															
	Other non-credit obligation assets		0	() () -	(0	0	0	-	0	0	C		
	IRB TOTAL	2,867	7 13	12	2 6	45.4%	2,854	26	18	10	38.9%	2,836	44	26	16	36.0%



BNP Paribas

								Ac	lverse Scenari	0						
				31/12/20:	.8				31/12/2019					31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)									404						
	Central banks and central governments	231,473	292	209	97	33.4%	231,158		319	191	31.4%	230,870		401	269	30.1%
	Institutions	35,854	350	236	176	50.3%	35,652		355		50.5%	35,440		476	387	50.7%
	Corporates	337,096	17,790	11,183	9,732	54.7%	332,203	22,683	12,736	11,179	49.3%	327,857	27,029	14,113	12,501	46.29
	Corporates - Of Which: Specialised Lending	35,436	1,899	869	766	40.4%	34,772		981	872	34.0%	34,225		1,077	963	31.09
	Corporates - Of Which: SME	28,927	4,603	2,767	2,469	53.6%	28,268		2,984	2,654	50.5%	27,587		3,190	2,850	48.0%
	Retail	237,037	15,174	10,431	7,002	46.1%	232,483		11,743	8,325	42.2%	227,523		13,001	9,736	39.49
	Retail - Secured on real estate property	154,676	5,785	2,220	1,437	24.8%	152,573	7,888	2,482	1,626	20.6%	150,142		2,679	1,839	17.89
	Retail - Secured on real estate property - Of Which: SME	9,619	741	216	165	22.3%	9,378		235	182	18.6%	9,154		251	198	16.4%
BNP Paribas	Retail - Secured on real estate property - Of Which: non-SME	145,057	5,045	2,003	1,272	25.2%	143,195	6,907		1,444	20.9%	140,988		2,428	1,642	18.0%
	Retail - Qualifying Revolving	13,046	1,638	1,800	1,106	67.5%	12,519	2,165		1,373	63.4%	11,919		2,367	1,689	61.19
	Retail - Other Retail	69,315	7,751	6,412	4,459	57.5%	67,391	9,675	7,197	5,326	55.0%	65,462		7,956	6,208	53.5%
	Retail - Other Retail - Of Which: SME	26,081	3,580	2,175	1,874	52.3%	25,311	4,351	2,574	2,255	51.8%	24,617	5,045	2,945	2,628	52.1%
	Retail - Other Retail - Of Which: non-SME	43,234	4,171	4,237	2,586	62.0%	42,081	5,324	4,622	3,071	57.7%	40,845	6,559	5,010	3,579	54.6%
	Equity	0	0	0	0		0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	156	0	0	0	-	156	0	0	0	-	156	0	0	0	
	IRB TOTAL	841,615	33,606	22,059	17,008	50.6%	831,651	43,570	25,154	19,974	45.8%	821,845	53,376	27,992	22,893	42.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	io						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	143,556	59	9	4	7.2%	143,495	120	13	9	7.2%	143,432	183	18	13	7.2%
	Institutions	5,592	46	29	14	30.7%	5,569	69	51	32	46.4%	5,544	94	75	52	55.2%
	Corporates	73,124	1,970	1,689	1,278	64.9%	72,386	2,708	2,037	1,581	58.4%	71,615	3,479	2,388	1,913	55.0%
	Corporates - Of Which: Specialised Lending	3,775	68	29	11	16.0%	3,716	127	44	23	18.4%	3,658	185	58	36	19.6%
	Corporates - Of Which: SME	11,379	756	674	491	65.0%	11,109	1,025	802	603	58.8%	10,828	1,307	923	720	55.1%
	Retail	120,924	6,429	5,588	3,256	50.6%	118,882	8,471	6,252	3,985	47.0%	116,457	10,895	6,968	4,802	44.1%
	Retail - Secured on real estate property	79,759	1,418	364	182	12.8%	79,051	2,126	453	224	10.5%	78,112	3,065	534	277	9.0%
	Retail - Secured on real estate property - Of Which: SME	3,276	194	69	37	19.2%	3,197	273	78	43	15.6%	3,116	355	85	48	13.6%
France	Retail - Secured on real estate property - Of Which: non-SME	76,483	1,223	295	145	11.8%	75,854	1,853	376	181	9.8%	74,996	2,710	449	229	8.4%
	Retail - Qualifying Revolving	7,675		1,470		70.5%	7,374	1,506	1,642	1,028	68.3%	6,993	1,888	1,863	1,255	66.5%
	Retail - Other Retail	33,490	3,806	3,755	2,224	58.4%	32,457	4,839	4,157	2,733	56.5%	31,353	5,942	4,571	3,270	55.0%
	Retail - Other Retail - Of Which: SME	12,805	1,393	852	719	51.6%	12,445	1,753	1,054	909	51.9%	12,090	2,108	1,252	1,104	52.4%
	Retail - Other Retail - Of Which: non-SME	20,684	2,413	2,903	1,505	62.4%	20,012	3,085	3,102	1,824	59.1%	19,263	3,834	3,319	2,166	56.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	343,195	8,505	7,315	4,552	53.5%	340,333	11,368	8,354	5,607	49.3%	337,048	14,652	9,449	6,780	46.3%

