



2021 EU-wide Stress Test

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

2021 EU-wide Stress Test: Summary

		BNP Paribas								
Row Num	(mln EUR, %)	1	2	3		4	5	6		7
		Actual	Baseline Scenario						Adverse Scenario	
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023		
1	Net interest income	21,975	22,154	21,894	21,322	19,515	18,761	18,038		
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,605	4,793	4,793	4,793	-16,509	3,595	3,595		
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,279	-4,990	-2,986	-2,847	-11,557	-7,128	-5,356		
4	Profit or (-) loss for the year	7,407	4,183	5,208	4,474	-11,319	-554	147		
5	Coverage ratio: non-performing exposure (%)	52.57%	45.28%	42.04%	40.12%	46.19%	41.77%	39.62%		
6	Common Equity Tier 1 capital	88,767	90,187	91,336	92,050	71,477	68,677	66,598		
7	Total Risk exposure amount (all transitional adjustments included)	695,523	712,426	713,635	714,688	764,005	789,586	804,191		
8	Common Equity Tier 1 ratio, %	12.76%	12.66%	12.80%	12.88%	9.36%	8.70%	8.28%		
9	Fully loaded Common Equity Tier 1 ratio, %	12.61%	12.59%	12.77%	12.88%	8.96%	8.49%	8.21%		
10	Tier 1 capital	98,806	100,227	101,375	102,089	81,517	78,717	76,637		
11	Total leverage ratio exposures	1,999,448	1,999,448	1,999,448	1,999,448	1,999,448	1,999,448	1,999,448		
12	Leverage ratio, %	4.94%	5.01%	5.07%	5.11%	4.08%	3.94%	3.83%		
13	Fully loaded leverage ratio, %	4.81%	4.91%	4.98%	5.02%	3.85%	3.78%	3.72%		
Memorandum items										
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0		
15	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		8,797	8,797	8,797	8,797	8,797	8,797		
16	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 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No

2021 EU-wide Stress Test: Credit risk IRB
BNP Paribas

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	Central banks	679	0	0	0	1	0	0	0	661	0	0	0	0	0	0
146	Central governments	11,218	0	0	0	75	0	0	0	9,465	0	0	0	0	0	0
147	Institutions	860	0	0	0	147	0	0	0	384	6	0	0	0	0	0
148	Corporates	10,616	215	0	0	4,676	56	0	0	9,338	369	116	16	12	34	29.49%
149	Corporates - Of Which: Specialised Lending	1,720	68	0	0	636	4	0	0	1,692	29	68	2	0	22	31.93%
150	Corporates - Of Which: SME	294	1	0	0	83	0	0	0	200	0	1	0	0	1	61.07%
151	Retail	9,770	305	0	0	4,457	121	0	0	9,321	449	305	137	96	218	71.55%
152	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	11	2	0	0	0	0	16.31%
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	2	0	0	0	11	2	0	0	0	0	16.31%
155	Retail - Qualifying Revolving	4,326	129	0	0	541	55	0	0	4,109	217	129	80	59	81	67.25%
156	Retail - Other Retail	5,432	184	0	0	3,914	66	0	0	5,201	230	184	56	36	137	74.45%
157	Retail - Other Retail - Of Which: SME	72	2	0	0	38	1	0	0	71	1	2	0	0	2	77.43%
158	Retail - Other Retail - Of Which: non-SME	5,360	183	0	0	3,876	65	0	0	5,130	230	183	56	36	136	74.42%
159	Equity	15	0	0	0	41	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	33,159	520	0	0	9,398	177	0	0	29,169	824	421	152	107	253	59.93%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	31	0	0	0	0	0	0	0	31	0	0	0	0	0	0
164	Central governments	333	0	0	0	2	0	0	0	332	0	0	0	0	0	0
165	Institutions	123	0	0	0	21	0	0	0	6	0	0	0	0	0	0
166	Corporates	1,430	51	0	0	587	5	0	0	1,211	63	51	1	1	31	60.34%
167	Corporates - Of Which: Specialised Lending	49	11	0	0	15	0	0	0	49	0	11	0	0	7	67.44%
168	Corporates - Of Which: SME	5	0	0	0	1	0	0	0	4	1	0	0	0	0	0
169	Retail	4	0	0	0	1	0	0	0	4	1	0	0	0	0	55.10%
170	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	2	0	0	0	0	0	0
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	0
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69.65%
174	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	49.68%
175	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	75.25%
176	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	49.12%
177	Equity	79	0	0	0	293	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	2,002	51	0	0	904	5	0	0	1,584	64	51	1	1	31	60.33%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	1,348	0	0	0	1	0	0	0	1,343	0	0	0	0	0	0
182	Central governments	448	0	0	0	1	0	0	0	42	0	0	0	0	0	0
183	Institutions	2,541	0	0	0	239	0	0	0	1,161	0	0	0	0	0	99.84%
184	Corporates	19,272	58	0	0	8,305	13	0	0	14,346	1,181	48	23	18	34	69.99%
185	Corporates - Of Which: Specialised Lending	578	0	0	0	234	0	0	0	548	30	0	1	0	0	0
186	Corporates - Of Which: SME	234	15	0	0	67	0	0	0	225	4	15	0	0	11	72.19%
187	Retail	69	2	0	0	14	1	0	0	60	9	2	0	0	1	43.51%
188	Retail - Secured on real estate property	45	0	0	0	7	0	0	0	40	6	0	0	0	0	11.57%
189	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	43	0	0	0	7	0	0	0	38	5	0	0	0	0	11.57%
191	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	65.37%
192	Retail - Other Retail	23	2	0	0	7	1	0	0	19	3	2	0	0	1	48.52%
193	Retail - Other Retail - Of Which: SME	5	1	0	0	1	0	0	0	3	2	1	0	0	0	54.44%
194	Retail - Other Retail - Of Which: non-SME	18	1	0	0	6	1	0	0	16	2	1	0	0	0	45.02%
195	Equity	176	0	0	0	491	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	23,853	60	0	0	9,052	14	0	0	16,953	1,190	51	23	19	35	69.17%

