2026 SREP NOTIFICATION

PRESS RELEASE

Paris, 29 October 2026

BNP Paribas has received the notification by the European Central Bank of the outcome of the 2026 Supervisory Review and Evaluation Process (SREP), which sets out the Group's capital requirements and leverage ratio on a consolidated basis as of 1 January 2027.

Based on the new methodology implemented by the SSM, the *Pillar 2 Requirement* (P2R) that the Group must meet is 1.90%, up 17 basis points compared to 2025 SREP, including 1.07% in the form of Common Equity Tier 1 *(*CET1).

The P2R impact on the CET1 requirement is limited to 2 basis points compared with the 2025 SREP and does not affect the Group's CET1 trajectory. As announced with its third-quarter 2026 results, BNP Paribas expects its CET1 ratio to be above 13% as of 31 December 2026.

As of 1st January 2027:

- the CET1 requirement is 10.73%, excluding the Pillar 2 Guidance (P2G).
  It includes 1.75% for the O-SII buffer, 2.50% for the Conversation buffer, 1.07% for the P2R[1], 0.82% of countercyclical buffer and 0.09% of systemic buffer[2];
- the Tier 1 Capital ratio requirement is 12.58%[3], of which 1.43% for the P2R;
- the Total Capital ratio requirement is 15.06%, of which 1.90% for the P2R;
- the leverage ratio requirement remains unchanged at 3.85%, of which 0.10% of P2R applicable to the leverage ratio (P2R-LR).

The Pillar 2 Guidance (P2G) remains unchanged compared to 2025, within a range of 0 to 100 basis points.

The regulatory leverage ratio also remains unchanged.

As of 30 September 2026, BNP Paribas is significantly above its capital and leverage ratio requirements.

	Minimal requirements as of 01.01.27	Levels at 30.09.26
CET1	10.73%	**12.91%**
TIER 1	12.58%	**15.59%**
TOTAL CAPITAL	15.06%	**17.75%**
LEVERAGE	3.85%	**4.44%**

[1] CET1 requirement related to Pillar 2 Requirement (P2R) no longer includes 100% of the add-on related to non-performing exposures (NPL) on aged loans granted before 26 April 2019, as it will now be incorporated into the CET1 ratio from 31 December 2026 onwards. These NPL have continued to amortise in 2026 and their residual impact has been anticipated in the Group's capital planning.
[2] Computation based on RWA of €803bn as of 30.09.26.
[3] Excluding the Pillar 2 Guidance.

About BNP Paribas

Leader in banking and financial services in Europe, BNP Paribas operates in 64 countries and territories with more than 180,000 employees, including more than 146,000 in Europe. The Group's activities are structured by three operating divisions: Commercial, Personal Banking & Services covering commercial & personal banking entities and specialised businesses; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, a bridge between corporate and institutional clients. Based on its strong diversified and integrated model, the Group accompanies all its clients (individuals, entrepreneurs, SMEs, corporates and institutional clients) through solutions spanning financing, investment, savings and insurance. The Group has a historic footprint in four eurozone markets: France, Italy, Belgium and Luxembourg. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific. BNP Paribas implements a Social and Environmental Responsibility approach across all its activities, enabling it to contribute to building a sustainable future while ensuring the Group's performance and stability.

Press contact

Giorgia Rowe – giorgia.rowe@bnpparibas.com – +33 6 64 27 57 96
Hacina Habchi – hacina.habchi@bnpparibas.com - +33 7 61 97 65 20