								Ac	iverse Scenari	,						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments	20,617		0	0	3,3%	20,608	13	1		3.3%	20,596	24	1	1	3.3
	Institutions	3,002		22	20	42.3%	2,986	62	30	28	44.6%	2,972		38	35	46.3
	Corporates	44,686		529	428	43.4%	44,228	1,443	632	562	38.9%	44,048	1,624	676	610	37.6
	Corporates - Of Which: Specialised Lending	3,584	148	72	64	43.4%	3,503	229	79	74	32.4%	3,470	261	83	78	29.9
	Corporates - Of Which: SME	306		3	1	28.4%	301	9	4	3	28.9%	300	11	4	3	29.1
	Retail	54		3	3	44.9%	53	7	4	3	42.5%	52	9	4	3	40.7
	Retail - Secured on real estate property	26		0	0	13.2%	26	3	1	0	13.0%	25	4	1	(12.8
	Retail - Secured on real estate property - Of Which: SME	1	(0	0	14.6%	1	0	0	0	14.8%	1	0	0	(15.0
United States	Retail - Secured on real estate property - Of Which: non-SME	25	3	0	0	13.2%	25	3	1	0	13.0%	24	4	1	(12.8
	Retail - Qualifying Revolving	7		0	0	64.7%	6	1	0	0	65.6%	6	1	0	(66.7
	Retail - Other Retail	22		3	2	69.7%	21	4	3	2	65.5%	20	4	3	3	62.3
	Retail - Other Retail - Of Which: SME		1	1	1	89.1%	3	1	1	1	85.9%	3	1	1	1	82.8°
	Retail - Other Retail - Of Which: non-SME	19	- 2	2	1	63.1%	18	3	2	2	59.4%	18	3	2	2	56.69
	Equity		(0	0	-	0	0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	((0	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	68,359	1,042	554	451	43.2%	67,875	1,526	667	593	38.9%	67,668	1,732	720	649	37.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	iverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)	7,783	_		3	26.004	7,777	10	_		20.00/	7,773	15	_		25.00/
	Central banks and central governments Institutions	7,783		71	2	36.0% 37.4%	7,777	10	31	4	36.0% 28.9%	7,773		/	34	36.0% 26.0%
	Corporates	41.611		1.189	- 11	37.4% 47.0%	7,928 40,574	3.140	1.483	1,251	28.9%	7,895 39,525		1,772	1.540	26.0% 36.8%
	Corporates - Of Which: Specialised Lending	2.861		1,109		21.1%	2,799		1,403	1,231	20.8%	2,729			1,340	20.6%
	Corporates - Of Which: SME	8,236		253	222	45.6%	8.072	652	262	231	35.5%	7,921			239	29.8%
	Retail	68.339		1,133		22.1%	66,971	3,619	1.312	685	18.9%	65.542		1,430	878	17.4%
	Retail - Secured on real estate property	51,790		746			50,730	2,754	826	347	12.6%	49,617			447	11.6%
	Retail - Secured on real estate property - Of Which: SME	5,792	472	116	104	22.1%	5,645	618	124	114	18.4%	5,517	746	131	122	16.4%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	45,999	1,222	630	148	12.1%	45,085	2,136	701	233	10.9%	44,100	3,121	723	325	10.4%
Doig.a	Retail - Qualifying Revolving	385	17	12	9	54.6%	380	22	14	11	52.6%	374	27	16	14	50.9%
	Retail - Other Retail	16,164	541	375	236	43.7%	15,862	843	473	327	38.8%	15,551	1,154	559	417	36.1%
	Retail - Other Retail - Of Which: SME	5,618		173		47.9%	5,511	324	200			5,412		221	165	38.9%
	Retail - Other Retail - Of Which: non-SME	10,546	324	202	132	40.8%	10,350	519	273	190	36.6%	10,139	730	338	252	34.6%
	Equity	(0	0	0		0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	135	0	0	0		135	0	0	0	-	135	0	0	0	-
<u> </u>	IRB TOTAL	125,826	4,389	2,347	1,498	34.1%	123,385	6,830	2,832	1,958	28.7%	120,869	9,346	3,249	2,448	26.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	io						
				31/12/20:	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	8,191		17	8	41.0%	8,169	41	26	17	41.0%	8,146		36	26	41.0%
	Institutions	1,378		7	5	65.7%	1,368	18	14	11	59.5%	1,357		20	16	57.4%
	Corporates	31,672		4,548		60.9%	31,029	7,737	4,749	4,474	57.8%	30,363			4,639	55.2%
	Corporates - Of Which: Specialised Lending	526		191		60.2%	504	323	196	187		490			191	56.7%
	Corporates - Of Which: SME	5,771		1,732	1,663	56.5%	5,591	3,123	1,795	1,712	54.8%	5,378			1,771	53.1%
	Retail	32,013	5,436	2,878	2,639	48.5%	31,335	6,114	3,176	2,883	47.2%	30,674			3,130	46.2%
	Retail - Secured on real estate property	17,912	2,558	1,075	980		17,626	2,844	1,161	1,027	36.1%	17,301	3,168	1,242	1,081	34.1%
	Retail - Secured on real estate property - Of Which: SME	281	63	28	21	33.1%	269	76	29	22	29.4%	258	87	30	23	27.0%
Italy	Retail - Secured on real estate property - Of Which: non-SME	17,631	2,495	1,047	959	38.4%	17,357	2,769	1,132	1,005	36.3%	17,043	3,082	1,212	1,058	34.3%
	Retail - Qualifying Revolving	3	0	0	0	58.8%	3	0	0	0	60.0%	3	0	0	0	61.4%
	Retail - Other Retail	14,098	2,878	1,802	1,659	57.6%	13,707	3,270	2,015	1,856	56.8%	13,370	3,606	2,208	2,048	56.8%
	Retail - Other Retail - Of Which: SME	7,229	1,945	1,128	1,031	53.0%	6,931	2,243	1,296	1,187	52.9%	6,697	2,476	1,445	1,336	53.9%
	Retail - Other Retail - Of Which: non-SME	6,870	933	674	628	67.3%	6,776	1,027	719	669	65.1%	6,673	1,130	763	712	63.1%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	73,254	12,557	7,450	6,971	55.5%	71,901	13,910	7,965	7,384	53.1%	70,540	15,271	8,444	7,811	51.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	5,808	3	1	1	17.3%	5,804	7	2	1	17.3%	5,802	2 10	2	2	17.3%
	Institutions	2,447	12	14	8	69.1%	2,429	30	26	20	65.4%	2,410		39	31	63.7%
	Corporates	24,988	1,226	668	605	49.3%	24,732	1,482	748	674	45.5%	24,496	1,718	820	740	43.1%
	Corporates - Of Which: Specialised Lending	3,940	436	126	115	26.3%	3,883	493	139	127	25.7%	3,834	541	150	137	25.2%
	Corporates - Of Which: SME	550	16	1	0	2.4%	548	18	1	1	5.9%	546	5 20) 2	2	7.7%
	Retail	149	8	5	3	39.6%	145	12	6		39.1%	142	16	5 7	6	38.7%
	Retail - Secured on real estate property	44	4	1	1	23.3%	43	5	1	1	20.3%	42	2 6	5 1	1	18.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	4.4%	1	0	0		4.4%	1		0	0	4.3%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	44	4	1	1	23.4%	43	5	1	1	20.4%	42	2 6	5 1	1	18.4%
	Retail - Qualifying Revolving	7	1	0	0	62.4%	7	1	1		63.3%		7 1	1 1	1	64.5%
	Retail - Other Retail	98	3	3	2	56.2%	95	6	4	3	53.0%	92	2 8	3 5	4	51.6%
	Retail - Other Retail - Of Which: SME	30	1	1	0	61.7%	29	1	1	1	61.1%	29	1	1	1	60.5%
	Retail - Other Retail - Of Which: non-SME	68	3	2	2	55.1%	66	5	3	3	51.4%	64	1 7	7 4	4	49.7%
	Equity	0	0	0	0	-	0	0	0		-	() (0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	-	0	0	0		-	() (0	0	-
	IRB TOTAL	33,392	1,250	688	617	49.4%	33,112	1,530	781	700	45.7%	32,850	1,792	869	779	43.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Pariba	5													
								A	dverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	5,798	0	0		41.6%	5,797	1	1		41.6%	5,796	,	1		1 41.6%
	Institutions	1,156		3	2	53.5%	1,151		5	4	48.3%	1,145		8		6 45.2%
	Corporates	10,103		131	102	62.8%	10,010		174	139	54.2%	9,914		215	176	6 50.1%
	Corporates - Of Which: Specialised Lending	283	2	2	1	30.5%	278	7	4	2	30,7%	274		5		3 30.8%
	Corporates - Of Which: SME	110	4	2	1	36.5%	108	6	3	2	35.1%	106	5 8	3		3 34.9%
	Retail	162	9	4	4	45.0%	160	10	5	4	40.4%	158	3 12	5		5 37.0%
	Retail - Secured on real estate property	108	5	2	1	28.3%	107	6	2	2	24.5%	105	8	2		2 21.8%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	30.5%	4	0	0	0	20.7%	4	1 0	0	(0 16.9%
Germany	Retail - Secured on real estate property - Of Which: non-SME	104	5	2	1	28.3%	103	6	2	1	24.6%	102	2 7	2		21.9%
	Retail - Qualifying Revolving		0	0	0	61.2%	3	0	0	0	63.1%	3	3 0	0	(0 65.2%
	Retail - Other Retail	50	3	3	2	68.1%	50	4	3	3	64.0%	49	9 5	3		3 60.6%
	Retail - Other Retail - Of Which: SME	8	1	1	1	65.6%	8	1	1		63.7%	8	3 1	1		1 61.9%
	Retail - Other Retail - Of Which: non-SME	43	2	2	2	69.2%	42	3	2	2	64.1%	42	2 3	2		2 60.2%
	Equity	(0	0	0	-	0	0	0		-	C	0	0) -
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0		-		0	0) -
	IRB TOTAL	17,218	175	139	108	61.7%	17,117	276	185	148	53.5%	17,014	379	229	188	8 49.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	5,949	1	1	0	37.3%	5,948	2	1	1	37.3%	5,946	3	2	1	37.3%
	Institutions	272	0	0	0	19.3%	272	1	0	0	19.0%	271	1	0	(18.7%
	Corporates	12,865	307	243	155	50.4%	12,696	475	320	223	46.9%	12,534	637	384	284	44.5%
	Corporates - Of Which: Specialised Lending	1,668	37	20	12	32.9%	1,650	55	26	17	30.4%	1,633	72	31	21	29.2%
	Corporates - Of Which: SME	1,310	38	29	22	56.2%	1,298	50	35	26	50.6%	1,286	62	40	29	47.0%
	Retail	6,153	116	61	43	37.3%	6,100	170	73	52	30.5%	6,040	230	84	61	26.6%
	Retail - Secured on real estate property	4,733	78	26	17	22.0%	4,694	116	33	21	18.1%	4,650	160	38	26	16.0%
