



## 2021 EU-wide Transparency Exercise

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2021 EU-wide Transparency Exercise

### Key Metrics

BNP Paribas

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	85,629	88,767	88,887	91,137	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	84,733	87,732	87,983	90,235	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	95,644	98,806	97,953	100,162	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	94,748	97,772	97,049	99,260	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	110,776	113,830	112,774	116,058	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	110,387	113,511	112,743	115,975	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	685,583	695,523	703,185	704,665	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	685,976	695,916	703,465	705,147	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.49%	12.76%	12.64%	12.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.35%	12.61%	12.51%	12.80%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.95%	14.21%	13.93%	14.21%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.81%	14.05%	13.80%	14.08%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.16%	16.37%	16.04%	16.47%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.09%	16.31%	16.03%	16.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,171,624	1,999,448	2,279,891	2,528,584	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.40%	4.94%	4.30%	3.96%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2021 EU-wide Transparency Exercise

### Leverage ratio

BNP Paribas

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	95,644	98,806	97,953	100,162	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	93,056	96,080	96,038	98,249	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,171,624	1,999,448	2,279,891	2,528,584	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,170,728	1,998,414	2,278,987	2,527,683	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.9%	4.3%	4.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.8%	4.2%	3.9%	[A.2]/[B.2]	

## 2021 EU-wide Transparency Exercise

Capital  
BNP Paribas

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	110,776	113,630	112,774	116,058	C 01.00 (p010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	85,629	88,767	88,887	91,137	C 01.00 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,080	27,092	27,099	27,078	C 01.00 (p030,010)	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	71,193	74,868	74,852	77,106	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-307	-502	-524	80	C 01.00 (p180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	257	250	240	239	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,656	1,684	1,619	1,481	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,941	-2,589	-2,172	-2,573	C 01.00 (p250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-11,069	-10,019	-10,165	-10,058	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-387	-385	-403	-377	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-389	-333	-341	-319	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-179	-206	-309	-316	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-180	-186	-182	-166	C 01.00 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p471,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iii) and 133(8) of CRR and Articles 36(1) point (k) (iv) and 133(9) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-180	-186	-182	-166	C 01.00 (p460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	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	C 01.00 (p480,010)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (p490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-7	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (n) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-1,922	-1,922	-1,936	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	896	1,034	904	902	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	896	1,034	904	902	C 01.00 (p520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,015	10,040	9,066	9,025	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,773	8,797	8,505	8,464	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-450	-450	-450	-450	C 01.00 (p680,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,692	1,692	1,012	1,012	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	95,644	98,806	97,953	100,162	C 01.00 (p010,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,132	15,024	14,821	15,896	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	18,906	18,535	18,268	15,160	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-3,450	-2,974	-2,737	-2,754	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	-324	-537	-710	-510	C 01.00 (p880,010) + C 01.00 (p900,010) + C 01.00 (p960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	685,583	695,523	703,185	704,665	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-393	-393	-280	-482	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.49%	12.76%	12.64%	12.93%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.95%	14.21%	13.93%	14.21%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.16%	16.37%	16.04%	16.47%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	84,733	87,732	87,983	90,235	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.4+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.35%	12.61%	12.51%	12.80%	(B.1)/(D*B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	896	1,034	904	902	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-507	-715	-874	-819	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-393	-393	-280	-482	C 05.01 (p440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.  
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

BNP Paribas

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	529,961	539,233	544,730	557,926	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	207,943	210,967	211,384	220,933	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	267,958	272,901	276,392	287,714	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	53,782	55,081	56,585	49,014	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	37,094	38,151	37,958	38,404	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3,059	2,810	3,805	3,463	C 02.00 (R640, c010)
Settlement risk	3	4	94	20	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	14,589	14,472	13,115	13,085	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	27,350	25,210	28,626	24,397	C 02.00 (R520, c010)
Of which the standardised approach	2,040	2,096	2,332	1,902	C 02.00 (R530, c010)
Of which IMA	25,311	23,114	26,294	22,495	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,446	1,729	1,771	1,348	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	68,537	70,626	70,000	62,473	C 02.00 (R590, c010)
Of which basic indicator approach	3,604	3,623	3,612	3,546	C 02.00 (R600, c010)
Of which standardised approach	10,804	11,203	11,181	11,145	C 02.00 (R610, c010)
Of which advanced measurement approach	54,129	55,800	55,207	47,783	C 02.00 (R620, c010)
Other risk exposure amounts	4,991	5,017	4,857	4,898	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	685,583	695,523	703,185	704,665	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

## 2021 EU-wide Transparency Exercise

P&L  
BNP Paribas

(mn EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	26,266	34,242	8,388	16,285
Of which debt securities income	2,204	2,733	745	1,377
Of which loans and advances income	19,712	25,621	5,957	11,906
Interest expenses	9,535	12,267	2,740	5,052
(Of which deposits expenses)	4,236	5,380	1,045	1,984
(Of which debt securities issued expenses)	1,982	2,640	461	1,055
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	156	204	30	1,106
Net Fee and commission income	7,887	10,750	2,810	5,709
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	754	1,415	432	717
Gains or (-) losses on financial assets and liabilities held for trading, net	-9,412	5,605	3,385	3,528
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12,487	2,597	-569	-1,096
Gains or (-) losses from hedge accounting, net	1	44	23	11
Exchange differences (gain or (-) loss), net	2,144	-1,548	-814	599
Net other operating income /(expenses)	209	183	94	191
<b>TOTAL OPERATING INCOME, NET</b>	<b>30,958</b>	<b>41,224</b>	<b>11,039</b>	<b>21,999</b>
(Administrative expenses)	18,245	24,472	6,366	12,288
(Cash contributions to resolution funds and deposit guarantee schemes)	907	925	0	1,064
(Depreciation)	1,617	2,215	534	1,125
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	206	509	1,291	818
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	1,065	0
(Commitments and guarantees given)	109	211	41	89
(Other provisions)	97	298	186	730
Of which pending legal issues and tax litigation <sup>1</sup>	0	-70	0	0
Of which restructuring <sup>2</sup>	0	7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,969	5,451	828	1,580
(Financial assets at fair value through other comprehensive income)	17	30	3	8
(Financial assets at amortised cost)	3,952	5,422	825	1,573
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	14	14	-2	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	5	5	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,223	1,669	587	1,212
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	7,228	9,312	2,609	6,334
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,735	7,407	1,852	4,851
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>5,735</b>	<b>7,407</b>	<b>1,852</b>	<b>4,851</b>
Of which attributable to owners of the parent	5,475	7,067	1,768	4,679

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BNP Paribas

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	324,979				316,485				341,551				391,846				IAS 1.54 (i)	
Financial assets held for trading	774,264	202,309	564,956	7,000	684,026	148,546	530,339	5,141	824,966	258,419	558,541	8,006	781,064	239,385	537,249	4,430	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	8,413	581	2,286	5,547	9,023	668	2,737	5,619	8,878	806	2,303	5,769	9,472	932	2,727	5,813	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	347	0	347	0	542	542	0	0	2,354	2,354	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	60,503	43,750	15,559	1,195	61,116	43,773	16,195	1,148	55,613	38,125	16,373	1,115	48,952	33,677	14,055	1,219	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	991,554				971,858				999,279				1,001,532				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	17,144	0	17,144	0	15,569	0	15,569	0	9,841	0	9,841	0	9,055	0	9,055	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,209				5,553				4,234				3,999				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	172,371				176,069				162,952				166,272					
TOTAL ASSETS	2,355,437				2,240,048				2,407,857				2,414,546				IAS 1.9(a), IG 6	