2021 EU-wide Stress Test: Credit risk STA
BNP Paribas

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		221	0	0	0	221	0	0	0	0	0	0.00%
170		100	0	232	0	100	0	0	0	0	0	0.00%
171		78	0	13	0	5	74	0	0	0	0	0.00%
172		6	0	3	0	6	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		449	0	162	0	382	1	0	0	0	0	0.00%
176		1,663	23	1,520	13	1,472	191	23	3	2	11	47.13%
177		799	8	612	3	638	112	8	11	1	4	48.70%
178		1,601	57	1,034	16	1,520	81	57	13	16	41	71.83%
179		850	25	491	8	801	49	25	3	0	17	68.68%
180		4,478	424	1,633	329	3,476	1,002	424	13	11	95	22.33%
181		5	0	2	0	5	0	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		198	0	495	0	0	0	0	0	0	0	0.00%
187		266	1	265	1	266	0	1	0	0	0	0.00%
188		9,059	506	5,357	361	7,447	1,349	506	29	19	147	29.04%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		4	0	0	0	4	0	0	0	0	0	0.00%
191		5,236	0	365	0	4,268	0	0	0	0	0	0.00%
192		31	3	6	4	31	0	0	0	0	0	0.00%
193		559	0	280	0	70	0	0	3	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		1,776	0	858	0	1,084	13	0	3	0	0	0.00%
197		6,340	118	6,022	57	5,289	642	101	25	8	70	69.15%
198		2,153	63	1,902	22	1,717	425	47	9	6	38	79.17%
199		4,439	253	3,016	150	4,177	262	253	64	37	133	52.85%
200		1,804	111	1,044	50	1,601	203	111	18	22	71	63.61%
201		8,666	428	3,781	299	7,899	768	428	23	127	135	31.66%
202		3,798	296	1,808	201	3,228	570	296	16	111	110	36.91%
203		160	0	230	0	155	4	0	1	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		7	0	18	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		570	0	570	0	570	0	0	0	0	0	0.00%
210		27,849	799	15,147	511	23,546	1,689	780	118	173	339	43.40%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		1,565	0	0	0	1,565	0	0	0	0	0	0.00%
212		603	0	10	0	603	0	0	0	0	0	0.00%
213		6	0	1	0	6	0	0	0	0	0	0.00%
214		4	0	1	0	4	0	0	0	0	0	33.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		62	0	23	0	60	2	0	0	0	0	0.00%
218		800	4	769	3	712	88	4	2	2	1	14.11%
219		298	1	276	1	253	45	1	1	1	0	2.07%
220		1,144	18	698	11	1,077	67	18	3	11	8	45.07%
221		899	13	515	8	858	41	13	2	0	6	46.12%
222		2,699	19	949	10	2,201	497	19	11	5	3	17.13%
223		14	0	10	0	14	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		4	0	11	0	0	0	0	0	0	0	0.00%
229		183	1	134	0	183	0	1	0	0	0	0.00%
230		7,469	41	2,596	30	6,810	655	41	6	8	12	28.56%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
BNP Paribas