	Retail - Secured on real estate property - Of Which: SME	250	10	3	3	29.6%	247	12	4	3	25.9%	245	15	4	3	23.2%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	4,483	68	23	14	20.9%	4,447	104	29	18	17.2%	4,405	146	34	22	15.3%
	Retail - Qualifying Revolving		. 0	0	0	51.9%	1	0	0	0	54.3%	1	0	0	(56.5%
	Retail - Other Retail	1,419	39	35	26	68.0%	1,405	54	40	31	57.2%	1,388	70	45	35	50.7%
	Retail - Other Retail - Of Which: SME	322	17	15	14	81.9%	319	20	16	15	74.1%	315	23	17	16	67.8%
	Retail - Other Retail - Of Which: non-SME	1,098	22	19	12	57.1%	1,086	34	24	16	47.1%	1,073	46	28	20	42.2%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	20	0	0	0	-	20	0	0	0	-	20	0	0		-
	IRB TOTAL	25,259	425	305	199	46.7%	25,036	648	395	276	42.6%	24,812	872	470	346	39.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1,300		3	1	41.8%	1,297		4	3	41.8%	1,294		5	4	41.8%
	Institutions	779		2	1	48.9%	775		5	3	47.9%	770		8	5	47.2%
	Corporates	4,556	350	190	153	43.6%	4,452	454	228	193	42.6%	4,369	537	257	223	41.6%
	Corporates - Of Which: Specialised Lending	827	85	19	16	19.0%	813	99	23	19	18.8%	799	113	26	21	18.8%
	Corporates - Of Which: SME	42	3	2	2	59.6%	41	. 4	2	2	51.1%	41	4	2	2	44.4%
	Retail	7,520	664	619	451	67.9%	7,219	966	763	592	61.3%	6,933	1,252	902	727	58.1%
	Retail - Secured on real estate property	11	1	0	0	9.4%	10	1	0	0	9.0%	10	2	0	0	8.8%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	1.6%	0	0	0	0	2.1%	0	0	0	0	2.5%
Spain	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	9.5%	10	1	0	0	9.2%	10	2	0	0	8.9%
	Retail - Qualifying Revolving	4,254	300	252	199	66.5%	4,085	468	338	283	60.4%	3,917	636	422	366	57.6%
	Retail - Other Retail	3,256	364	367	252	69.2%	3.123	496	425	309	62.3%	3,005	614	480	361	58.7%
	Retail - Other Retail - Of Which: SME	26	3	3	2	65.2%	25	4	3	. 2	62.9%	24	5	4	3	61.6%
	Retail - Other Retail - Of Which: non-SME	3,230	361	364	250	69.2%	3,099	492	422	307	62.3%	2,981	610	476	358	58.7%
	Equity	, (0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0		0	0	0	0		0	0	0	0	
	IRB TOTAL	14,155	1,020	814	606	59.4%	13,743	1,432	1,001	792	55.3%	13,366	1,809	1,172	960	53.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Pariba	s													
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	881		0	0	29.8%	881			0	29.8%	881		0		29.8%
	Institutions	804	_	1	1	54.8%	802	2	1	1	40.6%	801		2	1	1 35.8%
	Corporates	12,082	198	136	82	41.2%	11,945	335	200	139	41.7%	11.813		257	192	2 41.2%
	Corporates - Of Which: Specialised Lending	408		1	1	12.0%	404	10	3	2	16.8%	400	14	4	3	3 18.6%
	Corporates - Of Which: SME	110) 4	1	1	16.2%	109	5	5 1	1	17.1%	108	7	1	1	1 17.7%
	Retail	55	. 2	1	1	27.6%	54	4	1 1	1	22.3%	52	5	1	1	1 19.8%
	Retail - Secured on real estate property	40	1	0	0	16.2%	39	2	2 (0	12.5%	38	3	0	(11.0%
	Retail - Secured on real estate property - Of Which: SME	4		0	0	14.3%	4	0	0	0	18.3%	3	0	0		19.9%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	36	5 1	0	0	16.3%	35	2	2	0	12.1%	34	3	0	(10.3%
	Retail - Qualifying Revolving		. C	0	0	69.0%	1	С) (0	69.9%	1	0	0	(70.9%
	Retail - Other Retail	14	1	0	0	42.3%	13		1	0	38.0%	13	2	1	1	1 35.7%
	Retail - Other Retail - Of Which: SME	3	B 0	0	0	41.6%	3	C	0 0	0	39.1%	3	1	0	(37.3%
	Retail - Other Retail - Of Which: non-SME	11		0	0	42.9%	10	1		0	37.3%	10	1	0	(34.9%
	Equity		0	0	0	-	0	0	0 0	0	-	0	0	0	(4
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0) (0	-	0	0	0		4-
	IRB TOTAL	13,822	202	137	83	41.1%	13,683	341	202	141	41.4%	13,547	476	260	195	40.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	12	0	0	0	44.0%	12	0	0	0	44.0%	12	1	0		44.0%
	Institutions	756	8	8	4	45.8%	743	22	15	10	46.0%	729	36	22	17	7 46.3%
	Corporates	2,079	20	11	7	34.7%	2,052	47	19	14	29.4%	2,023	76	27	2:	1 27.8%
	Corporates - Of Which: Specialised Lending	202	5	3	3	57.1%	199	8	4	3	41.0%	195	12	4	4	4 34.0%
	Corporates - Of Which: SME	138	1	0	0	12.0%	136	4	1	0	11.9%	133	6	1		1 11.8%
	Retail	4	1	1	1	71.6%	4	1	1		67.0%	4	1	1		1 63.1%
	Retail - Secured on real estate property	2	0	0	0	5.7%	2	0	0	0	6.7%	2	. 0	0		6.8%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	24.2%	0	0	0	0	23.0%	0	0	0		22.0%
Turkey	Retail - Secured on real estate property - Of Which: non-SME	1	. 0	0	0	1.8%	1	0	0	0	2.4%		. 0	0	(2.9%
	Retail - Qualifying Revolving	(0	0	0	18.0%	0	0	0	0	27.9%	0	0	0	(36.9%
	Retail - Other Retail	- 2	1	1	1	81.8%	2	1	1	1	78.8%	2	1	1	:	1 76.0%
	Retail - Other Retail - Of Which: SME		1	1	1	83.6%	0	1	1	1	83.0%	0	1	1		1 82.4%
	Retail - Other Retail - Of Which: non-SME	Ž.	2 0	0	0	50.7%	2	0	0	C	38.5%	2	. 0	0	(34.2%
	Equity	(0	0	0		0	0	0	C	-	C	0	0	() -
	Securitisation															
	Other non-credit obligation assets	(0	0	0		0	0	0		-	C	0	0	() -
	IRB TOTAL	2,851	. 29	19	11	38.9%	2,810	70	34	24	35.1%	2,767	113	50	39	34.0%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	28,694	0	3,919	0	23,299	0	49	0	0.0%
	Regional governments or local authorities	4,020	130	658	184		130		7	5.7%
	Public sector entities	15,448	6	2,003	3	7,682	6	13	4	71.1%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	147	0	0	0	147	0	7	0	0.0%
	Institutions	43,642	31	3,907	36	6,716	10	34	8	78.9%
	Corporates	85,325	3,340		1,434	82,776	3,234		2,415	
	of which: SME	18,682	819	17,163	394	18,647	809	735	528	
	Retail	92,359	6,360	63,977	1,819	92,352	6,360		4,063	
BNP Paribas	of which: SME	25,364 65,782	1,462 3,932	14,714 29.088	567	25,358 65,781	1,462 3,869	1,316 2,285	1,022	69.9%
	Secured by mortgages on immovable property of which: SME	28,157	2,345	29,088	2,395 1,263	28.157	2,282		1,6/3	43.2% 50.0%
	or which: SME Items associated with particularly high risk	28,157	2,345	14,6/1	1,263	28,157	2,282	1,392	1,141	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	137	0	87	0	108	0	0	0	0.0%
	Equity	137		8,522	0	100	0	0	0	0.0%
	Securitisation			0,322		ı		Ů		0.070
	Other exposures			40,125	0	52,659	0	0	0	0.0%
	Standardised Total	391,846	13,799	229,761	5,872	335,284	13,609	10,970	8,170	60.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	1,179	0	37	0	1,065	0	0	0	0.0%			
	Regional governments or local authorities	279	0	57	0	278	0	0	0	59.8%			
	Public sector entities	484	1	43	1	446	1	2	0	18.2%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	1,801	4	337	2	1,036	3	4	3	100.0%			
	Corporates	15,816	233	11,315	184	15,198	172	214	143				
	of which: SME	1,589	49	1,302	36		44	36	22	50.6%			
	Retail	11,663	1,654	7,634	530	11,663	1,654	1,084	808	48.8%			
France	of which: SME	5,639	310	3,259	162	5,639	310		201	64.8%			
Trance	Secured by mortgages on immovable property	9,490	775		580	9,490	775		226	29.2%			
	of which: SME	3,008	144	1,587	117	3,008	144	65	35	24.7%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	137	0	87	0	108	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					19,691	0	0	0	0.0%			
	Standardised Total	61,497	2,667	37,526	1,296	58,975	2,606	1,650	1,181	45.3%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	ire amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performin exposures1			
	Central governments or central banks	9,384	0	0	0	7,900	0	0	0	0.			
	Regional governments or local authorities	495	0	104	0	397	0	0	0	0.			
	Public sector entities	12,896	0	647	0	5,278	0	5	0	0.			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0			
	International Organisations	0	0	0	0	0	0	0	0	0.0			
	Institutions	7,403	0	270	0	260	0	0	0	0.			
	Corporates	23,094	136		175		136	127		23.			
	of which: SME	5,140	87		106		87	118		34.			
	Retail	17,097	30		29		30	183		32.			
United States	of which: SME	3,019	20		28		20	29		45.			
Officed States	Secured by mortgages on immovable property	26,835	91		66		91	112	35	38.			
	of which: SME	14,924	62	7,784	48	14,924	62	42	6	10.			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.			
	Covered bonds	0	0	0	0	0	0	0	0	0.			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0			
	Equity					0	0	0	0	0.0			
	Securitisation												
	Other exposures					4,012	0	0	0	0.0			
	Standardised Total	101,220	257	51,626	269	84,297	257	427	77	29.8			