<sup>(1)</sup> Portfolios, which are not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	58,178	207	108	-9	-22	-103	58,730	201	108	-7	-21	-104	52,821	216	108	-7	-25	-103	46,112	207	103	-7	-29	-102	Annex V.Part 1.31, 44(b)												
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)												
Financial assets at amortised cost	Debt securities	119,666	770	217	-28	-18	-88	118,259	847	270	-21	-33	-104	119,132	732	271	-19	-33	-105	118,558	738	42	-21	-32	-29	Annex V.Part 1.31, 44(b)												
	Loans and advances	781,618	80,058	31,149	-2,187	-3,015	-16,589	750,280	93,536	30,421	-2,353	-3,160	-16,084	772,622	96,836	31,514	-2,298	-3,147	-16,225	769,065	103,857	30,589	-2,302	-3,249	-16,223	Annex V.Part 1.32, 44(a)												

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

BNP Paribas

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	702,159	664,122	723,467	693,778	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	59,308	60,836	64,347	65,039	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,341,617	1,268,207	1,374,186	1,412,253	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	14,847	13,523	10,653	9,878	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,001	6,153	3,741	3,237	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,279	8,876	8,827	8,803	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,832	2,623	2,312	2,883	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	103,079	98,494	102,078	98,346	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,239,122	2,122,833	2,289,612	2,294,218	IAS 1.9(b); IG 6
TOTAL EQUITY	116,315	117,215	118,245	120,327	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,355,437	2,240,048	2,407,857	2,414,546	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

BNP Paribas

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		289,999	296,641	264,104	250,062	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	20,446	15,991	21,305	16,968	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	79,549	78,273	93,745	109,262	Annex V.Part 1.31
Deposits	Central banks	142,266	128,801	153,592	148,437	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	37	2	31	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	43,499	33,499	40,656	39,988	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	16,961	18,151	20,773	20,752	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	121,017	82,295	135,062	145,919	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	9,400	8,997	9,702	12,915	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	433,187	400,103	460,375	446,765	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	163,863	153,547	165,825	175,901	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	398,114	388,160	391,610	398,517	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	272,716	275,299	281,611	289,728	ECB/2013/33 Annex 2.Part 2.9.1
	Households	342,065	347,780	354,851	363,487	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	207,913	213,707	219,384	227,339	Annex V.Part 1.42(f), 44(c)
Debt securities issued		244,527	231,729	253,886	258,144	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		21,870	21,455	20,613	22,157	Annex V.Part 1.37
Other financial liabilities		3,262	3,415	3,469	3,399	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,117,931	2,006,687	2,172,654	2,180,948	

## 2021 EU-wide Transparency Exercise

## Market Risk

BNP Paribas

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	1,182	1,391	484	113	916	246							399	111	806	232								
Of which: General risk	343	343	0	0	0	337							0	0	0	0								
Of which: Specific risk	839	1,054	0	0	0	0							0	0	0	0								
Equities	0	0	324	87	352	96							314	108	340	109								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	858	705	162	43	285	61							143	41	236	53								
Commodities risk	0	0	68	19	105	28							92	42	111	49								
Total	2,040	2,096	627	154	1,104	291	246	232	49	47	43	25,311	558	172	976	289	261	238	35	54	44	23,114		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021										
Traded Debt Instruments	1,423	1,225	445	147	894	295							306	99	986	321								
Of which: General risk	367	372	0	0	0	0							0	0	0	0								
Of which: Specific risk	1,056	853	0	0	0	0							0	0	0	0								
Equities	0	0	398	101	429	108							213	58	399	120								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	909	677	131	41	182	85							83	27	191	59								
Commodities risk	0	0	107	34	231	81							99	37	263	86								
Total	2,332	1,902	672	191	1,093	346	281	269	42	53	57	26,294	409	126	1,098	345	253	226	37	38	40	22,495		

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	35,141	35,760	12,021		35,625	35,944	13,729	
	Regional governments or local authorities	2,217	3,947	489		6,047	3,562	796	
	Public sector entities	17,241	16,657	2,640		17,941	16,806	2,256	
	Multilateral Development Banks	194	194	0		192	192	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	47,130	48,062	5,231		47,312	48,300	5,402	
	Corporates	114,036	80,215	67,474		115,368	82,151	60,294	
	of which: SME	18,520	11,894	10,120		22,477	14,334	12,078	
	Retail	123,107	55,199	16,088		122,010	50,635	16,357	
	Secured by mortgages on immovable property	33,821	26,421	14,506		31,201	25,952	14,957	
	of which: SME	64,695	54,468	24,249		62,708	52,608	22,977	
	Exposures in default	10,415	9,261	4,231		10,833	9,541	4,442	
	Items associated with particularly high risk	10,945	4,699	5,140	5,813	10,825	4,639	5,112	5,766
	Exposures in default	1,292	672	1,292		1,072	718	1,068	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	452	169	58		464	171	61	
	Equity	4,167	3,562	8,735		4,530	4,032	9,885	
	Other exposures	26,534	26,055	17,860		26,038	27,786	20,095	
	Standardised Total <sup>4</sup>	451,612	376,477	210,402	8,369	456,819	374,533	213,292	8,429

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	3,874	3,852	296		4,893	4,875	626	
	Regional governments or local authorities	364	341	48		336	307	61	
	Public sector entities	321	338	26		436	414	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,247	4,418	1,075		4,611	4,412	1,123	
	Corporates	18,999	13,414	10,090		20,480	15,200	10,912	
	of which: SME	2,628	1,479	1,246		2,726	1,702	1,475	
	Retail	12,855	5,508	5,508		12,062	5,886	5,886	
	Secured by mortgages on immovable property	6,472	5,365	2,884		6,755	5,324	3,084	
	of which: SME	5,699	4,239	3,624		6,098	4,762	3,275	
	Exposures in default	1,347	1,276	616		1,376	1,299	609	
	Items associated with particularly high risk	1,837	720	774	875	2,002	717	783	950
	Exposures in default	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	452	169	58		464	171	61	
	Equity	4,455	3,852	8,735		4,848	4,032	9,885	
	Other exposures	11,464	11,451	7,034		14,726	14,622	9,021	
	Standardised Total <sup>4</sup>	111,113	87,113	51,113	1,113	111,113	87,113	51,113	1,113

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	6,588	11,253	798		6,574	10,622	661	
	Regional governments or local authorities	379	468	123		405	498	134	
	Public sector entities	13,306	13,888	711		13,515	14,047	705	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,988	12,948	712		9,256	9,257	375	
	Corporates	29,162	22,466	19,952		29,156	22,466	19,952	
	of which: SME	3,990	2,396	1,897		4,602	3,205	2,206	
	Retail	18,022	13,637	10,627		16,091	12,912	9,879	
	Secured by mortgages on immovable property	5,646	3,984	1,991		5,908	3,783	1,952	
	of which: SME	22,941	19,963	8,888		22,333	18,532	8,374	
	Exposures in default	2,417	2,263	1,090		2,417	2,263	1,090	
	Items associated with particularly high risk	326	294	377	21	388	309	383	64
	Exposures in default	816	543	816		794	542	816	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	14	14		5	13	13	
	Other exposures	1,943	1,943	1,943		1,772	1,772	1,772	
	Standardised Total <sup>4</sup>	684	684	684	684	684	684	684	684