Row Num		Moratoria - Actual												Coverage Ratio Stage 3 exposure	
		31/12/2020													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
109	UNITED KINGDOM	Central banks													
110		Central governments													
111		Institutions													
112		Corporates	198	0	22	0	3	3	156	0	0	0	0	0	0
113		Corporates - Of Which: Specialised Lending													
114		Corporates - Of Which: SME													
115		Retail	2	0	0	0	1	0	0	0	1	1	0	0	0
116		Retail - Secured on real estate property													
117		Retail - Secured on real estate property - Of Which: SME													
118		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	1	0	0	0
119		Retail - Qualifying Revolving													
120		Retail - Other Retail													
121		Retail - Other Retail - Of Which: SME													
122		Retail - Other Retail - Of Which: non-SME													
123		Equity													
124		Securitisation													
125		Other non-credit obligation assets													
126	IRB TOTAL	160	0	22	0	3	3	156	0	1	1	0	0	0	
127	LUXEMBOURG	Central banks													
128		Central governments													
129		Institutions													
130		Corporates	175	0	137	0	157	156	18	18	0	0	1	1	0
131		Corporates - Of Which: Specialised Lending													
132		Corporates - Of Which: SME													
133		Retail	12	0	4	0	6	5	6	6	0	0	0	0	0
134		Retail - Secured on real estate property													
135		Retail - Secured on real estate property - Of Which: SME													
136		Retail - Secured on real estate property - Of Which: non-SME	2	0	1	0	1	1	1	1	0	0	0	0	0
137		Retail - Qualifying Revolving													
138		Retail - Other Retail													
139		Retail - Other Retail - Of Which: SME													
140		Retail - Other Retail - Of Which: non-SME													
141		Equity													
142		Securitisation													
143		Other non-credit obligation assets													
144	IRB TOTAL	187	0	141	0	163	161	24	24	0	0	1	1	0	
145	SPAIN	Central banks													
146		Central governments													
147		Institutions													
148		Corporates	11	0	3	0	10	10	1	1	0	0	0	0	0
149		Corporates - Of Which: Specialised Lending													
150		Corporates - Of Which: SME													
151		Retail	311	0	133	0	231	228	69	67	11	11	8	23	12
152		Retail - Secured on real estate property													
153		Retail - Secured on real estate property - Of Which: SME													
154		Retail - Secured on real estate property - Of Which: non-SME													
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
156		Retail - Other Retail													
157		Retail - Other Retail - Of Which: SME													
158		Retail - Other Retail - Of Which: non-SME													
159		Equity													
160		Securitisation													
161		Other non-credit obligation assets													
162	IRB TOTAL	322	0	136	0	241	238	70	67	11	11	8	23	12	
163	POLAND	Central banks													
164		Central governments													
165		Institutions													
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
167		Corporates - Of Which: Specialised Lending													
168		Corporates - Of Which: SME													
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
170		Retail - Secured on real estate property													
171		Retail - Secured on real estate property - Of Which: SME													
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
173		Retail - Qualifying Revolving													
174		Retail - Other Retail													
175		Retail - Other Retail - Of Which: SME													
176		Retail - Other Retail - Of Which: non-SME													
177		Equity													
178		Securitisation													
179		Other non-credit obligation assets													
180	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	
181	NETHERLANDS	Central banks													
182		Central governments													
183		Institutions													
184		Corporates	66	0	57	0	66	66	0	0	0	0	1	0	0
185		Corporates - Of Which: Specialised Lending													
186		Corporates - Of Which: SME													
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
188		Retail - Secured on real estate property													
189		Retail - Secured on real estate property - Of Which: SME													
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
191		Retail - Qualifying Revolving													
192		Retail - Other Retail													
193		Retail - Other Retail - Of Which: SME													
194		Retail - Other Retail - Of Which: non-SME													
195		Equity													
196		Securitisation													
197		Other non-credit obligation assets													
198	IRB TOTAL	66	0	57	0	66	66	0	0	0	0	1	0	0	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BNP Paribas

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1																							
2	BNP Paribas																						
3	Central banks																						
4	Central governments																						
5	Institutions																						
6	Corporates		2,470	703	151	12	30	41	27,54%	2,404	672	248	7	20	69	27,98%	2,413	597	314	7	16	87	27,83%
7	Corporates - Of Which: Specialised Lending																						
8	Corporates - Of Which: SME																						
9	Retail		1,462	1,124	131	4	18	34	26,12%	1,601	894	221	3	12	46	22,25%	1,693	734	290	3	10	60	20,83%
10	Retail - Secured on real estate property																						
11	Retail - Secured on real estate property - Of Which: SME																						
12	Retail - Secured on real estate property - Of Which: non-SME																						
13	Retail - Qualifying Revolving		713	858	86	1	6	17	28,55%	853	674	102	1	4	21	20,40%	945	549	135	1	3	24	17,63%
14	Retail - Other Retail																						
15	Retail - Other Retail - Of Which: SME																						
16	Retail - Other Retail - Of Which: non-SME																						
17	Equity																						
18	Securitisation																						
19	Other non-credit obligation assets																						
20	IRB TOTAL		3,932	1,828	282	17	47	76	26,87%	4,006	1,567	469	10	33	119	25,27%	4,107	1,332	603	10	26	148	24,48%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
21	FRANCE																						
22	Central banks																						
23	Central governments																						
24	Institutions																						
25	Corporates		344	125	23	1	6	6	27,61%	348	110	33	0	4	9	26,07%	352	98	41	0	3	10	25,25%
26	Corporates - Of Which: Specialised Lending																						
27	Corporates - Of Which: SME																						
28	Retail		548	712	26	0	4	3	11,52%	633	600	53	0	3	5	8,81%	703	507	79	0	3	6	7,96%
29	Retail - Secured on real estate property																						
30	Retail - Secured on real estate property - Of Which: SME																						
31	Retail - Secured on real estate property - Of Which: non-SME																						
32	Retail - Qualifying Revolving		425	635	19	0	1	1	5,68%	505	532	42	0	1	2	3,98%	571	447	61	0	1	2	3,53%
33	Retail - Other Retail																						
34	Retail - Other Retail - Of Which: SME																						
35	Retail - Other Retail - Of Which: non-SME																						
36	Equity																						
37	Securitisation																						
38	Other non-credit obligation assets																						
39	IRB TOTAL		891	837	49	1	10	9	19,05%	981	710	86	1	7	13	15,52%	1,056	605	116	1	6	16	14,12%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
40	BELGIUM																						
41	Central banks																						
42	Central governments																						
43	Institutions																						
44	Corporates		266	56	25	0	2	2	7,69%	269	42	46	0	1	3	6,96%	264	32	53	0	1	3	6,68%
45	Corporates - Of Which: Specialised Lending																						
46	Corporates - Of Which: SME																						
47	Retail		308	132	29	1	1	4	12,25%	344	80	45	0	0	5	10,44%	360	54	56	0	0	5	9,83%
48	Retail - Secured on real estate property																						
49	Retail - Secured on real estate property - Of Which: SME																						
50	Retail - Secured on real estate property - Of Which: non-SME																						
51	Retail - Qualifying Revolving		106	97	14	0	0	1	9,3%	139	56	22	0	0	2	7,68%	153	38	27	0	0	2	7,03%
52	Retail - Other Retail																						
53	Retail - Other Retail - Of Which: SME																						
54	Retail - Other Retail - Of Which: non-SME																						
55	Equity																						
56	Securitisation																						
57	Other non-credit obligation assets																						
58	IRB TOTAL		574	190	54	1	3	5	10,15%	610	123	85	1	2	7	8,80%	625	87	106	1	1	8	8,32%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
59	UNITED STATES																						
60	Central banks																						
61	Central governments																						
62	Institutions																						
63	Corporates		11	2	0	0	0	0	6,44%	10	3	0	0	0	0	4,51%	10	3	0	0	0	0	4,12%
64	Corporates - Of Which: Specialised Lending																						
65	Corporates - Of Which: SME																						
66	Retail		1	0	0	0	0	0	5,78%	1	0	0	0	0	0	7,94%	1	0	0	0	0	0	8,12%
67	Retail - Secured on real estate property																						
68	Retail - Secured on real estate property - Of Which: SME																						
69	Retail - Secured on real estate property - Of Which: non-SME																						
70	Retail - Qualifying Revolving		0	0	0	0	0	0	4,87%	0	0	0	0	0	0	4,87%	0	0	0	0	0	0	4,87%
71	Retail - Other Retail																						
72	Retail - Other Retail - Of Which: SME																						
73	Retail - Other Retail - Of Which: non-SME																						
74	Equity																						
75	Securitisation																						
76	Other non-credit obligation assets																						
77	IRB TOTAL		12	2	1	0	0	0	6,09%	11	3	1	0	0	0	5,50%	10	3	1	0	0	0	5,65%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3											