2018 EU-wide Stress Test: Credit risk STA BNP Paribas

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	re amounts									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1				
	(min EUR, %)								скрозилсэ					
	Central governments or central banks	2,269	0	0	0	1,383	0	0	0	0.0%				
	Regional governments or local authorities	339	1	7	1	221	1	0	0	24.1%				
	Public sector entities	350	0	12	1	241	0	0	0	23.5%				
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%				
	International Organisations	147	0	0	0	147	0	7	0	0.0%				
	Institutions	95	0	20	0	95	0	0	0	0.0%				
	Corporates	2,488	8	1,493	9	2,464	8	5	4	53.6%				
	of which: SME	564	2	511	1	564	2	2	2	100.0%				
	Retail	1,716	244	1,130	88	1,716	244	52	35					
Belgium	of which: SME	413	7	241	6	413	7	10	7	100.0%				
Deigium	Secured by mortgages on immovable property	1,349	9	511	9	1,349	9	0	0	2.4%				
	of which: SME	0	0	0	0	0	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%				
	Equity					0	0	0	0	0.0%				
	Securitisation													
	Other exposures					6,982	0	0	0	0.0%				
	Standardised Total	15,810	262	10,235	106	14,597	262	64	40	15.2%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	1,024	0	0	0	1,024	0	0	0	0.0%			
	Regional governments or local authorities	1,690	90	337	120	1,690	90	18	7	7.9%			
	Public sector entities	1,346	4	1,281	1	1,346	4	6	4	85.4%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	962	1	420	1	486	1	0	0	1.8%			
	Corporates	8,108	2,018	7,829	606	7,800	2,005	1,528	1,493	74.4%			
	of which: SME	2,156	523	1,916	184	2,154	519	384	363	69.9%			
	Retail	20,238	1,522	14,387	350	20,238	1,522	1,609	1,165	76.6%			
Italy	of which: SME	3,057	277	1,764	89	3,057	277	293	203	73.5%			
Italy	Secured by mortgages on immovable property	1,557	1,658	703	827	1,557	1,658	852	852	51.4%			
	of which: SME	1,547	1,639	699	807	1,547	1,639	852	852	52.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					7,770	0	0	0	0.0%			
	Standardised Total	42,703	5,295	32,283	1,905	41,911	5,281	4,014	3,521	66.7%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	7	0	2	0	7	0	0	0	20.0%			
Public sector entities		4	0	1	0	4	0	0	0	15.9%			
	Multilateral Development Banks		0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	6,948	0	228	0	431	0	1	0	31.6%			
	Corporates	3,774	30	3,243	38		16	34	10	61.8%			
	of which: SME	1,798	4	1,740	4	1,798	4	19	1	30.5%			
	Retail	6,285	137	4,366	32		137	207	131	95.8%			
United Kingdom	of which: SME	2,075	28	1,239	9	2,075	28	31	22	79.7%			
Officea Kingaom	Secured by mortgages on immovable property	1,945	101	701	77		101	39	25	25.3%			
	of which: SME	25	0	17	0	25	0	1	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					2,427	0	0	0	0.0%			
	Standardised Total	21.422	268	10.502	148	14.847	255	281	167	65.5%			



		BNP Pariba	S							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	110	0	0	0	110	0	0	0	0.0%
	Regional governments or local authorities	21	0		0	110		1	- 0	0.0%
	Public sector entities	12	0	2	0	11	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0		0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8,531	0	306	0	690	0	0	0	0.0%
	Corporates	3,544	20		21	3,508	20	19	8	41.4%
	of which: SME	1,614	5	1,515	5	1,614	5	9	2	44.6%
	Retail	10,712	403	7,498	167	10,712	403	381	233	57.9%
Cormany	of which: SME	2,584	55	1,480	26	2,584	55	42	33	
Germany	Secured by mortgages on immovable property	917	29	418	17	917	29	37	22	73.6%
	of which: SME	6	0	5	0	6	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1,932	0	0	0	0.0%
	Standardised Total	25,881	452	13,447	205	17,896	452	439	263	58.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	Ō	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	126	0	25	0	126	0	0	0	0.0%			
	Corporates	903	5	902	2	883	4	4	4	100.0%			
	of which: SME	12	3	12	0	12	3	3	3	100.0%			
	Retail	2	0	1	0	2	0	0	0	100.0%			
Luxembourg	of which: SME	2	0	1	0	2	0	0	0	100.0%			
Luxembourg	Secured by mortgages on immovable property	1	0	1	0	1	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					915	0	0	0	0.0%			
	Standardicad Total	2 067	5	1 903	2	1 928	4	4	4	100.0%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	215	0	0	0	215	0	0	0	0.0%			
	Regional governments or local authorities	36	1	7	1	36	1	0	0	0.0%			
	Public sector entities	1	0	1	0	1	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	864	0	146	0	212	0	0	0	0.0%			
	Corporates	1,512	26		24	1,503	26	20	18	69.1%			
	of which: SME	364	0	350	0	364	0	1	0	100.0%			
	Retail	1,438	52		6	1,438	52	31	18	35.0%			
Spain	of which: SME	1,022	19		5	1,022	19	21	14	73.0%			
эран	Secured by mortgages on immovable property	4,347	518	1,649	384	4,347	518	225	138	26.6%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					1,574	0	0	0	0.0%			
	Standardised Total	10,149	596	5,842	416	9,326	596	276	174	29.1%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		BNP Pariba	S							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted Defaulted		Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	3,605	0	0	0	3,605	0	0	0	0.0%
	Regional governments or local authorities	6	0	1	0	6	0	0	0	0.0%
	Public sector entities	2	0	0	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0% 0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	786	21		32	781	0	0	0	0.0%
	Corporates	1,256	8	1,220	11	1,144	4	2	2	43.7%
	of which: SME	395	2	389	2	395	2	1	1	30.2%
	Retail	605	7	346	3	605	7	5	2	29.2%
Netherlands	of which: SME	602	3	344	3	602	3	4	2	68.3%
Neurenanus	Secured by mortgages on immovable property	3,723	13	1,590	11	3,723	13	7	3	24.7%
	of which: SME	3	0	2	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					411	0	0	0	0.0%
	Standardised Total	10.487	50	3.793	57	10.278	24	13	7	29.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	3,417	0	2.014	0	2.834	0	25	0	0.0%			
	Regional governments or local authorities	137	0	128	0	137	0	1	0	0.0%			
	Public sector entities	12	0	12	0	12	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	761	0	400	0	636	0	9	0	0.0%			
	Corporates	6,232	88	5,893	26	6,143	88	108	69	77.9%			
	of which: SME	2,635	64	2,324	19	2,635	64	69	47	74.1%			
	Retail	6,985	385	4,503	155	6,979	385	323	233	60.5%			
Turkey	of which: SME	3,769	291	2,128	128	3,763	291	237	185	63.7%			
Turkey	Secured by mortgages on immovable property	5,041	25	2,543	6	5,041	25	139	19	76.6%			
	of which: SME	3,664	25	2,005	6	3,664	25	124	19	76.6%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					668	0	0	0	0.0%			
	Standardised Total	23,253	499	16,086	188	22,450	499	606	321	64.4%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA BNP Paribas

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	23,210	89	24	7	7.9%	23,136	163	27	14	8.7%	23,064	235	33	22	9.3%
	Regional governments or local authorities	3,757	136	23	10	7.4%	3,749	144	26	12	8.2%	3,741	152	29	14	9.1%
	Public sector entities	7,673	15	47	7	45.0%	7,661	27	48	10	37.7%	7,645	43	51	15	34.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	146	1	7	1	100.0%	146	1	7	1	100.0%	145	2	7	2	100.0%
	Institutions	6,671	55	129	23	42.2%	6,618	107	139	41	38.1%	6,553	173	156	63	36.6%
	Corporates	81,768	4242			65.6%	80,709	5301		3,166		79,535	6475			55.5%
	of which: SME	18,345	1111	923		59.0%	18,022	1435	1,083	788	54.9%	17,675	1782			52.2%
	Retail	89,991	8722	7,226	5,240	60.1%	87,762	10950	8,438	6,313	57.6%	85,516	13197	9,592	7,386	56.0%
BNP Paribas	of which: SME	24,860	1960	1,556	1,226	62.6%	24,335	2485	1,779	1,432	57.6%	23,796	3024	1,997	1,644	54.4%
DINP Palidas	Secured by mortgages on immovable property	64,659	4991			39.3%	63,593	6057		2,222	36.7%	62,516	7134		2,494	35.0%
	of which: SME	27,728	2712	1,636	1,315	48.5%	27,275	3165	1,817	1,479	46.7%	26,788	3651	1,997	1,653	45.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	107	1	1	1	64.4%	106	2	3	1	64.4%	104	4	4	3	64.4%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	52,659	0	0	0	0.0%	52,659	0	0	0	0.0%	52,659	0	0	0	0.0%
	Standardised Total	330,641	18252	13,401	10,033	55.0%	326,140	22753	15,345	11,780	51.8%	321,478	27415	17,261	13,589	49.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018	:				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.06	4 0	0	0	33.6%	1.064	1	0	0	33.6%	1.063	1	1	0	33.6%
	Regional governments or local authorities	27		0	0	44.5%	278		0	0	42.5%	278	0	0	0	41.8%
	Public sector entities		5 1	2	0	26.4%	445		2	1	26.5%	444	3	2	1	26.6%
	Multilateral Development Banks		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,03	4 6	6	4	69.8%	1,030	10	8	5	55.5%	1,025	15	10	7	47.1%
	Corporates	15,04	1 329	285	198	60.1%	14,882	488	359	256	52.4%	14,703	667	439	324	48.5%
	of which: SME	1,53	7 62	49	33	52.6%	1,518	81			53.7%	1,496	103	76	56	
	Retail	11,32				43.6%	11,000			926	39.9%	10,674	2643	1,353	982	
France	of which: SME	5,51		310	245		5,409					5,300	650	403	320	
Trunce	Secured by mortgages on immovable property	9,25			258	25.6%	9,048				23.6%	8,843	1422	469	318	
	of which: SME	2,97	1 180	134	55	30.7%	2,937	215	154	74	34.3%	2,898	254	176	94	37.1%
	Items associated with particularly high risk		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	10	7 1		1	64.4%	106	2	2 3	1	64.4%	104	4	4	3	64.4%
	Equity		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	19,69		0	0	0.0%	19,691	0	0	0	0.0%	19,691	0	0	0	0.0%
	Standardised Total	58,23	3343	1,922	1,331	39.8%	57,543	4038	2,098	1,476	36.6%	56,826	4755	2,278	1,635	34.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	7,899	1	0	0	2.8%	7,898	2	0	0	2.8%	7,897	3	0	0	2.
	Regional governments or local authorities	396	2	5	1	40.0%	394	4	6	1	40.0%			8	3	40.0
	Public sector entities	5,273	5	37	1	26.2%	5,267	10	36	3	26.2%	5,259	18	36	5	26.1
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	260	0	0	0	14.2%	259	1	0	0	14.3%	259	1	. 0	0	14.3
	Corporates	22,274	381			22.9%	21,981	673	300	152		21,633			229	22.4
	of which: SME	5,052	175			32.9%	4,951	276	223	89	32.2%				123	
	Retail	16,887	239	290	110	45.9%	16,684			206					303	
United States	of which: SME	2,983	56	49	21	37.9%	2,940	99	68	36	36.4%	2,892	148	86	53	35.8
United States	Secured by mortgages on immovable property	26,626	300	185	93	30.9%	26,386	540	258	158	29.3%	26,109	817	336	235	28.8
	of which: SME	14,789	197	88	40	20.2%	14,628	358	135	80	22.4%	14,440	546	186	128	23.4
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures	4,012	. 0	0	0	0.0%	4,012	0	0	0	0.0%	4,012	0	0	0	0.0
	Standardised Total	83,627	927	735	292	31.5%	82,882	1672	980	521	31.2%	82,038	2517	1,230	775	30.8