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	2,658	2,148	2,619		2,773	2,363	2,480	
	Regional governments or local authorities	854	839	111		839	844	112	
	Public sector entities	66	43	46		46	23	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	358	353	72		417	412	84	
	Corporates	1,571	1,565	1,713		2,459	2,208	1,558	
	of which: SME	1,669	1,592	1,713		2,459	2,208	1,558	
	Retail	2,842	1,962	1,363		2,834	1,963	1,363	
	Secured by mortgages on immovable property	555	793	455		852	811	472	
	Exposures in default	2,180	2,152	790		2,383	2,256	862	
	Items associated with particularly high risk	1	1	1		1	1	1	
	Exposures in default	157	89	56	50	150	107	136	40
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	37	37	32		33	33	32	
	Other exposures	2,165	2,165	2,165		2,411	2,411	2,411	
	Standardised Total <sup>4</sup>	65	65	65	65	65	65	65	65

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,209	1,250	2,510		1,119	1,181	2,501	
	Regional governments or local authorities	1,652	1,688	338		1,663	1,583	317	
	Public sector entities	1,523	1,529	1,491		1,562	1,564	1,096	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	430	383	144		621	531	258	
	Corporates	8,080	6,224	4,996		9,089	6,904	5,749	
	of which: SME	1,779	1,385	1,262		1,779	1,385	1,262	
	Retail	30,028	24,314	16,016		30,306	24,594	16,189	
	Secured by mortgages on immovable property	4,486	4,013	2,319		4,932	4,038	2,312	
	Exposures in default	1,105	1,068	523		1,082	1,050	510	
	Items associated with particularly high risk	637	611	272		666	641	284	
	Exposures in default	2,813	1,001	1,001	1,001	2,988	966	966	1,712
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	8	8	20		34	34	86	
	Other exposures	3,689	3,689	3,273		3,765	3,765	3,324	
	Standardised Total <sup>4</sup>	2,368	2,368	2,368	2,368	2,368	2,368	2,368	2,368

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(m EUR, %)							
	Central governments or central banks	75	75	154	105	101	220	
	Regional governments or local authorities	7	7	1	7	7	1	
	Public sector entities	43	43	8	44	44	8	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	5,400	5,386	221	6,785	6,758	297	
	Corporates	3,073	2,179	2,147	3,237	2,288	2,258	
	of which: SME	454	281	255	439	288	262	
	Retail	11,243	5,594	3,626	11,711	5,740	3,834	
	of which: SME	2,110	1,059	1,059	2,622	2,642	2,589	
	Secured by mortgages on immovable property	1,240	1,205	450	1,247	1,195	457	
	of which: SME	14	12	18	14	10	16	
	Exposures in default	365	303	111	452	113	151	
	Items associated with particularly high risk	0	0	238	0	0	254	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	22	22	56	38	38	814	
	Other exposures	1,065	1,150	852	1,000	1,044	850	
	Standardised Total <sup>4</sup>			254			1,044	424

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(m EUR, %)							
	Central governments or central banks	586	586	109	603	600	102	
	Regional governments or local authorities	7	7	1	8	8	1	
	Public sector entities	16	15	3	23	23	4	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	7,238	7,238	214	9,176	9,176	304	
	Corporates	4,947	3,966	2,516	5,566	4,604	2,875	
	of which: SME	446	338	310	5,132	399	2,886	
	Retail	17,116	8,800	6,097	17,331	8,778	6,870	
	of which: SME	3,014	2,728	1,565	2,958	2,594	1,402	
	Secured by mortgages on immovable property	1,247	1,245	539	1,296	1,296	622	
	of which: SME	3	2	3	3	2	2	
	Exposures in default	757	373	417	812	386	424	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	186	186	464	318	318	796	
	Other exposures	1,928	1,928	1,176	1,458	1,458	855	
	Standardised Total <sup>4</sup>			501			1,458	624

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
LUXEMBOURG	(m EUR, %)							
	Central governments or central banks	27	27	31	36	25	34	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,178	1,177	36	1,177	86	16	
	Corporates	1,009	1,061	910	1,072	1,402	1,085	
	of which: SME	141	110	110	235	186	186	
	Retail	60	40	20	39	27	17	
	Secured by mortgages on immovable property	13	9	6	13	9	6	
	of which: SME	67	62	36	64	56	31	
	Exposures in default	105	98	59	13	10	14	
	Items associated with particularly high risk	0	0	4	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	206	206	69	153	44	68	
	Other exposures	110	918	519	107	912	912	
	Standardised Total <sup>4</sup>			7			912	5

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
JAPAN	(m EUR, %)							
	Central governments or central banks	46	46	69	72	72	83	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,807	2,846	65	2,489	2,480	67	
	Corporates	98	33	12	87	112	1	
	of which: SME	4	2	1	8	2	2	
	Retail	4	2	1	3	1	1	
	Secured by mortgages on immovable property	1	1	0	0	1	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	26	26	0	0	0	0	
	Other exposures	35	23	25	34	26	24	
	Standardised Total <sup>4</sup>			0			0	0

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	(m EUR, %)							
	Central governments or central banks	289	289	194	321	321	232	
	Regional governments or local authorities	73	73	12	78	78	13	
	Public sector entities	7	6	3	7	6	3	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	366	354	126	449	449	162	
	Corporates	2,968	1,353	1,419	3,048	1,660	1,520	
	of which: SME	1,282	691	561	1,370	748	612	
	Retail	1,963	1,061	1,059	1,939	1,370	1,054	
	Secured by mortgages on immovable property	1,089	879	534	1,101	865	461	
	of which: SME	4,239	4,385	1,623	4,277	4,416	1,623	
	Exposures in default	5	5	2	5	5	2	
	Items associated with particularly high risk	599	386	395	506	357	361	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	192	192	479	198	198	495	
	Other exposures	222	222	222	265	265	265	
	Standardised Total <sup>4</sup>			252			265	245

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(m EUR, %)							
	Central governments or central banks	8	2,850	9	8	2,588	10	
	Regional governments or local authorities	9	7	1	7	6	1	
	Public sector entities	4	4	1	4	4	1	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	101	102	31	62	62	23	
	Corporates	1,227	899	899	1,265	796	796	
	of which: SME	555	279	261	688	297	276	
	Retail	1,241	1,139	698	1,279	1,141	698	
	Secured by mortgages on immovable property	891	891	511	1,006	911	511	
	of which: SME	5,829	2,786	985	5,635	2,687	949	
	Exposures in default	64	36	41	59	29	30	
	Items associated with particularly high risk	0	0	12	0	0	12	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	4	4	11	4	4	11	
	Other exposures	119	107	110	101	101	110	
	Standardised Total <sup>4</sup>			20			110	20

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	38,729	45,797	13,522		41,745	47,756	13,597	
	Regional governments or local authorities	4,094	3,230	734		4,079	3,375	889	
	Public sector entities	17,481	35,894	2,144		17,717	36,679	2,205	
	Multilateral Development Banks	187	187	0		235	234	0	
	International Organisations	0	0	0		124	124	0	
	Institutions	46,940	46,007	4,794		47,514	46,999	5,144	
	Corporates	121,951	94,340	68,488		120,715	85,854	68,854	
	of which: SME	20,546	13,260	11,226		19,901	14,476	12,219	
	Retail	121,824	96,576	61,862		121,979	92,259	62,126	
	Secured by mortgages on immovable property	31,251	25,584	14,770		31,967	26,314	15,207	
	Secured by mortgages on immovable property	59,685	50,079	22,039		59,757	50,050	21,993	
	of which: SME	9,871	8,443	4,053		10,055	8,880	4,177	
	Exposures in default	11,958	5,647	6,325	5,858	12,090	5,618	6,277	6,116
	Items associated with particularly high risk	1,089	741	1,053		1,407	1,067	1,393	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
FRANCE	Covered bonds	236	104	44		1	1	1	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	236	104	44		1	1	1	
	Equity	4,985	4,439	10,892		7,975	6,638	17,963	
	Other exposures	29,152	29,110	29,632		29,321	29,658	29,142	
Standardised Total <sup>4</sup>		461,946	377,543	213,638	8,419	468,867	386,319	222,923	8,813