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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109																						
110	UNITED KINGDOM																					
111	Central banks																					
112	Central governments																					
113	Institutions		8	145	3	0	0	5.49%	22	130	4	0	0	0	4.58%	38	114	4	0	0	0	4.26%
114	Corporates																					
115	Corporates - Of Which: Specialised Lending																					
116	Corporates - Of Which: SME																					
117	Retail		0	0	0	0	0	40.79%	0	0	0	0	0	0	37.17%	0	0	0	0	0	0	35.21%
118	Retail - Secured on real estate property																					
119	Retail - Secured on real estate property - Of Which: SME																					
120	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121	Retail - Qualifying Revolving																					
122	Retail - Other Retail																					
123	Retail - Other Retail - Of Which: SME																					
124	Retail - Other Retail - Of Which: non-SME																					
125	Equity																					
126	Securitisation																					
127	Other non-credit obligation assets																					
128	IRB TOTAL		8	145	3	0	0	5.59%	22	130	4	0	0	0	4.79%	38	114	4	0	0	0	4.52%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
129	LUXEMBOURG																					
130	Central banks																					
131	Central governments																					
132	Institutions		1	0	0	0	0	89.32%	0	0	0	0	0	0	90.46%	0	0	0	0	0	0	91.06%
133	Corporates																					
134	Corporates - Of Which: Specialised Lending																					
135	Corporates - Of Which: SME																					
136	Retail		1	0	0	0	0	19.71%	1	0	0	0	0	0	21.37%	1	0	0	0	0	0	21.31%
137	Retail - Secured on real estate property																					
138	Retail - Secured on real estate property - Of Which: SME																					
139	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140	Retail - Qualifying Revolving																					
141	Retail - Other Retail																					
142	Retail - Other Retail - Of Which: SME																					
143	Retail - Other Retail - Of Which: non-SME																					
144	Equity																					
145	Securitisation																					
146	Other non-credit obligation assets		1	0	0	0	0	58.33%	1	0	0	0	0	0	68.00%	1	0	0	0	0	0	72.42%
147	IRB TOTAL		1	0	0	0	0	58.33%	1	0	0	0	0	0	68.00%	1	0	0	0	0	0	72.42%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SPAIN																					
149	Central banks																					
150	Central governments																					
151	Institutions																					
152	Corporates		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153	Corporates - Of Which: Specialised Lending																					
154	Corporates - Of Which: SME																					
155	Retail		1	2	1	0	0	35.76%	0	3	2	0	0	1	37.65%	0	2	2	0	0	1	38.33%
156	Retail - Secured on real estate property																					
157	Retail - Secured on real estate property - Of Which: SME																					
158	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159	Retail - Qualifying Revolving																					
160	Retail - Other Retail																					
161	Retail - Other Retail - Of Which: SME																					
162	Retail - Other Retail - Of Which: non-SME																					
163	Equity																					
164	Securitisation																					
165	Other non-credit obligation assets		1	2	1	0	0	35.76%	0	3	2	0	0	1	37.65%	0	2	2	0	0	1	38.33%
166	IRB TOTAL		1	2	1	0	0	35.76%	0	3	2	0	0	1	37.65%	0	2	2	0	0	1	38.33%