2018 EU-wide Stress Test: Credit risk STA BNP Paribas

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,38	1	1	0	37.4%	1,381	1	1	1	37.4%	1,381	2	1	1	37,4%
	Regional governments or local authorities	221		0	0	28.6%	220		0	0	30.3%		1	0	0	31.5%
	Public sector entities	24:		0	0	27.2%	241		0	ō	28.2%		1	0	0	29.0%
	Multilateral Development Banks			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	14		7	1	100.0%	146	1	7	1	100.0%	145	2	7	2	100.0%
	Institutions	9	1	0	0	29,4%	93	2	1	0	29.8%	92	3	1	1	30.0%
	Corporates	2,45	19	13	9	46.1%	2,440	32	21	14	43.7%	2,425	47	30	20	42.5%
	of which: SME	55		5	4	47.8%	549		9	7	42.8%	542	24	12	10	40.5%
	Retail	1,689	275	70	51	18.4%	1,651	309	87	67	21.6%			101	82	24.0%
Dalaires	of which: SME	409	11	11	9	75.8%	404	16	13	10	63.7%	398	22	15	13	56.5%
Belgium	Secured by mortgages on immovable property	1,34	9	1	0	3.1%	1,348	9	1	0	4.5%	1,347	10	2	1	7.3%
	of which: SME			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk			0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	6,98		0	0	0.0%	6,982	0	0	0	0.0%			0	0	0.0%
	Standardised Total	14,552	306	91	61	19.9%	14,503	356	117	84	23.5%	14,451	408	143	107	26.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	:				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,022		1	1	34.8%	1,020		2	1	34.8%			3	2	34.8%
	Regional governments or local authorities	1,686		14	8	8.7%	1,683	97	14	8	8.4%		101	14	8	8.2%
	Public sector entities	1,343	8	8	5	60.6%	1,338	13	9	6	49.5%		20	12	8	42.8%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	485	3	1	0	18.5%	483	4	2	1	24.9%	481	7	3	2	28.6%
	Corporates	7,671		1,577		71.4%	7,555		1,612		68.9%			1,646		66.8%
	of which: SME	2,119	554	407		68.3%	2,084	589	423		66.6%			439		65.1%
	Retail	19,706		2,005		72.1%	19,197				69.1%			2,691		
Italy	of which: SME	2,991		330			2,898		368		60.7%		532	402	302	56.8%
Italy	Secured by mortgages on immovable property	1,524		890		52.1%	1,495		914		52.2%		1748	932	915	52.3%
	of which: SME	1,514	1672	890	881	52.7%	1,486	1700	914	898	52.8%		1728	932	914	52.9%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7,770		0	0	0.0%	7,770	0	0	0	0.0%			0	0	0.0%
	Standardised Total	41,206	5986	4,496	3,900	65.1%	40,541	6652	4,909	4,238	63.7%	39,863	7330	5,301	4,583	62.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	seline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	7	0	0	0	21.2%	7	0	0	0	21.4%	7	0	0	0	21.5%
	Public sector entities	4	0	0	0	21.0%	4	0	0	0	21.8%	4	0	0	0	22.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	430		2	0	32.5%	429	3	4	1	32.4%	426		5	2	32.4%
	Corporates	3,702	61	66	33	54.0%	3,652	111	97		52.6%	3,596		128	87	52.1%
	of which: SME	1,775	28	40		52.8%	1,749		58	30	54.8%	1,720		75	46	55.7%
	Retail	6,138		351		80.7%	5,997	426	458		75.0%	5,849		563		71.9%
United Kingdom	of which: SME	2,030		53		56.1%	1,982		76		50.0%			98		47.3%
Officed Kingdom	Secured by mortgages on immovable property	1,908		37	28	20.1%	1,875		38	30	17.3%			40	32	15.4%
	of which: SME	25	0	2	0	69.5%	25	1	2	1	68.8%	24	1	2	1	68.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2,427	0	0	0	0.0%	2,427	0	0	0	0.0%	2,427		0	0	0.0%
	Standardised Total	14,617	485	457	290	59.9%	14,390	711	598	408	57.4%	14,152	949	736	532	56.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		BNP Pari														
								В	aseline Scenari	0						
				31/12/2018	;				31/12/2019	,				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	
	Central governments or central banks	11	0 0	0	0	3.3%	110	0) (3.3%	110	C		0 (3.3%
	Regional governments or local authorities	1	5 0	1	0	40.0%	15	0			40.0%	15	C	1	1 (40.0%
	Public sector entities	1	1 (0	0	30.0%	11	0) (30.0%	11	C		j (0 30.0% 0 0.0%
	Multilateral Development Banks		0 0	0	0	0.0%	0	0) (0.0%	. 0	C		J (0.0%
	International Organisations		0 0	0	0	0.0%	0	0	() (0.0%	0) (0.0% 8 30.2% 0 49.1%
	Institutions	68	8 2	2 2	1	30.2%	685	6	3	3 2	2 30.2%	680			5 3	30.2%
	Corporates	3,47	1 57	7 46	27	47.3%	3,430	98	70	48	8 48.4%	3,385	143	94	4 70	49.1%
	of which: SME	1,59	7 21	1 24		53.4%	1,578	40	37	7 22	2 54.5%	1,557		. 50	34	55.0%
	Retail	10,49	5 620	527	333	53.8%	10,271	844	664	435	51.6%	10,040	1075	796	5 540	50.3% 5 46.7%
Cormany	of which: SME	2,55	5 84	54	44	52.8%	2,524	115	65	56	48.8%	2,498	141	74	4 6F	46.7%
Germany	Secured by mortgages on immovable property	90	8 38	48	29	76.3%	900	47	58	36	5 78.0%	890	56	69	9 44	79.1%
	of which: SME		6 0	0	0	42.5%	6	0		0	48.5%	6	0) (53.0%
	Items associated with particularly high risk		0 0	0	0	0.0%	0	0) (0.0%	0	0		3 0	0.0%
	Covered bonds		0 0	0	0	0.0%	0	0) (0.0%	0	0		3 0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0) (0.0%	0	0		3 6	0.0%
	Collective investments undertakings (CIU)		0 0	0	0	0.0%	0	0	() (0.0%	0	0	() (0.0%
	Equity		0 0	0	0	0.0%	0	0	() (0.0%	0	0) (0.0%
	Securitisation															
	Other exposures	1,93	2 (0	0	0.0%	1,932	0	() (0.0%	1,932	C) (0.0%
	Standardised Total	17,63	1 717	624	390	54.4%	17,354	994	796	521	52.4%	17,064	1284	965	658	51.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0			40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) (0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) (0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) (0.0%
	Institutions	126	0	0	0	30.0%	125	5 1	0	0	30.0%	125	2	1	. 0	30.0% 60.6%
	Corporates	880	7	7	5	75.4%	876	5 11	10	7	65.8%	870	17	13	J 10	60.6%
	of which: SME	12	3	3	3	99.5%	12	2 3	3	3	98.8%	12	3	3	3	98.0% 52.0%
	Retail	2	0	0	0	65.4%	2	2 0	0	0	56.0%	2	0			52.0%
Luxembourg	of which: SME	2	0	0	0	65.4%	2	2 0	0	0	55.9%	2	0			51.9%
Luxembourg	Secured by mortgages on immovable property	1	0	0	0	51.7%	1	1 0	0	0	50.5%	1	0		ı C	50.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		ı C	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		1 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		, C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) (0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) (0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0			0.0%
	Securitisation															
	Other exposures	915		0	0	0.0%	915		0	0	0.0%	915	0			0.0%
	Standardised Total	1,925	7	7	5	73.2%	1,920	12	10	8	63.3%	1,913	19	14	11	58.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	214	0	0	0	0.0%	214	1	0	0	0.0%	214	1	0	0	0.0%
	Regional governments or local authorities	36	1	0	0	5.8%	36	1	0	0	9.0%	36	1	0	0	11.6%
	Public sector entities	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 30.1%
	Institutions	211		1	0	30.1%	211	1	2	0	30.1%	210	2	3	1	30.1%
	Corporates	1,489		25	23	56.4%	1,474	56	31	28	50.1%	1,456 350	74	37	34	46.5% 12.8%
	of which: SME	359		2	1	11.9%	355	9	2	1	11.9%		14	3	2	12.8%
	Retail	1,419		43		38.0%	1,395	94	56	37	40.0%	1,368	121		50	41.2%
Spain	of which: SME	1,013		24		61.0%	1,001	40	28	21	53.6%	987	54	33	20	48.9%
эран	Secured by mortgages on immovable property	4,199	666	214	148	22.2%	4,082	783	207	155		3,986	879	203	159	18.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,574		0	0	0.0%	1,574	0	0	0	0.0%	1,574	0	0	0	0.0%
	Standardised Total	9,144	777	283	197	25.4%	8,987	935	295	220	23.6%	8,844	1077	312	244	22.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTAOKITY		BNP Paril	as													
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020		
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)															
	Central governments or central banks	3,605	0	0	0	1.3%	3,605	1	0	0	1.3%	3,604	2	0	0	1.3%
	Regional governments or local authorities	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Public sector entities	2	0	0	0	30.0%	2	0	0	0	30.0%	2	0	0	0	30.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	779		2	1	30.2%	775		3	2	30.2%	769	12	6	4	30.2%
	Corporates	1,132		9	8	48.0%	1,118		17	15	48.3%	1,101	47	25	23	48.3%
	of which: SME	390		4	4	47.0%	385		7	6	50.2%	380		11	9	51.5%
	Retail	599		7	4	34.9%	592		10	7	37.1%	583		14	11	38.3%
Netherlands	of which: SME	596		7	4	50.4%	589		10	7	46.1%	580		13	11	44.2%
Neurieriarius	Secured by mortgages on immovable property	3,674	62	6	3	5.4%	3,626	111	6	3	3.1%	3,577	159	6	4	2.2%
	of which: SME	3	0	0	0	69.9%	3	0	0	0	71.5%	3	0	0	0	72.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	411	0	0	0	0.0%	411	0	0	0	0.0%	411	0	0	0	0.0%
	Standardised Total	10,208	94	24	16	17.5%	10,134	168	36	27	16.3%	10,054	248	51	41	16.5%