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	5,531	5,537	3,216		6,129	6,114	2,518	
	Regional governments or local authorities	352	292	89		328	262	60	
	Public sector entities	396	371	38		408	380	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,028	7,244	1,237		5,880	7,263	1,291	
	Corporates	20,172	14,438	10,734		21,113	15,851	11,033	
	of which: SME	2,524	1,681	1,462		2,555	1,798	1,526	
	Retail	13,094	8,946	5,789		13,966	8,944	5,458	
	Secured by mortgages on immovable property	6,961	5,409	3,136		7,215	5,631	3,278	
	Secured by mortgages on immovable property	8,227	6,809	3,022	855	7,816	6,610	2,893	832
	of which: SME	1,383	1,308	617		1,338	1,266	582	
	Exposures in default	1,868	669	752		1,850	721	806	
	Items associated with particularly high risk	2	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
UNITED STATES	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	236	104	44		1	1	1	
	Equity	1,411	1,411	2,408		2,025	2,025	4,413	
	Other exposures	15,025	15,022	15,995		15,129	15,129	15,458	
Standardised Total <sup>4</sup>		1,029	1,029	1,029		1,029	1,029	1,029	1,132

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	12,351	15,360	588		14,668	16,462	609	
	Regional governments or local authorities	89	89	89		89	89	89	
	Public sector entities	14,565	15,108	991		14,204	14,739	989	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,639	10,634	338		10,034	10,030	339	
	Corporates	26,138	20,463	18,649		26,289	20,049	18,133	
	of which: SME	4,154	2,778	1,600		4,370	3,157	2,239	
	Retail	16,753	14,140	10,048		13,705	13,796	9,814	
	Secured by mortgages on immovable property	4,176	2,788	1,594		3,586	2,638	1,458	
	Secured by mortgages on immovable property	22,496	18,646	8,546		22,086	18,147	8,316	
	of which: SME	2,612	2,388	1,066		2,879	2,565	1,174	
	Exposures in default	444	367	59	59	439	351	431	76
	Items associated with particularly high risk	789	539	789		789	539	823	
	Covered bonds	0	0	0		0	0	0	
BELGIUM	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	14		128	105	815	
	Other exposures	1,721	1,721	1,721		1,685	1,685	1,676	
Standardised Total <sup>4</sup>		574	574	574		574	574	574	536

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	2,633	2,122	2,433		2,619	2,109	2,303	
	Regional governments or local authorities	844	829	194		847	832	105	
	Public sector entities	34	34	5		31	27	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	324	320	65		993	988	207	
	Corporates	2,461	6,800	1,818		2,299	7,226	1,074	
	of which: SME	537	241	202		466	200	169	
	Retail	3,155	2,378	1,494		3,143	2,194	1,494	
	Secured by mortgages on immovable property	952	966	510		962	877	514	
	Secured by mortgages on immovable property	2,201	2,177	801		2,368	2,343	883	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	125	81	91	40	158	113	139	42
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
ITALY	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	34	34	86		305	240	510	
	Other exposures	1,948	1,948	1,925		2,084	2,084	2,054	
Standardised Total <sup>4</sup>		60	60	60		60	60	60	64

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	2,452	2,317	1,813		2,466	2,419	1,252	
	Regional governments or local authorities	3,205	1,636	327		3,280	1,498	300	
	Public sector entities	2,107	1,942	856		2,376	1,053	566	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	599	506	211		498	413	179	
	Corporates	8,940	6,800	5,429		9,423	7,167	5,639	
	of which: SME	2,510	2,072	1,675		2,782	2,177	1,770	
	Retail	30,473	24,607	16,341		31,215	25,267	16,636	
	Secured by mortgages on immovable property	4,588	3,847	2,262		4,871	4,093	2,345	
	Secured by mortgages on immovable property	1,069	1,035	509		1,019	986	483	
	of which: SME	655	627	282		613	588	261	
	Exposures in default	2,833	1,631	1,120	1,841	2,780	1,694	1,158	1,786
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
FRANCE	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	34	34	86		97	72	253	
	Other exposures	3,677	3,677	3,470		3,924	3,914	3,507	
Standardised Total <sup>4</sup>		2,369	2,369	2,369		2,369	2,369	2,369	2,369

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	46	46	81		50	50	82	
	Regional governments or local authorities	7	7	1		6	6	1	
	Public sector entities	34	33	53		33	31	51	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,480	5,480	626		6,962	6,962	802	
	Corporates	3,694	2,690	2,567		3,382	2,363	2,270	
	of which: SME	262	214	265		245	214	264	
	Retail	12,095	5,807	3,970		12,402	6,049	4,132	
	Secured by mortgages on immovable property	2,297	2,238	1,233		2,489	2,288	1,285	
	of which: SME	1,112	1,000	384		1,098	1,002	380	
	Exposures in default	14	10	6		0	0	0	
	Items associated with particularly high risk	680	621	284		537	221	275	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	328	328	820		315	283	726	
	Other exposures	1,151	1,151	732		1,129	1,129	734	
	Standardised Total <sup>4</sup>				442				458

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	524	524	81		529	524	13	
	Regional governments or local authorities	5	5	1		20	20	0	
	Public sector entities	39	18	3		28	27	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,916	6,763	225		8,005	7,852	26	
	Corporates	5,626	4,612	2,810		4,541	4,503	2,531	
	of which: SME	2,189	880	862		776	669	669	
	Retail	17,033	9,596	6,721		16,531	9,594	6,881	
	Secured by mortgages on immovable property	3,046	2,654	1,517		3,051	2,617	1,495	
	of which: SME	1,294	1,226	620		1,228	1,213	595	
	Exposures in default	0	0	0		3	3	2	
	Items associated with particularly high risk	1,038	584	507		994	498	512	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	652	622	1,156		585	584	1,491	
	Other exposures	1,524	1,504	894		1,635	1,635	889	
	Standardised Total <sup>4</sup>				477				683

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	33	25	24		40	34	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	87	87	16		86	86	16	
	Corporates	1,246	1,541	1,231		1,127	1,375	1,040	
	of which: SME	187	155	155		239	203	203	
	Retail	177	140	184		192	158	117	
	Secured by mortgages on immovable property	100	96	71		126	122	99	
	of which: SME	42	34	42		42	7	7	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	15	11	16	4	19	10	11	4
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	263	62	77		810	34	149	1,234
	Other exposures	586	100	561	6	922	922	504	
	Standardised Total <sup>4</sup>				6				7

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
JAPAN	(in EUR, %)								
	Central governments or central banks	20	20	18		36	36	26	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,072	2,072	67		2,565	2,564	79	
	Corporates	51	36	21		36	26	12	
	of which: SME	5	1	1		7	2	2	
	Retail	3	1	1		4	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	26	0	0		2	2	4	
	Other exposures	26	26	26		27	27	27	
	Standardised Total <sup>4</sup>				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SPAIN	(in EUR, %)								
	Central governments or central banks	269	269	103		265	265	85	
	Regional governments or local authorities	47	44	9		46	44	13	
	Public sector entities	6	6	3		13	12	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	339	328	121		379	369	140	
	Corporates	2,889	1,738	1,578		2,894	1,605	1,464	
	of which: SME	1,177	762	636		1,137	715	579	
	Retail	1,912	1,278	1,038		2,047	1,689	1,101	
	Secured by mortgages on immovable property	1,090	841	685		1,117	863	697	
	of which: SME	3,762	3,878	1,427		3,805	3,919	1,462	
	Exposures in default	1,014	824	889	186	963	799	761	204
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	204	204	510		184	181	455	
	Other exposures	265	265	265		264	264	264	
	Standardised Total <sup>4</sup>				247				269