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
167	POLAND																					
168	Central banks																					
169	Central governments																					
170	Institutions																					
171	Corporates		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172	Corporates - Of Which: Specialised Lending																					
173	Corporates - Of Which: SME																					
174	Retail		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175	Retail - Secured on real estate property																					
176	Retail - Secured on real estate property - Of Which: SME																					
177	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	Retail - Qualifying Revolving																					
179	Retail - Other Retail																					
180	Retail - Other Retail - Of Which: SME																					
181	Retail - Other Retail - Of Which: non-SME																					
182	Equity																					
183	Securitisation																					
184	Other non-credit obligation assets		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185	IRB TOTAL		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
186	NETHERLANDS																					
187	Central banks																					
188	Central governments																					
189	Institutions																					
190	Corporates		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191	Corporates - Of Which: Specialised Lending																					
192	Corporates - Of Which: SME																					
193	Retail		0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194	Retail - Secured on real estate property																					
195	Retail - Secured on real estate property - Of Which: SME																					
196	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0											

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Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2023				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	Central banks																						
110	Central governments																						
111	Institutions																						
112	Corporates		6	145	5	0	0	5.44%	14	134	8	0	0	3.66%	24	123	9	0	0	0	3.17%		
113	Corporates - Of Which: Specialised Lending																						
114	Corporates - Of Which: SME																						
115	Retail		0	0	0	0	0	42.67%	0	0	0	0	0	40.10%	0	0	0	0	0	0	38.07%		
116	Retail - Secured on real estate property																						
117	Retail - Secured on real estate property - Of Which: SME																						
118	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
119	Retail - Qualifying Revolving																						
120	Retail - Other Retail																						
121	Retail - Other Retail - Of Which: SME																						
122	Retail - Other Retail - Of Which: non-SME																						
123	Equity																						
124	Securitisation																						
125	Other non-credit obligation assets																						
126	IRB TOTAL		6	145	5	0	0	5.56%	14	134	8	0	0	3.80%	24	123	9	0	0	0	3.33%		

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023				31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
127	Central banks																					
128	Central governments																					
129	Institutions																					
130	Corporates		0	0	0	0	0	100.00%	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	
131	Corporates - Of Which: Specialised Lending																					
132	Corporates - Of Which: SME																					
133	Retail		1	0	0	0	0	24.19%	1	0	0	0	0	25.40%	1	0	0	0	0	0	25.57%	
134	Retail - Secured on real estate property																					
135	Retail - Secured on real estate property - Of Which: SME																					
136	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
137	Retail - Qualifying Revolving																					
138	Retail - Other Retail																					
139	Retail - Other Retail - Of Which: SME																					
140	Retail - Other Retail - Of Which: non-SME																					
141	Equity																					
142	Securitisation																					
143	Other non-credit obligation assets																					
144	IRB TOTAL		1	0	0	0	0	65.77%	1	0	0	0	0	76.40%	1	0	0	0	0	0	80.37%	

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023				31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
145	Central banks																					
146	Central governments																					
147	Institutions																					
148	Corporates		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
149	Corporates - Of Which: Specialised Lending																					
150	Corporates - Of Which: SME																					
151	Retail		0	4	1	0	0	39.98%	0	3	2	0	0	42.03%	0	2	3	0	0	0	42.67%	
152	Retail - Secured on real estate property																					
153	Retail - Secured on real estate property - Of Which: SME																					
154	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
155	Retail - Qualifying Revolving																					
156	Retail - Other Retail																					
157	Retail - Other Retail - Of Which: SME																					
158	Retail - Other Retail - Of Which: non-SME																					
159	Equity																					
160	Securitisation																					
161	Other non-credit obligation assets																					
162	IRB TOTAL		0	4	1	0	0	39.98%	0	3	2	0	0	42.03%	0	2	3	0	0	0	42.67%	

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023				31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
163	Central banks																					
164	Central governments																					
165	Institutions																					
166	Corporates		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
167	Corporates - Of Which: Specialised Lending																					
168	Corporates - Of Which: SME																					
169	Retail		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
170	Retail - Secured on real estate property																					
171	Retail - Secured on real estate property - Of Which: SME																					
172	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-	
173	Retail - Qualifying Revolving																					
174	Retail - Other Retail																					
175	Retail - Other Retail - Of Which: SME																					
176	Retail - Other Retail - Of Which: non-SME																					
177	Equity																					
178	Securitisation																					
179	Other non-credit obligation assets																					
180	IRB TOTAL		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2023				31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
181	Central banks																					
182	Central governments																					
183	Institutions																					
184	Corporates		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
185	Corporates - Of Which: Specialised Lending																					
186	Corporates - Of Which: SME																					
187	Retail		0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
188	Retail - Secured on real estate property																					
189	Retail - Secured on real estate property - Of Which: SME						</															

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Table for BNP Paribas showing exposure values and risk exposure amounts across stages 1, 2, and 3 for 31/12/2020. Includes categories like Central banks, Regional governments, and various institutions.

Table for BNP Paribas showing public guarantees - Actual for 31/12/2020. Includes exposure values and risk exposure amounts across stages 1, 2, and 3.

Table for FRANCE showing exposure values and risk exposure amounts across stages 1, 2, and 3 for 31/12/2020. Includes categories like Central banks, Regional governments, and various institutions.

Table for FRANCE showing public guarantees - Actual for 31/12/2020. Includes exposure values and risk exposure amounts across stages 1, 2, and 3.

Table for BELGIUM showing exposure values and risk exposure amounts across stages 1, 2, and 3 for 31/12/2020. Includes categories like Central banks, Regional governments, and various institutions.