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,824	10	4	1	7.3%	2,810	24	4	2	7,3%	2,790	44	6	3	7.3%
	Regional governments or local authorities	136		1	0	40.0%	135	2	2	1	40.0%	133	3	3	1	40.0%
	Public sector entities	12	0	0	0	62.2%	12	0	0	0	62.2%	12	0	0	0	62.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	631	5	12	3	56.9%	625	11	15	6	57.1%	618	18	19	10	57.4%
	Corporates	6,054	178	156	106	59.5%	5,956	275	203	145	52.8%	5,851	380	250	188	49.4%
	of which: SME	2,588	111	88	61	54.7%	2,534	164	107	75	45.9%	2,476	222	125	92	41.2%
	Retail	6,723		451		54.7%	6,495	869	540		50.9%	6,269	1095	627		48.5%
Turkey	of which: SME	3,644		297		59.5%	3,531	523			56.2%		638	397	346	54.2%
Turkey	Secured by mortgages on immovable property	4,864	202	220		49.1%	4,701	365	284		45.4%	4,535	531	351	233	43.9%
	of which: SME	3,551	138	179	77	56.1%	3,430	259	236	134	51.8%	3,304	385	295	192	49.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															i
	Other exposures	668		0	0	0.0%	668	0	0	0	0.0%	668	0	0	0	0.0%
	Standardised Total	21,912	1037	844	560	54.0%	21,402	1546	1,048	762	49.3%	20,877	2072	1,256	968	46.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA BNP Paribas

									Adverse Scen	ario						
				31/12/201	8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	23,120	179	43	12	6.8%	22,925	374	45	28	7.4%	22,756	543	58	42	7.79
	Regional governments or local authorities	3,740	154	42	23	15.0%	3,723	171	48	28	16.5%	3,706	188	52	33	17.69
	Public sector entities	7,655	33	56	13	38.5%	7,614	73	66	24	32.9%	7,574	114	77	35	30.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	144	3	9	3	100.0%	139	8	13	8	100.0%	134	13	18	13	100.0%
	Institutions	6,579	146	190	56	38.4%	6,384	342	255	125	36.5%	6,197	529	315	190	35.9%
	Corporates	81,097	4913	3,884	3,130	63.7%	78,920	7090		4,033	56.9%	76,877	9133	5,644	4,863	53.2%
	of which: SME	18,171	1285	1,115	765	59.5%	17,566	1890	1,424	1,063	56.2%	17,002	2455	1,682	1,334	54.3%
	Retail	89,347	9365	8,259	5,728	61.2%	85,964	12749			59.3%	82,824	15889	11,803	9,182	57.8%
BNP Paribas	of which: SME	24,664	2156	1,762	1,349	62.6%	23,784	3036			57.5%	22,960	3860	2,505	2,094	54.2%
DINF FAITUAS	Secured by mortgages on immovable property	64,231	5419	2,992	2,184	40.3%	62,421	7229		2,859	39.5%	60,779	8871	4,181	3,427	38.6%
	of which: SME	27,513	2927	1,823	1,424	48.7%	26,678	3762	2,163	1,754	46.6%	25,911	4528	2,436	2,044	45.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	106	2	3	2	74.1%	102	6	6	4	74.1%	99	9	9	7	73.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	52,659	0	0	0	0.0%	52,659	0	0	0	0.0%	52,659	0	0	0	0.0%
	Standardised Total	328,679	20214	15,477	11,150	55.2%	320,852	28041	19,149	14,664	52.3%	313,603	35290	22,157	17,792	50.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	nario						
				31/12/201	.8				31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,064	0	0	0	33.6%	1,064	1	0	0	33.6%			1		33.69
	Regional governments or local authorities	278	0	0	0	47.2%	278	0	0	0	44.0%	278) (42.79
	Public sector entities	445	2	2	1	31.1%	443	4	3	1	29.1%	441			2	28.59
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		C) (0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0.09
	Institutions	1,024		13		46.0%			20		37.7%					35.39
	Corporates	14,971						704								
	of which: SME	1,529		63		57.9%	1,493				60.7%					61.89
	Retail	11,254						2520			39.9%					37.29
France	of which: SME	5,479	471	355	266			661	448	339						
Trunce	Secured by mortgages on immovable property	9,197					8,880	1385			29.6%	8,556				
	of which: SME	2,941	210	178	79	37.7%	2,860	291	235	128	44.1%		365	278	172	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%) (0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (0	0.09
	Collective investments undertakings (CIU)	106	2	3	2	74.1%	102	6	6	4	74.1%	99	9	9	7	73.29
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	. 0	C) (0	0.09
	Securitisation															
	Other exposures	19,691	0	0	0	0.0%	19,691	0	0	0	0.0%				0	0.09
	Standardised Total	58,030	3551	2,229	1,451	40.9%	56,926	4655	2,686	1,828	39.3%	55,799	5782	3,064	2,200	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	7,898	2	0	0	2.8%	7,895		0	0	2.8%	7,891		0	0	2.8%
	Regional governments or local authorities	393	4	6	2	40.0%	387	10	10	4	40.0%	381	16	13	6	40.0%
	Public sector entities	5,267	10	39	3	26.4%	5,251	27	42	7	26.1%	5,233	44	45	11	25.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	259		0	0	14.3%	258		0	0	14.3%	257		0	0	14.4%
	Corporates	22,082	573				21,467			287	24.2%	20,874		568		23.8%
	of which: SME	5,006	221			36.1%	4,836	392		141	35.9%	4,684		323	193	35.5%
	Retail	16,816	311				16,480			338	52.3%	16,186		667	489	52.0%
United States	of which: SME	2,963	76	66		40.1%	2,886			61	39.9%	2,816				39.6%
Utilited States	Secured by mortgages on immovable property	26,491	435				26,018			302	33.3%	25,571	1355	549		
	of which: SME	14,699	287	129	70	24.2%	14,387	599	217	158	26.5%	14,092	894	297	241	26.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	4,012	0	0	0	0.0%	4,012	0	0	0	0.0%	4,012	0	0	0	0.0%
	Standardised Total	83,220	1334	989	450	33.7%	81,769	2786	1,439	939	33.7%	80,405	4150	1,844	1,380	33.3%