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	9	2,595	10		8	2,590	9	
	Regional governments or local authorities	13	8	2		14	9	2	
	Public sector entities	4	4	4		5	4	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	58	57	22		70	69	26	
	Corporates	1,226	885	1,340		1,340	775	823	
	of which: SME	377	284	260		379	275	275	
	Retail	1,421	1,267	785		1,316	1,202	734	
	Secured by mortgages on immovable property	1,051	837	538		1,046	951	565	
	of which: SME	5,460	2,538	896		5,409	2,481	878	
	Exposures in default	14	13	14		14	14	14	
	Items associated with particularly high risk	78	53	70	10	47	21	21	10
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	11		47	31	76	
	Other exposures	105	102	132		138	138	100	
	Standardised Total <sup>4</sup>				20				31

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

BNP Paribas

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	496,427	917	456,833	4,138	0	486,553	918	446,884	4,302	0
	Institutions	88,042	340	77,453	13,299	18	80,149	284	68,458	16,967	14
	Corporates	671,131	13,057	524,040	227,450	4,613	689,277	12,303	527,092	228,267	4,036
	Corporates - Of Which: Specialised Lending	62,477	1,044	52,246	16,802	645	62,980	1,211	52,621	17,419	659
	Corporates - Of Which: SME	44,808	2,490	40,055	22,365	897	43,651	2,432	39,195	20,368	902
	Retail	285,103	9,337	277,282	56,336	4,146	289,327	9,110	279,538	57,251	4,629
	Retail - Secured on real estate property	181,993	3,476	181,456	23,998	1,685	184,499	3,530	184,050	24,170	1,682
	Retail - Secured on real estate property - Of Which: SME	11,994	409	11,416	2,360	194	11,990	471	11,518	2,194	230
	Retail - Other Retail	170,099	3,067	170,034	20,839	1,491	172,509	3,059	172,542	20,976	1,451
	Retail - Qualifying Revolving	17,245	950	14,295	3,325	331	16,707	868	13,761	3,332	320
	Retail - Other Retail - Of Which: SME	82,865	4,301	81,561	20,012	2,130	83,189	4,752	80,101	20,799	2,027
	Retail - Other Retail - Of Which: non-SME	32,779	2,329	31,636	8,215	1,242	32,830	2,306	31,746	7,813	1,184
	Equity	50,086	2,572	49,650	20,796	888	50,321	2,446	50,321	21,036	840
Other non credit-obligation assets		16,610	0	15,984	53,762	0	17,002	0	16,380	55,881	0
IRB Total <sup>3</sup>					355,283					382,576	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	181,700	0	181,523	174	0	211,361	0	211,160	302	0	7	
	Institutions	13,067	0	11,529	1,787	0	6	11,888	0	9,851	5,328	0	
	Corporates	142,787	2,027	111,875	66,028	804	139,609	1,958	117,579	65,451	673	1,570	
	Corporates - Of Which: Specialised Lending	13,053	65	10,417	1,431	6	13,094	61	10,493	1,592	85	17	
	Corporates - Of Which: SME	21,650	656	19,596	13,207	91	20,649	21,266	701	19,261	12,240	680	
	Retail	142,894	4,229	142,894	27,493	1,804	142,894	4,087	142,894	27,493	1,729	2,924	
	Retail - Secured on real estate property	92,306	870	92,196	9,804	470	92,306	867	92,196	10,211	436	223	
	Retail - Secured on real estate property - Of Which: SME	3,319	98	3,314	91	52	3,313	95	3,313	90	46	23	
	Retail - Secured on real estate property - Of Which: non-SME	89,987	773	89,882	8,883	417	142	93,747	771	90,577	9,311	371	179
	Retail - Qualifying Revolving	11,499	762	8,554	2,484	279	738	11,417	686	8,408	2,498	131	67
	Retail - Other Retail	42,039	2,387	42,039	13,205	1,155	2,362	42,439	2,535	42,439	15,687	1,066	2,083
	Retail - Other - Of Which: SME	18,429	1,034	18,262	4,502	560	734	18,670	1,041	18,455	4,212	502	775
	Retail - Other - Of Which: non-SME	23,610	1,353	23,777	10,703	595	1,428	23,769	1,494	23,159	11,475	564	1,308
Equity	10,111	0	9,850	33,877	0	0	9,145	0	8,889	30,150	0	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	40,412	0	40,412	40	0	23,875	0	23,875	29	0
	Institutions	10,929	124	8,794	1,635	0	9,967	76	7,633	1,524	0
	Corporates	96,524	623	72,129	31,229	173	95,326	526	70,762	31,773	450
	Corporates - Of Which: Specialised Lending	3,095	79	2,418	1,048	29	54	2,850	70	2,264	994
	Corporates - Of Which: SME	123	5	133	28	2	3	131	6	131	25
	Retail	40	2	40	7	0	1	39	2	39	6
	Retail - Secured on real estate property	40	2	40	7	1	1	39	2	39	6
	Retail - Secured on real estate property - Of Which: SME	40	2	40	7	1	1	39	2	39	6
	Retail - Other Retail	87	2	86	30	1	2	86	4	85	19
	Retail - Other Retail - Of Which: SME	7	1	7	2	0	1	79	3	78	17
	Retail - Other Retail - Of Which: non-SME	80	1	80	18	0	1	79	3	78	17
	Equity	637	0	608	2,095	0	470	0	442	2,469	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
BELGIUM	Central banks and central governments	46,820	0	46,813	60	0	49,617	0	49,608	62	0
	Institutions	9,285	6	8,787	792	4	8,664	6	7,991	800	4
	Corporates	14,359	1,469	14,179	18,273	554	14,112	1,833	14,128	18,243	989
	Corporates - Of Which: Specialized Lending	5,233	49	3,627	1,229	11	5,286	173	3,609	1,378	254
	Corporates - Of Which: SME	9,629	218	8,499	2,617	106	121	9,576	227	8,505	2,648
	Retail	78,904	967	78,999	12,334	588	413	79,202	1,018	77,818	12,527
	Retail - Secured on real estate property	59,703	487	59,231	7,981	304	127	60,139	598	59,689	7,938
	Retail - Secured on real estate property - Of Which: SME	6,740	73	6,566	1,420	45	6,747	140	6,542	1,465	
	Retail - Secured on real estate property - Of Which: non-SME	52,963	414	52,965	6,562	259	80	53,394	438	53,347	6,471
	Retail - Qualifying Revolving	490	32	461	81	11	469	17	412	90	11
	Retail - Other Retail - Of Which: SME	18,711	448	17,367	4,272	274	275	18,554	443	17,217	4,509
	Retail - Other Retail - Of Which: non-SME	6,467	150	5,581	1,075	87	109	6,473	159	5,627	1,085
	Equity	12,254	298	11,767	1,156	187	166	12,081	284	11,651	1,423
Other non credit-obligation assets	2,357	0	2,304	8,010	0	0	3,432	0	3,368	11,572	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
ITALY	Central banks and central governments	32,279	0	32,259	211	0	33,910	0	34,126	217	0
	Institutions	2,488	100	2,234	652	0	3,012	99	2,244	904	0
	Corporates	57,777	3,398	46,260	26,146	1,475	6,077	63,980	3,165	49,456	25,677
	Corporates - Of Which: Specialised Lending	3,462	156	3,284	1,094	42	87	3,488	105	3,295	1,109
	Corporates - Of Which: SME	6,786	1,232	6,337	3,718	636	605	6,826	1,151	6,452	3,485
	Retail	36,865	3,576	36,886	9,546	1,467	802	37,234	3,514	37,205	9,629
	Retail - Secured on real estate property	22,717	2,033	22,717	4,744	876	905	23,051	2,021	23,051	4,863
	Retail - Secured on real estate property - Of Which: SME	1,512	224	1,511	722	92	1,542	222	1,542	746	106
	Retail - Other Retail	21,205	1,808	21,205	4,022	784	800	21,509	1,799	21,509	4,117
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	0
	Retail - Other Retail - Of Which: SME	14,145	1,542	14,146	4,802	593	967	14,270	1,493	14,271	4,765
	Retail - Other Retail - Of Which: non-SME	7,237	1,211	7,239	2,459	590	700	7,266	1,085	7,167	2,347
	Equity	6,907	421	6,907	2,343	1	267	7,104	408	7,104	2,418
Other non credit-obligation assets		572	0	558	1,830	0	576	0	554	1,572	0
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: adjusted				Of which: defaulted	Of which: adjusted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	27,087	0	27,088	51	0	0	15,571	0	15,565	43	0	0
	Institutions	5,532	1	5,294	832	0	4	3,761	1	3,449	811	0	9
	Corporates	61,678	721	56,912	15,385	228	462	58,888	690	47,569	15,243	92	804
	Corporates - Of Which: Specialised Lending	3,719	124	3,346	1,095	138	35	2,942	127	3,046	1,347	72	26
	Corporates - Of Which: SME	373	33	363	224	10	13	702	14	259	62	9	2
	Retail	211	6	203	63	3	2	195	6	190	49	2	2
	Retail - Secured on real estate property	41	4	42	8	2	1	38	3	38	6	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	4	41	7	2	1	37	3	37	6	1	1
	Retail - Qualifying Revolving	8	1	8	1	0	0	8	1	8	1	0	0
	Retail - Other Retail	161	2	154	54	1	1	149	2	144	42	0	1
	Retail - Other Retail - Of Which: SME	2	1	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	159	1	152	54	1	1	147	1	143	41	1	1
	Equity	220	0	233	543	0	0	381	0	344	1,006	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
						Of which: defaulted						Of which: defaulted			
(in EUR, %)															
GERMANY	Central banks and central governments	20,513	0	20,511	80	0	0	20,420	0	20,408	131	0	0		
	Institutions	6,932	0	4,474	700	0	1	7,753	0	5,450	660	0	1		
	Corporates	27,401	423	19,133	8,224	146	187	27,033	297	18,209	7,898	62	205		
	Corporates - Of Which: Specialised Lending	336	0	285	80	0	0	385	0	362	107	0	0		
	Corporates - Of Which: SME	627	10	665	406	6	0	657	19	557	153	20	4		
	Retail	191	6	197	51	2	31	197	6	204	46	3	4		
	Retail - Secured on real estate property	134	2	134	28	1	1	140	2	140	24	1	1		
	Retail - Secured on real estate property - Of Which: SME	5	0	4	1	0	0	5	0	4	1	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	129	2	130	27	1	1	135	2	136	23	1	1		
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	1	3	1	0	0		
	Retail - Other Retail	54	3	60	23	1	30	54	3	60	21	2	3		
	Retail - Other Retail - Of Which: SME	13	1	13	5	0	1	13	1	14	4	1	1		
	Retail - Other Retail - Of Which: non-SME	40	2	47	18	1	29	40	2	47	17	1	2		
	Equity	205	10	208	21	2	5	201	9	203	56	2	5		
	Other non credit-obligation assets	48	0	44	95	0	0	29	0	37	82	0	0		
	IRB Total														