Table for BELGIUM showing public guarantees - Actual for 31/12/2020. Includes exposure values and risk exposure amounts across stages 1, 2, and 3.

Table for UNITED STATES showing exposure values and risk exposure amounts across stages 1, 2, and 3 for 31/12/2020. Includes categories like Central banks, Regional governments, and various institutions.

Table for UNITED STATES showing public guarantees - Actual for 31/12/2020. Includes exposure values and risk exposure amounts across stages 1, 2, and 3.

Table for ITALY showing exposure values and risk exposure amounts across stages 1, 2, and 3 for 31/12/2020. Includes categories like Central banks, Regional governments, and various institutions.

Table for ITALY showing public guarantees - Actual for 31/12/2020. Includes exposure values and risk exposure amounts across stages 1, 2, and 3.

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Table for GERMANY showing stress test results for 2021 and 2022 across various asset classes and stages.

Table for UNITED KINGDOM showing stress test results for 2021 and 2022 across various asset classes and stages.

Table for LUXEMBOURG showing stress test results for 2021 and 2022 across various asset classes and stages.

Table for SPAIN showing stress test results for 2021 and 2022 across various asset classes and stages.

Table for POLAND showing stress test results for 2021 and 2022 across various asset classes and stages.

Table for NETHERLANDS showing stress test results for 2021 and 2022 across various asset classes and stages.

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Table for Germany: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

Table for United Kingdom: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

Table for Luxembourg: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

Table for Spain: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

Table for Poland: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

Table for Netherlands: Public guarantees - Baseline Scenario. Columns include Stage 1, 2, 3 exposures and Coverage Ratio for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages, Items associated with high risk, Covered bonds, Claims on institutions, Collective investments, Equity, Securitisation, and Other exposures.

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BNP Paribas

Row Num	Public guarantees - Adverse Scenario																													
	31/12/2021									31/12/2022									31/12/2023											
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																													
2	Central governments																													
3	Regional governments or local authorities																													
4	Public sector entities																													
5	Multilateral Development Banks																													
6	International Organisations																													
7	Institutions																													
8	1,248	1,208	346	303	63	46	0	133	1	1.50%	1,125	1,091	395	351	135	98	0	146	2	1.11%	1,047	1,014	407	366	201	149	0	138	2	0.91%
9	Corporates																													
10	of which: SME																													
11	885	884	49	46	25	25	0	26	0	0.20%	846	845	59	58	55	55	0	29	0	0.14%	816	815	61	60	83	82	0	27	0	0.12%
12	Retail																													
13	of which: SME																													
14	63	51	81	65	5	0	0	42	0	0.96%	60	48	80	64	9	0	0	43	0	1.01%	62	49	75	60	12	0	0	40	0	1.06%
15	Secured by mortgages on immovable property																													
16	of which: SME																													
17	Items associated with particularly high risk																													
18	Covered bonds																													
19	Claims on institutions and corporates with a 5Y credit assessment																													
20	Collective investments undertakings (CIU)																													
21	Equity																													
22	Securitisation																													
23	Other exposures																													
24	2,139	2,147	475	418	93	77	21	7	37	39.78%	2,031	1,990	533	473	199	163	17	5	76	39.32%	1,930	1,894	543	487	296	245	14	3	114	38.41%

Row Num	Public guarantees - Adverse Scenario																														
	31/12/2021									31/12/2022									31/12/2023												
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
25	Central banks																														
26	Central governments																														
27	Regional governments or local authorities																														
28	Public sector entities																														
29	Multilateral Development Banks																														
30	International Organisations																														
31	Institutions																														
32	Corporates																														
33	of which: SME																														
34	0	0	0	0	0	0	0	0	0	0.18%	0	0	0	0	0	0	0	0	0	0.21%	0	0	0	0	0	0	0	0	0	0	0.21%
35	Retail																														
36	of which: SME																														
37	Secured by mortgages on immovable property																														
38	of which: non-SME																														
39	Items associated with particularly high risk																														
40	Covered bonds																														
41	Claims on institutions and corporates with a 5Y credit assessment																														
42	Collective investments undertakings (CIU)																														
43	Equity																														
44	Securitisation																														
45	Other exposures																														
46	0	0	0	0	0	0	0	0	0	1.51%	0	0	0	0	0	0	0	0	0	1.48%	0	0	0	0	0	0	0	0	0	0	1.43%

Row Num	Public guarantees - Adverse Scenario																														
	31/12/2021									31/12/2022									31/12/2023												
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
47	Central banks																														
48	Central governments																														
49	Regional governments or local authorities																														
50	Public sector entities																														
51	Multilateral Development Banks																														
52	International Organisations																														
53	Institutions																														
54	Corporates																														
55	of which: SME																														
56	0	0	0	0	0	0	0	0	0	0.33%	0	0	0	0	0	0	0	0	0	0.28%	0	0	0	0	0	0	0	0	0	0	0.26%
57	Retail																														
58	of which: SME																														
59	Secured by mortgages on immovable property																														
60	of which: non-SME																														
61	Items associated with particularly high risk																														
62	Covered bonds																														
63	Claims on institutions and corporates with a 5Y credit assessment																														
64	Collective investments undertakings (CIU)																														
65	Equity																														
66	Securitisation																														
67	Other exposures																														
68	0	0	0	0	0	0	0	0	0	89.37%	0	0	0	0	0	0	0	0	0	89.88%	0	0	0	0	0	0	0	0	0	0	83.72%

