



# BNP PARIBAS

## 2025 MREL REQUIREMENTS NOTIFICATION

### PRESS RELEASE

Paris, 12 June 2025

The BNP Paribas Group has received the notification by the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR), implementing the decision of the Single Resolution Board, of the updated Minimum Requirement for Own Funds and Eligible Liabilities (MREL) requirements applicable from this date.

The total MREL requirement applicable now amounts to 22.19% to which the CBR<sup>1</sup> must be added, of the Group's RWA and 5.91% of the Group's leverage exposures.

As regards the subordination constraint, the requirement applicable for the BNP Paribas Group is respectively 14.78% to which the CBR<sup>1</sup> must be added, of Group's RWA and 5.75% of the Group's leverage exposures.

As at 31 March 2025, the BNP Paribas Group is well above the updated MREL requirements with a total MREL ratio of 29.8% based on Group's RWA and a Group subordinated MREL ratio of 27.1% on the same basis. These ratios were respectively 9.0% and 8.2% of Group's leverage exposures as at 31 March 2025.

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<sup>1</sup> Combined Buffer Requirement of 4.78% as at 31 March 2025

## About BNP Paribas

Leader in banking and financial services in Europe, BNP Paribas operates in 64 countries and has nearly 178,000 employees, including more than 144,000 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, Türkiye, 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.

## Press contact

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