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	19,832	0	19,989	17	0	0	18,093	0	18,320	15	0	0
	Institutions	1,448	0	1,395	267	0	0	1,489	0	1,137	309	0	0
	Corporates	29,195	851	24,655	10,128	48	82	28,104	823	24,416	10,423	49	104
	Corporates - Of Which: Specialised Lending	3,005	21	2,461	1,991	7	13	3,452	22	3,006	1,577	9	12
	Corporates - Of Which: SME	2,209	34	1,527	917	33	27	2,231	35	1,611	806	33	24
	Retail	8,179	109	8,278	1,793	62	65	8,418	160	8,533	1,474	40	72
	Retail - Secured on real estate property	6,994	57	6,718	1,331	20	25	6,994	57	6,974	1,012	19	29
	Retail - Secured on real estate property - Of Which: SME	305	10	308	21	2	5	301	9	303	36	2	5
	Retail - Secured on real estate property - Of Which: non-SME	6,387	48	6,410	1,260	19	20	6,642	48	6,670	955	17	24
	Retail - Qualifying Revolving	5	0	4	2	0	0	5	0	4	2	0	0
	Retail - Other Retail	1,480	52	1,556	499	22	40	1,469	52	1,556	460	20	42
	Retail - Other Retail - Of Which: SME	365	16	353	165	2	15	348	16	343	102	2	16
	Retail - Other Retail - Of Which: non-SME	1,115	36	1,202	334	20	24	1,121	36	1,212	159	19	26
	Equity	1,116	0	954	2,818	0	0	1,157	0	997	2,943	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
JAPAN	Central banks and central governments	36,188	0	36,188	68	0	0	9,741	0	9,741	28	0	0
	Institutions	3,024	0	2,871	254	0	0	3,567	0	3,335	282	0	0
	Corporates	7,339	50	6,318	1,617	52	11	7,306	61	6,306	1,779	41	13
	Corporates - Of Which: Specialised Lending	2,072	50	2,007	596	52	4	2,061	34	2,047	372	38	5
	Corporates - Of Which: SME	19	0	19	2	0	0	28	0	28	3	0	0
	Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	0	0
	Equity	4	0	4	15	0	0	4	0	4	15	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure	Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
						Of which: defaulted						Of which: defaulted	
(in EUR, %)													
SPAIN	Central banks and central governments	11,957	0	11,957	78	0	0	11,897	0	11,897	77	0	0
	Institutions	1,340	0	795	154	0	1	1,389	0	860	147	0	1
	Corporates	13,457	168	10,354	4,526	24	78	13,801	222	10,831	4,732	56	93
	Corporates - Of Which: Specialised Lending	1,504	70	1,084	620	9	24	1,619	69	1,788	940	4	23
	Corporates - Of Which: SME	956	1	438	283	0	3	759	1	256	83	0	3
	Retail	10,092	337	10,463	4,530	104	412	9,943	308	10,075	4,578	121	464
	Retail - Secured on real estate property	12	1	12	2	0	0	13	0	13	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	1	12	2	0	0	13	0	13	2	0	0
	Retail - Qualifying Revolving	4,539	116	4,535	634	32	133	4,054	124	4,446	596	55	160
	Retail - Other Retail	5,562	221	5,536	3,914	72	281	5,579	185	5,619	3,080	66	303
	Retail - Other Retail - Of Which: SME	146	4	113	43	1	6	275	12	246	29	1	5
Retail - Other Retail - Of Which: non-SME	5,395	217	5,423	3,871	71	275	5,504	173	5,452	3,061	65	298	
Equity	0	0	16	42	0	0	16	0	15	41	0	0	
Other non credit-obligation assets													
Sub Total													