2018 EU-wide Stress Test: Credit risk STA BNP Paribas

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,382	1	1	0	37.4%	1,381	2	1	1	37.4%	1,380) 3	1	1	37.4%
	Regional governments or local authorities	220	1	0	0	40.9%	220		0	0	40.8%) 1	. 0	0	40.7%
	Public sector entities	241	1	0	0	35.9%	240	1	0	0	34.1%	239) 2	2 1	1	33.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	International Organisations	144	3	9	3	100.0%	139		13	8	100.0%	134	13	18	13	100.0%
	Institutions	93	2	1	1	30.0%	90	5	2	1	30.1%	87	7 8	3 2	2	30.1%
	Corporates	2,446	26	21	13	51.0%	2,417		41	27	49.2%			58	42	48.2%
	of which: SME	554		10	6	53.8%	540	26	18	13	51.4%			25	20	50.1%
	Retail	1,677	283	101	61	21.7%	1,616	344	135	97	28.1%		403	166	131	
Belgium	of which: SME	405		13	10	67.3%	393		18	15	54.9%			22	19	50.1%
Deigium	Secured by mortgages on immovable property	1,348	9	2	2	18.0%	1,347	10	5	2	20.2%		12	2 8	. 3	24.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Securitisation															
	Other exposures	6,982	0	0	0	0.0%	6,982	0	0	0	0.0%			0	0	0.0%
	Standardised Total	14,533	326	136	81	24.8%	14,433	425	198	136	32.1%	14,330	529	255	193	36.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,022		2	1	34.8%	1,019	5	3	2	34.8%	1,016		4	3	34.7%
	Regional governments or local authorities	1,675		25	15	14.4%	1,670	110	25	15	13.9%	1,666	114	23	15	13.4%
	Public sector entities	1,332	19	13	9	45.6%	1,311	40	19	15	37.4%	1,291	60	25	21	34.4%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	480		5	2	29.0%	472		9	5	31.5%	463			8	32.4%
	Corporates	7,611					7,386			1,602	66.2%	7,192		1,738		
	of which: SME	2,102					2,035	638		419	65.7%	1,971	702		447	63.7%
	Retail	19,655			1,534	72.9%	19,010	2750		1,924	70.0%	18,329	3431	3,113	2,337	
Italy	of which: SME	2,982		345	235		2,868	466		283	60.8%	2,749	584	444	334	
Italy	Secured by mortgages on immovable property	1,513					1,466	1749		918	52.5%	1,422		967	943	
	of which: SME	1,503	1683	900	890	52.9%	1,456	1730	938	918	53.0%	1,413	1773	966	943	
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7,770	0	0	0	0.0%	7,770	0	0	0	0.0%	7,770	0	0	0	0.0%
	Standardised Total	41,057	6135	4,715	3,995	65.1%	40,104	7089	5,328	4,481	63.2%	39,149	8043	5,882	4,981	61.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	7	0	0	0	28.7%	7	0	0	0	28.9%	7	0	0	0	29.1%
	Public sector entities	4	0	0	0	46.9%	4	0	0	0	43.4%	4	1	0	0	41.1%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	425	6	8	2	32.8%	415		14		32.5%	405		18	8	32.5%
	Corporates	3,669	94	106		61.2%	3,552				59.5%	3,439		242	187	58.0%
	of which: SME	1,757	46	63		61.6%	1,694	109			63.5%	1,634		145	106	63.1%
	Retail	6,070	353	518			5,807	615		494	80.3%	5,576		875	656	77.4%
United Kingdom	of which: SME	2,005	97	94	63	64.3%	1,909	194	146	118	60.9%	1,833		176	154	57.0%
Officea Kinguoffi	Secured by mortgages on immovable property	1,904	142	83	66	46.3%	1,859	187	111	92	49.1%	1,808	238	139	120	50.5%
	of which: SME	25	1	2	0	77.7%	24	1	2	1	78.4%	24	2	3	1	77.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2,427	0	0	0	0.0%	2,427	0	0	0	0.0%	2,427	0	0	0	0.0%
	Standardised Total	14,506	596	717	423	71.0%	14,071	1030	1,037	717	69.6%	13,667	1434	1,275	972	67.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		BNP Par			-					-						
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	110	0	0	0	3.3%	110	0	0	0	3.3%	110	0	C		0 3.3%
	Regional governments or local authorities	15	0) 1	. 0	40.0%	15	0	1	0	40.0%	15	0	1		0 40.0%
	Public sector entities	11		0	0	30.0%	11	0	0	0	30.0%	11	0			0 30.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%		0	0	C	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%		0	0	C	0.0%
	Institutions	677		8	3 4	30.1%	656			10	30.1%					7 30.1% 6 58.3%
	Corporates	3,447		. 80		56.1%	3,355			101						58.3%
	of which: SME	1,585	33			64.7%	1,542									
	Retail	10,377		623	405	54.9%	9,975			606				986	762	
Germany	of which: SME	2,551		60	46	52.1%	2,503		82	64	47.2%			102	84	44.89
Germany	Secured by mortgages on immovable property	906	40	51	32	79.8%	895	51	61	43	83.5%	884	62	70	52	2 84.39
	of which: SME	6	0	0	0	49.5%	6	0	0	0	60.0%	6	1	0		0 64.69
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	- C	0.09
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	- C	0.09
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%		0	0		0.09
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	- C	0.0%
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.09
	Securitisation															
	Other exposures	1,932		0	0	0.0%	1,932		0	0	0.0%				0	0.09
	Standardised Total	17,475	873	763	487	55.8%	16,948	1400	1,057	760	54.3%	16,480	1868	1,278	987	7 52.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020	6	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.09
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Institutions	124		1	1	30.0%	121		2	2	30.0%			3	2	30.0% 63.4%
	Corporates	876	10	11	8	72.6%	865	22	20	15	66.1%	852	35	27	22	63.49
	of which: SME	12	2	3	3	99.2%	12	3	3	3	98.1%		. 3	3	3	96.9%
	Retail	2	2 0	0	0	68.5%	2	0	0	0	57.9%		. 0	0	0	53.6%
Luxembourg	of which: SME	2	0	0	0	68.4%	2	0	0	0	57.6%	2	. 0	0	0	53.39 95.39
Luxembourg	Secured by mortgages on immovable property			0	0	100.0%	1	0	0	0	100.0%	1	. 0	0	0	95.3%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	915		0	0	0.0%	915		0	0	0.0%			0	0	0.0%
	Standardised Total	1,919	13	12		65.8%	1.904	28	22	16	59.3%	1.888	43	31	25	56.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scer	iario						
				31/12/201	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	214	1	0	0	0.0%	214	1	0	0	0.0%	213	2	0	0	0.0%
	Regional governments or local authorities	36	1	0	0	12.9%	36	1	0	0	16.1%	36	1	0	0	18.7%
	Public sector entities	1	(0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Multilateral Development Banks		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	210	1	2	0	30.0%	208		4	1	30.0%	206		6	2	30.0%
	Corporates	1,482	48	30	27	55.5%			42	39	49.1%			56	51	46.5%
	of which: SME	358	6	2	1	14.3%	350	14	3	2	15.3%			4	3	15.9%
	Retail	1,407	82	50	32	39.7%	1,363		71	53	42.0%			89	72	42.5%
Spain	of which: SME	1,003	38	28		55.8%	974				47.9%			49	43	44.7%
эран	Secured by mortgages on immovable property	4,166	699	217	150	21.4%	4,003	862	262	206	23.9%		987	270	223	22.6%
	of which: SME		(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk		(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,574		0	0	0.0%	1,574	0	0	0	0.0%	1,574		0	0	0.0%
	Standardised Total	9,090	831	299	209	25.2%	8,850	1072	380	299	27.9%	8,648	1274	421	348	27.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		BNP Pari								-						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	3,605	1	0	0	1.3%	3,603	2	0	0	1.3%	3,601	4	1	0	1.39
	Regional governments or local authorities	6	0	0	0	40.0%	6		0	0	40.0%	6	0		. 0	40.0%
	Public sector entities	2	0	0	0	30.0%	2	C	0	0	30.0%	2	0	0	0	30.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%		0	0	0	0.09
	Institutions	765	16	11	5	30.2%	740	41	20	12	30.2%			27	20	30.29
	Corporates	1,121	27	17	14	52.1%	1,086	62	36	32	51.9%			55	51	1 51.69
	of which: SME	388	10	8	6	56.5%	377	21	16	13	60.8%			23	20	61.6%
	Retail	593	19	10	7	37.5%	574	38	18	15	39.4%	555	57	25	23	40.09
Netherlands	of which: SME	590	15	10	7	46.7%	571	34	17	15	43.7%	552	53	25	23	
Netherlands	Secured by mortgages on immovable property	3,660	76	6	3	4.5%	3,587	149	22	19	12.8%	3,521	216	41	. 37	7 17.3%
	of which: SME	3	0	0	0	79.1%	3	0	0	0	83.4%	3	0		. 0	82.99
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		. 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	C	0	0	0.0%		0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		. 0	0.09
	Equity	0	0	0	0	0.0%	0		0	0	0.0%	0	0		0	0.09
	Securitisation															
	Other exposures	411	0	0	0	0.0%	411		0	0	0.0%	411	0	C	0	0.09
	Standardised Total	10,163	139	45	30	21.3%	10,010	292	96	79	26.9%	9,861	441	149	131	