Row Num	Public guarantees - Adverse Scenario																													
	31/12/2021									31/12/2022									31/12/2023											
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
69	Central banks																													
70	Central governments																													
71	Regional governments or local authorities																													
72	Public sector entities																													
73	Multilateral Development Banks																													
74	International Organisations																													
75	Institutions																													
76	Corporates																													
77	of which: SME																													
78	1,088	1,088	159	159	46	46	0	53	0	0.53%	991	991	212	212	98	98	0	59	0	0.25%	916	916	236	236	189	189	0	64	0	0.16%
79	Retail																													
80	of which: SME																													
81	880	880	40	40	25	25	0	24	0	0.00%	882	882	50	50	54	54	0	27	0	0.00%	812	812	58	58	81	81	0	26	0	0.00%
82	Secured by mortgages on immovable property																													
83	of which: SME																													
84	Items associated with particularly high risk																													
85	Covered bonds																													
86	Claims on institutions and corporates with a 5Y credit assessment																													
87	Collective investments undertakings (CIU)																													
88	Equity																													
89	Securitisation																													
90	Other exposures																													
91	1,971	1,971	215	215	71	71	19	0	26	37.21%	1,838	1,838	268	268	152	152	16	0	55	36.51%	1,733	1,733	294	294	230	230	13	0	82	35.87%

Row Num	Public guarantees - Adverse Scenario																														
	31/12/2021									31/12/2022									31/12/2023												
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
92	Central banks																														
93	Central governments																														
94	Regional governments or local authorities																														
95	Public sector entities																														
96	Multilateral Development Banks																														
97	International Organisations																														
98	Institutions																														
99	Corporates																														
100	of which: SME																														
101	3	3	0	0	0	0	0	0	0	66.78%	3	3	0	0	0	0	0	0	0	0	56.48%	3	3	0	0	0	0	0	0	0	53.32%
102	Retail																														
103	of which: SME																														
104	1	1	1	1	0	0	0	0	0	15.24%	1	1	1	1	0	0	0	0	0	0	12.02%	1	1	1	1	0	0	0	0	0	10.39%
105	Secured by mortgages on immovable property																														
106	of which: non-SME																														
107	Items associated with particularly high risk																														
108	Covered bonds																														
109	Claims on institutions and corporates with a 5Y credit assessment																														
110	Collective investments undertakings (CIU)																														
111	Equity																														
112	Securitisation																														
113	Other exposures																														
114	4	3	1	1	0	0	0	0	0	36.43%	4	4	1	1	1	1	0	0	0	0	82.54%	4	4	1	1	1	1	0	0	1	78.04%

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BNP Paribas

Table for Germany (GEMANY) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

Table for United Kingdom (UNITED KINGDOM) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

Table for Luxembourg (LUXEMBOURG) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

Table for Spain (SPAIN) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

Table for Poland (POLAND) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

Table for Netherlands (NETHERLANDS) showing credit risk exposure and provisions across stages 1, 2, and 3 for 31/12/2021 and 31/12/2022. Includes sub-headers for Public guarantees - Adverse Scenario and Public guarantees - Reverse Scenario.

2021 EU-wide Stress Test: Securitisations

BNP Paribas

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	60,841						
2		SEC-SA	4,103						
3		SEC-ERBA	1,514						
4		SEC-IAA	0						
5		Total	66,458						
6	REA	SEC-IRBA	12,545	13,822	15,129	15,799	19,840	25,764	29,974
7		SEC-SA	799	876	908	945	984	1,328	1,582
8		SEC-ERBA	1,377	1,574	1,546	1,614	1,933	2,409	2,700
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	14,720	16,271	17,584	18,358	22,757	29,502	34,257	
12	Impairments	Total banking book others than assessed at fair value		4	3	4	35	15	14

2021 EU-wide Stress Test: Risk exposure amounts

BNP Paribas

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	592,104	608,355	610,096	611,722	637,103	661,751	675,611
2	Risk exposure amount for securitisations and re-securitisations	14,720	16,271	17,584	18,358	22,757	29,502	34,257
3	Risk exposure amount other credit risk	577,384	592,084	592,512	593,365	614,346	632,250	641,354
4	Risk exposure amount for market risk	28,020	28,020	28,020	28,020	46,162	46,162	46,162
5	Risk exposure amount for operational risk	70,626	70,626	70,626	70,626	70,626	70,626	70,626
6	Other risk exposure amounts	5,165	5,706	5,033	4,319	11,443	11,753	11,999
7	Total risk exposure amount	695,916	712,707	713,775	714,688	765,334	790,293	804,398
8	Total Risk exposure amount (transitional)	695,523	712,426	713,635	714,688	764,005	789,586	804,191
9	Total Risk exposure amount (fully loaded)	695,916	712,707	713,775	714,688	765,334	790,293	804,398