IRB Approach												
As of 31/03/2021												
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)												
Central banks and central governments	50,533	0	50,533	4,527	0	50,533	57	0	50,533	4,283	27	0
Institutions	89,235	257	75,945	17,700	9	258	85,880	254	72,723	17,078	8	247
Corporates	710,433	12,895	542,538	232,196	4,126	8,138	707,440	12,636	541,786	242,270	3,385	8,098
Corporates - Of Which: Specialised Lending	80,062	2,086	66,796	21,965	438	1,117	85,343	3,886	71,356	24,837	181	1,072
Corporates - Of Which: SME	43,790	2,373	39,405	20,039	944	1,594	43,589	2,440	38,529	19,031	917	1,599
Retail	286,423	8,829	282,149	56,138	3,968	5,727	289,645	8,667	285,033	56,274	4,034	5,652
Retail - Secured on real estate property	186,979	3,396	186,345	24,125	1,657	1,588	189,810	3,313	190,339	24,358	1,404	1,321
Retail - Secured on real estate property - Of Which: SME	11,578	459	11,113	2,974	239	385	11,677	437	11,156	2,940	221	361
Retail - Secured on real estate property - Of Which: non-SME	175,400	2,937	175,432	21,151	1,427	1,682	179,133	2,876	179,172	21,417	1,183	1,140
Retail - Qualifying Revolving	16,551	777	13,724	3,241	310	765	15,937	748	13,342	3,107	289	774
Retail - Other Retail	83,143	4,655	81,880	28,972	1,881	3,463	82,897	4,656	81,328	28,888	2,312	3,607
Retail - Other Retail - Of Which: SME	34,341	2,354	33,217	7,870	1,224	1,606	34,299	2,357	32,853	7,864	1,279	1,563
Retail - Other Retail - Of Which: non-SME	48,802	2,302	48,662	21,102	757	2,287	48,598	2,249	48,477	20,945	1,033	2,044
Equity	17,528	0	16,872	56,585	0	0	14,126	0	14,082	49,014	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>			367,715							372,184		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach												
As of 31/03/2021												
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)												
Central banks and central governments	176,407	0	176,407	254	0	216,500	0	0	215,775	228	0	0
Institutions	12,909	9	10,540	2,517	4	12	13,565	9	11,316	3,279	4	9
Corporates	149,779	3,990	114,772	88,048	432	1,664	142,792	2,073	110,867	85,914	444	1,993
Corporates - Of Which: Specialised Lending	12,627	48	10,051	3,107	44	22	14,881	76	12,248	3,796	24	16
Corporates - Of Which: SME	21,231	672	19,398	12,493	124	620	20,725	680	18,308	10,753	121	628
Retail	146,966	3,902	146,966	3,902	1,762	2,793	151,538	3,884	148,668	28,729	1,802	2,702
Retail - Secured on real estate property	95,360	899	95,361	10,269	427	226	97,973	827	97,973	10,576	426	200
Retail - Secured on real estate property - Of Which: SME	3,361	81	3,361	589	48	43	3,505	82	3,505	599	38	47
Retail - Secured on real estate property - Of Which: non-SME	91,999	762	91,880	9,285	379	177	94,468	735	94,468	9,617	379	162
Retail - Qualifying Revolving	11,171	608	8,889	2,469	245	568	11,046	609	8,152	2,388	243	538
Retail - Other Retail	42,417	2,475	42,416	15,471	1,110	2,088	42,537	2,448	42,362	15,784	1,133	1,964
Retail - Other Retail - Of Which: SME	20,115	1,093	19,924	4,441	544	792	19,796	1,107	19,626	4,451	571	736
Retail - Other Retail - Of Which: non-SME	22,302	1,340	22,492	11,031	566	1,296	22,741	1,341	22,736	11,333	560	1,228
Equity	9,361	0	8,961	30,387	0	0	8,961	0	8,972	31,467	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach												
As of 31/03/2021												
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)												
Central banks and central governments	31,805	0	31,805	30	0	31,807	0	0	31,807	28	0	0
Institutions	10,167	34	7,679	1,529	0	38	8,895	34	7,737	1,257	0	36
Corporates	101,480	462	75,378	21,152	23	480	103,563	633	75,115	24,135	34	502
Corporates - Of Which: Specialised Lending	4,567	91	3,759	1,538	4	75	5,612	84	4,775	1,687	33	68
Corporates - Of Which: SME	0	0	75	0	0	0	1,045	0	0	148	0	0
Retail	137	7	137	27	3	3	131	6	130	27	3	3
Retail - Secured on real estate property	43	1	43	7	1	1	45	1	45	9	1	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	42	1	42	7	1	1	44	1	44	9	1	1
Retail - Qualifying Revolving	6	0	6	1	0	0	6	1	6	1	0	0
Retail - Other Retail	88	5	88	19	2	2	80	4	80	17	2	2
Retail - Other Retail - Of Which: SME	5	1	5	1	0	0	5	1	5	2	1	1
Retail - Other Retail - Of Which: non-SME	82	4	82	18	2	1	73	3	73	15	2	1
Equity	496	0	468	1,558	0	0	540	0	537	1,506	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach												
As of 31/03/2021												
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)												
Central banks and central governments	65,216	9	65,216	74	0	65,663	9	0	65,663	74	0	0
Institutions	10,048	7	9,452	845	4	6	8,306	7	7,561	574	3	4
Corporates	56,994	1,820	40,247	17,807	843	965	46,462	1,685	51,231	19,476	771	918
Corporates - Of Which: Specialised Lending	5,871	169	4,154	1,364	146	12	5,705	63	4,242	1,379	29	16
Corporates - Of Which: SME	10,215	239	9,076	2,480	120	132	10,265	248	9,266	2,726	121	129
Retail	79,956	1,001	76,648	11,520	546	132	81,055	961	79,688	12,046	572	604
Retail - Secured on real estate property	60,453	945	59,990	7,573	340	133	61,146	509	60,640	7,625	317	167
Retail - Secured on real estate property - Of Which: SME	6,893	151	6,417	1,494	93	50	7,027	144	6,518	1,398	89	46
Retail - Secured on real estate property - Of Which: non-SME	53,570	394	53,573	6,079	247	83	54,119	365	54,122	6,117	228	118
Retail - Qualifying Revolving	480	18	488	72	7	11	482	17	482	30	10	10
Retail - Other Retail	19,018	438	17,670	4,274	200	288	18,027	435	18,044	4,246	245	281
Retail - Other Retail - Of Which: SME	6,895	170	5,898	1,094	98	116	6,612	164	5,689	1,084	96	112
Retail - Other Retail - Of Which: non-SME	12,123	268	11,772	3,180	102	172	11,415	271	12,355	3,161	149	170
Equity	4,062	0	4,025	14,384	0	0	2,165	0	2,143	7,579	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach													
As of 31/03/2021													
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	As of 30/06/2021								
					Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions					
	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
(in EUR, %)													
ITALY	Central banks and central governments	26,607	0	26,746	166	0	22	26,462	0	26,625	157	0	19
	Institutions	3,400	99	2,468	931	0	112	3,321	99	2,580	941	0	111
	Corporates	62,602	2,983	47,343	24,454	1,343	1,493	62,566	2,817	47,131	25,566	1,266	1,455
	Corporates - Of Which: Specialised Lending	3,893	99	3,391	1,290	31	49	3,676	97	3,438	2,017	31	62
	Corporates - Of Which: SME	6,916	1,102	6,950	3,161	632	600	7,290	1,179	6,793	3,610	613	610
	Retail	37,119	3,399	37,199	9,277	1,413	1,863	37,543	3,360	37,593	9,661	1,479	1,879
	Retail - Secured on real estate property	23,561	1,915	23,561	4,894	857	883	23,915	1,903	23,915	4,797	830	921
	Retail - Secured on real estate property - Of Which: SME	2,287	89	2,287	489	89	89	2,287	89	2,287	489	89	89
	Retail - Secured on real estate property - Of Which: non-SME	21,274	1,718	21,274	4,473	778	795	21,628	1,714	21,628	4,306	749	831
	Retail - Qualifying Revolving	0	3	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,094	1,483	13,095	4,383	578	599	13,625	1,456	13,626	4,663	849	898
	Retail - Other Retail - Of Which: SME	7,775	1,072	7,766	2,166	577	681	8,096	1,094	8,097	2,153	607	687
	Retail - Other Retail - Of Which: non-SME	5,319	412	5,329	2,217	171	278	5,529	362	5,529	2,510	242	211
	Retail - Other Retail - Of Which: non-SME	539	0	539	1,856	0	0	353	0	353	1,263	0	0
	Other non credit-obligation assets												
SBB Total													