									Adverse Scen	ario						
				31/12/2018					31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	2,782		16	2	3.4%	2,699		10	5	3.7%	2,610	224	12	8	3.8%
	Regional governments or local authorities	132	2	5	2	40.0%	128	9	7	4	40.0%	124	13	8	5	40.0%
	Public sector entities	12		0	0	62.2%	12	0	1	0	62.2%	11	0	1	0	62.2%
	Multilateral Development Banks	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	619			10	58.6%	596		34		58.8%	574		47	37	58.9%
	Corporates	5,978			151	59.7%	5,838	393			53.8%	5,697		322	272	50.9%
	of which: SME	2,557			74	52.2%	2,482	216			44.8%	2,411		143		40.8%
	Retail	6,669			388		6,363	1002			52.2%	6,088		724		49.7%
Turkey	of which: SME	3,608	446	331	270	60.6%	3,445	609	404	350	57.5%	3,300	754	463	416	55.2%
Turkey	Secured by mortgages on immovable property	4,824			129	53.3%	4,606	460			49.8%	4,410		421	310	47.3%
	of which: SME	3,519	170	214	103		3,354	335	292	188	56.1%	3,205	484	354	258	53.2%
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	- 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	668		0	0	0.0%	668		0	0	0.0%	668		0	0	0.0%
	Standardised Total	21,685	1263	1,003	681	53.9%	20,910	2039	1,290	996	48.8%	20,182	2766	1,536	1,267	45.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

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



2018 EU-wide Stress Test: Risk exposure amountsBNP Paribas

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



2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	94,658	93,269	95,544	97,919	100,261	79,885	79,001	78,801
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	76,135	74,474	76,678	79,053	81,396	61,020	60,135	59,936
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,926	26,926	26,926	26,926	26,926	26,926	26,926	26,926
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	59,781	58,360	61,072	63,612	65,991	50,323	50,360	50,814
	A.1.3	Accumulated other comprehensive income	3,198	2,075	2,075	2,075	2,075	-69	-69	-69
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	3,130	2,006	2,006	2,006	2,006	-436	-436	-436
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	68	68	68	68	68	367	367	367
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	391	391	391	391	391	391	391	391
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	2,351	2,301	2,301	2,301	2,301	2,301	2,301	2,301
	A.1.7	Adjustments to CET1 due to prudential filters	-1,561	-1,540	-1,540	-1,540	-1,540	-1,041	-1,041	-1,041
	A.1.8	(-) Intangible assets (including Goodwill) (-) Differ that solution for these profitability and do not retire from transports differences and of processing Differences.	-12,817	-12,817 -838	-12,817	-12,817	-12,817	-12,817	-12,817	-12,817
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-829 -1,319	-838 -257	-774 -257	-709 -257	-644	-3,791 -257	-4,470 -257	-5,022 -257
	A.1.11	(-) Defined benefit pension fund assets	-1,319	-190	-257	-257	-257	-257 -450	-257	-257
	A.1.12	(-) Defined Defined, person found assess (-) Reciprocal cross holdings in CET1 Capital	-190	-190	-190	-190	-190	-130	730	-130
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	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	-190	-190	-190	-190	-190	-190	-190	-190
	A.1.14.1	Of which: from securitisation positions (-)	-190	-190	-190	-190	-190	-190	-190	-190
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	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	0
	A.1.20	CET1 capital elements or deductions - other	0	-356	-457	-558	-659	-457	-558	-659
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-1,661						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3 A.1.22	Increase of CET1 capital due to the tax deductibility of the amounts above	394	610	138	0	0	151	0	0
		Transitional adjustments	394	610		9	9	151	9	9
	A.1.22.1 A.1.22.2	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) Transitional adjustments due to additional minority interests (+/-)	492	482	0	0	0	0	0	0
	A.1.22.2 A.1.22.3	ransitional adjustments due to additional minority interests (+/-) Adjustments due to IFRS 9 transitional arrangements	+92	482	0	0	0	0	0	0
	A.1.22.3.1	Aujustments due to LFKS 9 transitional arrangements From the increased IFRS 9 ECL provisions net of EL		0	n	0	n	0	0	n
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	-97	128	138	9	9	151	9	9
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	306	309	129	0	0	142	0	0
	A.1.22.4.2	anterences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-448	-223						



2018 EU-wide Stress Test: Capital

BNP Paribas

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min Eur,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,282	8,282	8,675	8,675	8,675	8,675	8,675	8,675
	A.2.1	Additional Tier 1 Capital instruments	8,026	8,026	8,026	8,675	8,675	8,026	8,675	8,675
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	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	0
	A.2.4	Additional Tier 1 transitional adjustments	256	256	649	0	0	649	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	84,417	82,756	85,354	87,729	90,071	69,695	68,811	68,611
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,241	10,513	10,190	10,190	10,190	10,190	10,190	10,190
	A.4.1	Tier 2 Capital instruments	13,118	13,118	13,118	13,118	13,118	13,118	13,118	13,118
	A.4.2	Other Tier 2 Capital components and deductions	-2,846	-2,574	-2,574	-2,574	-2,759	-2,574	-2,574	-2,759
	A.4.3	Tier 2 transitional adjustments	-31	-31	-355	-355	-170	-355	-355	-170
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	646,993	641,047	645,822	646,533	648,954	670,018	684,649	693,389
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	-1,426	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	11.77%	11.62%	11.87%	12.23%	12.54%	9.11%	8.78%	8.64%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	13.05%	12.91%	13.22%	13.57%	13.88%	10.40%	10.05%	9.90%
	C.3	Total Capital ratio	14.63%	14.55%	14.79%	15.15%	15.45%	11.92%	11.54%	11.36%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	75,741	73,865	76,540	79,044	81,387	60,869	60,126	59,926
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	83,767	81,890	84,566	87,719	90,062	68,895	68,801	68,601
	D.3	TOTAL CAPITAL (fully loaded)	94,039	92,435	95,111	98,264	100,422	79,440	79,346	78,961
	E.1	Common Equity Tier 1 Capital ratio	11.68%	11.52%	11.85%	12.23%	12.54%	9.08%	8.78%	8.64%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	12.92%	12.77%	13.09%	13.57%	13.88%	10.28%	10.05%	9.89%
	E.3	Total Capital ratio	14.50%	14.42%	14.73%	15.20%	15.47%	11.86%	11.59%	11.39%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			4,766	5,415	6,427	4,766	5,415	6,427
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	1,802,200	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505	1,803,505
	H.2	Total leverage ratio exposures (fully loaded)	1,802,637	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719	1,803,719
	H.3	Leverage ratio (transitional)	4.68%	4.59%	4.73%	4.86%	4.99%	3.86%	3.82%	3.80%
	H.4	Leverage ratio (fully loaded)	4.65%	4.54%	4.69%	4.86%	4.99%	3.82%	3.81%	3.80%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer	0.75%	0.75%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.27%	2.27%	3.40%	4.02%	4.02%	3.40%	4.02%	4.02%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

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



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

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

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1,009

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



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
	Gross carrying amount				Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which nor	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	131,757	0	564	564	6	267	0	
Central banks	4,637	0	0	0	0	0	0	
General governments	100,601	0	0	0	0	0	0	
Credit institutions	8,119	0	114	114	0	109	0	
Other financial corporations	12,892	0	169	169	4	72	0	
Non-financial corporations	5,508	0	281	281	1	86	0	
Loans and advances(including at amortised cost and fair value)	962,740	4,629	40,713	37,952	3,065	21,765	12,845	
Central banks	177,179	0	0	0	0	0	0	
General governments	38,425	361	464	179	38	19	419	
Credit institutions	18,348	0	156	155	15	93	157	
Other financial corporations	54,201	9	1,469	1,440	50	871	1,023	
Non-financial corporations	347,813	2,514	21,676	21,164	1,199	12,336	5,717	
Households	326,774	1,746	16,948	15,014	1,763	8,446	5,530	
DEBT INSTRUMENTS other than HFT	1,094,497	4,629	41,277	38,516	3,070	22,032	12,845	
OFF-BALANCE SHEET EXPOSURES	655,383		2,113	1,952	-99	-293	709	

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

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

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