



## **NOTIFICATION BY THE ECB OF THE 2024 SUPERVISORY REVIEW AND EVALUATION PROCESS (SREP)**

Press release  
Paris – 11 December 2024

**BNP Paribas has received the notification by the European Central Bank of the outcome of the 2024 Supervisory Review and Evaluation Process (SREP), which states capital requirements and leverage ratio on a consolidated basis in force for the Group.**

The Common Equity Tier 1 (CET1) requirement that the Group has to respect as of 1<sup>st</sup> January 2025 on a consolidated basis is 10.29% (excluding the Pillar 2 Guidance) compared to 10.27% (excluding the Pillar 2 Guidance) as at 30 September 2024. It includes 1.50% for the G-SIB buffer, 2.50% for the Conservation buffer, 1.14% for the Pillar 2 Requirement<sup>1</sup> (P2R) and 0.65% of countercyclical buffer<sup>2</sup>.

The requirement for the Tier 1 Capital is 12.09% (of which 1.44% for the P2R).

The requirement for the Total Capital is 14.49% (of which 1.84% for the P2R).

The requirement for the leverage ratio is 3.85%<sup>3</sup>.

The BNP Paribas Group is well above the regulatory requirements with, as at 30 September 2024:

- a CET1 ratio at 12.7%. The Group's CET1 ratio target at end 2025 is 12%;
- a Tier 1 ratio at 14.7%;
- a Total Capital ratio at 16.7%;
- a leverage ratio of 4.4%. The Group's leverage ratio target at end 2025 is 4.3%.

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<sup>1</sup> CET1 requirement related to Pillar 2 Requirement (P2R) now includes 100% of the add-on related to non-performing exposures on aged loans granted before 26 April 2019 and a fraction of the remaining P2R.

<sup>2</sup> Computation based on RWA of €759bn as at 30.09.24.

<sup>3</sup> Excluding the Pillar 2 Guidance.

## About BNP Paribas

BNP Paribas is the European Union's leading bank and key player in international banking. It operates in 63 countries and has nearly 183,000 employees, including more than 145,000 in Europe. The Group has key positions in its three main fields of activity: Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses including BNP Paribas Personal Finance and Arval; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated commercial & personal banking model across several Mediterranean countries, Turkey, and Eastern Europe. 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 has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.