2021 EU-wide Stress Test: Capital

BNP Paribas

Row Num		(mln EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	A	OWN FUNDS		113,830	115,805	117,034	117,828	95,040	93,350	91,993
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		88,767	90,187	91,336	92,050	71,477	68,677	66,598
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		27,092	27,092	27,092	27,092	27,092	27,092	27,092
4	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	A.1.2	Retained earnings		74,868	76,643	78,907	80,820	63,550	62,995	63,142
6	A.1.3	Accumulated other comprehensive income		-502	-735	-977	-1,174	-3,970	-4,014	-3,985
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-2,889	-2,889	-2,889	-2,889	-4,829	-4,829	-4,829
8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		154	154	154	154	-47	-47	-47
9	A.1.3.3	Other OCI contributions		2,233	2,000	1,758	1,561	906	862	891
10	A.1.4	Other Reserves		250	250	250	250	250	250	250
11	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 capital		1,684	1,684	1,684	1,684	1,684	1,684	1,684
13	A.1.7	Adjustments to CET1 due to prudential filters		-2,589	-2,589	-2,589	-2,589	-3,913	-3,913	-3,913
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,399	-1,399	-1,399	-1,399	-2,505	-2,505	-2,505
15	A.1.7.2	Cash flow hedge reserve		-1,440	-1,440	-1,440	-1,440	-1,658	-1,658	-1,658
16	A.1.7.3	Other adjustments		250	250	250	250	250	250	250
17	A.1.8	(-) Intangible assets (including Goodwill)		-10,039	-9,104	-9,071	-8,936	-9,104	-9,071	-8,936
18	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-385	-472	-606	-605	-4,287	-4,959	-5,311
19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-333	-664	-829	-715	-333	-333	-333
20	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-26	-423	-1,463	-3	-211	-1,270
21	A.1.12	(-) Defined benefit pension fund assets		-206	-206	-206	-206	-301	-301	-301
22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-186	-186	-186	-186	-186	-186	-186
25	A.1.15.1	Of which: from securitisation positions (-)		-186	-186	-186	-186	-186	-186	-186
26	A.1.16	(-) 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
27	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-1,922	-1,922	-1,922	-1,922	-1,922	-1,922	-1,922
31	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32	A.1.22	Amount subject to IFRS 9 transitional arrangements		-1,287	-843	-843	-843	-3,232	-2,567	-1,961
33	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,870	1,870	1,870	1,870	1,870	1,870	1,870	1,870
34	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		1,027	1,027	1,027	1,027	1,027	1,027	1,027
36	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		682	0	0	0	3,413	2,462	1,597
37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		238	0	0	0	1,024	739	479
38	A.1.23	Transitional adjustments		1,034	422	211	0	2,919	1,566	586
39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		1,034	422	211	0	2,919	1,566	586
42	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		1,034	422	211	0	2,811	1,504	559
43	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	109	62	27
44	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		10,040	10,040	10,040	10,040	10,040	10,040	10,040
49	A.2.1	Additional Tier 1 Capital instruments		8,797	8,797	8,797	8,797	8,797	8,797	8,797
50	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	A.2.3	Other Additional Tier 1 Capital components and deductions		-450	-450	-450	-450	-450	-450	-450
52	A.2.4	Additional Tier 1 transitional adjustments		1,692	1,692	1,692	1,692	1,692	1,692	1,692
53	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		98,806	100,227	101,375	102,089	81,517	78,717	76,637
55	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		15,024	15,579	15,659	15,739	13,523	14,633	15,356
56	A.4.1	Tier 2 Capital Instruments		18,535	18,535	18,535	18,535	18,535	18,535	18,535
57	A.4.2	Other Tier 2 Capital components and deductions		-2,974	-2,974	-2,974	-2,974	-2,974	-2,974	-2,974
58	A.4.3	Tier 2 transitional adjustments		-537	18	98	178	-2,038	-928	-205
59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-715	-160	-80	0	-2,216	-1,106	-383
60	A.5	Grandfathered Additional Tier 1 Capital Instruments eligible as Tier 2		0	0	0	0	0	0	0

2021 EU-wide Stress Test: P&L

BNP Paribas

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	21,975	22,154	21,894	21,322	19,515	18,761	18,038
2	Interest income	34,242	28,710	28,310	27,851	28,199	27,767	27,015
3	Interest expense	-12,267	-6,556	-6,415	-6,529	-8,684	-9,006	-8,977
4	Dividend income	204	204	204	204	204	102	112
5	Net fee and commission income	10,750	10,620	10,738	10,750	9,458	9,293	9,356
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,605	4,793	4,793	4,793	-16,509	3,595	3,595
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					9,992		
8	Other operating income not listed above, net	2,690	204	204	204	88	160	163
9	Total operating income, net	41,224	37,975	37,833	37,273	22,748	31,910	31,264
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,279	-4,990	-2,986	-2,847	-11,557	-7,128	-5,356
11	Other income and expenses not listed above, net	-26,633	-27,552	-27,942	-28,561	-27,777	-25,960	-26,066
12	Profit or (-) loss before tax from continuing operations	9,312	5,433	6,905	5,865	-16,585	-1,178	-158
13	Tax expenses or (-) income related to profit or loss from continuing operations	-1,905	-1,250	-1,697	-1,391	5,266	623	305
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	7,407	4,183	5,208	4,474	-11,319	-554	147
16	Amount of dividends paid and minority interests after MDA-related adjustments	4,087	2,408	2,945	2,561	0	0	0
17	Attributable to owners of the parent net of estimated dividends	3,320	1,775	2,264	1,913	-11,319	-554	147
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	2,167	2,167	2,167

2021 EU-wide Stress Test

Major capital measures and realised losses

BNP Paribas

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-1,305

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0