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
										Of which: defaulted	Of which: defaulted	Of which: defaulted
(nb EUR, %)		25,139	0	25,139	27	0	26,681	0	26,681	28	0	
UNITED KINGDOM	Central banks and central governments	4,031	1	3,731	999	0	4,800	1	3,453	999	0	
	Institutions	67,114	735	54,383	16,697	330	70,253	688	57,832	16,126	114	
	Corporates - Of Which: Specialised Lending	6,667	113	5,363	2,256	23	6,785	113	6,296	2,217	39	
	Corporates - Of Which: SME	28	15	237	50	10	254	15	253	79	9	
	Retail	263	5	275	121	2	4	272	5	264	119	2
	Retail - Secured on real estate property	38	3	38	7	1	1	41	3	41	8	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	3	37	7	1	40	3	40	8	1	
	Retail - Qualifying Revolving	7	1	7	1	0	7	1	7	1	0	0
	Retail - Other Retail	248	2	230	113	1	3	224	2	216	110	1
	Retail - Other Retail - Of Which: SME	35	0	6	2	0	0	2	15	10	0	0
	Retail - Other Retail - Of Which: non-SME	222	1	224	110	1	1	197	1	201	100	1
	Equity	246	0	230	50	0	0	56	0	55	20	0
	Other non credit-obligation assets											
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(nb EUR, %)											
GERMANY	Central banks and central governments	21,509	0	21,509	486	0	23,081	0	23,081	418	0
	Institutions	7,891	0	5,899	1,121	0	7,891	0	5,897	1,238	0
	Corporates	28,714	380	18,714	7,898	38	202	27,603	356	18,343	7,896
	Corporates - Of Which: Specialised Lending	579	0	544	490	0	8	1,057	0	829	706
	Corporates - Of Which: SME	367	9	274	155	0	307	9	229	167	19
	Retail	194	6	200	45	3	189	6	200	47	3
	Retail - Secured on real estate property	136	2	136	24	1	136	2	136	25	1
	Retail - Secured on real estate property - Of Which: SME	4	0	3	1	0	4	0	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	132	2	133	23	1	132	2	133	24	1
	Retail - Qualifying Revolving	3	0	3	0	0	3	0	3	0	0
	Retail - Other Retail	55	3	61	21	1	43	3	61	21	1
	Retail - Other Retail - Of Which: SME	15	1	15	4	1	14	1	15	4	1
	Retail - Other Retail - Of Which: non-SME	40	2	46	17	2	42	2	46	17	2
	Equity	53	0	51	111	0	22	0	22	52	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
LUXEMBOURG	(nb EUR, %)										
	Central banks and central governments	20,546	0	20,546	82	0	21,658	0	21,658	82	0
	Institutions	1,394	0	1,296	252	0	1,536	0	1,485	299	1
	Corporates	24,143	80	26,236	10,415	0	23,289	78	26,520	11,236	46
	Corporates - Of Which: Specialised Lending	4,334	20	3,637	1,748	7	5,189	20	4,375	2,582	7
	Corporates - Of Which: SME	2,059	34	1,425	898	34	2,667	33	1,627	999	32
	Retail	307	8	304	69	0	303	8	300	67	0
	Retail - Secured on real estate property	7,131	52	7,160	1,239	21	7,242	50	7,242	1,232	19
	Retail - Secured on real estate property - Of Which: SME	303	8	304	69	0	303	8	300	67	0
	Retail - Secured on real estate property - Of Which: non-SME	6,828	44	6,855	1,169	18	6,939	43	6,940	1,164	17
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	1,490	49	1,572	446	14	1,393	50	1,685	466	19
	Retail - Other Retail - Of Which: SME	348	15	342	100	2	340	14	343	99	2
	Retail - Other Retail - Of Which: non-SME	1,142	34	1,230	346	12	1,053	35	1,342	366	17
Equity		1,272	0	1,089	3,176	0	1,594	0	1,441	1,957	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
JAPAN	(nb EUR, %)										
	Central banks and central governments	26,397	0	26,397	138	0	26,765	0	26,765	176	0
	Institutions	4,112	0	3,880	680	0	3,518	0	3,279	540	0
	Corporates	7,752	63	6,995	1,675	16	8,299	62	7,092	1,412	4
	Corporates - Of Which: Specialised Lending	1,923	62	1,590	406	9	1,923	61	1,590	388	0
	Corporates - Of Which: SME	30	0	30	3	0	33	0	33	4	0
	Retail	5	0	5	1	0	5	0	5	1	0
	Retail - Secured on real estate property	3	0	3	1	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	3	0	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity		4	0	4	15	0	4	0	4	15	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
SPAIN	(nb EUR, %)										
	Central banks and central governments	13,436	0	13,436	93	0	13,691	0	13,622	103	0
	Institutions	1,317	0	940	287	0	1,441	0	985	245	0
	Corporates	14,641	210	11,136	4,530	28	14,393	188	10,983	5,940	15
	Corporates - Of Which: Specialised Lending	2,340	80	2,228	840	2	2,108	87	2,287	1,126	0
	Corporates - Of Which: SME	84	1	82	8	0	1	102	14	0	1
	Retail	9,810	329	10,395	4,622	112	9,922	306	9,450	3,594	96
	Retail - Secured on real estate property	15	0	15	3	0	14	0	14	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	3	0	14	0	14	2	0
	Retail - Qualifying Revolving	4,176	124	4,724	622	50	4,321	116	4,704	651	43
	Retail - Other Retail	5,619	205	5,686	3,997	62	5,601	189	4,721	3,200	53
	Retail - Other Retail - Of Which: SME	77	2	77	41	1	80	2	80	42	1
	Retail - Other Retail - Of Which: non-SME	5,542	203	5,579	3,956	61	5,521	187	4,641	3,208	53
Equity		20	0	17	47	0	7	0	7	27	0
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted		
(nb EUR, %)													
NETHERLANDS	Central banks and central governments	1,718	0	1,717	2	0	0	1,393	0	1,392	1	0	0
	Institutions	3,113	0	2,759	489	0	0	3,077	0	2,875	432	0	0
	Corporates	29,610	75	21,682	8,535	7	118	118	75	19,346	8,774	4	95
	Corporates - Of Which: Specialised lending	1,310	14	1,118	385	0	12	1,213	14	995	394	0	12
	Corporates - Of Which: SME	214	0	210	19	1	280	1	220	69	0	0	0
	Retail	74	2	73	14	1	1	78	2	77	15	1	1
	Retail - Secured on real estate property	48	0	48	7	0	0	47	0	47	7	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46	0	46	7	0	0	46	0	46	7	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	0	0	2	0	0	0
	Retail - Other Retail	25	1	23	7	1	1	29	2	28	8	1	1
	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: non-SME	19	1	18	5	1	1	24	1	23	7	0	1
Equity	188	0	173	482	0	0	212	0	212	624	0	0	0
Other non credit-obligation assets													
IRB Total													

[illegible]

## 2021 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

BNP Paribas

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Finland	0 20 77 90 159 62 11	0 0 36 105 8 0	0 2 27 49 55 17 11	0 0 0 0 0 0 0	0 18 50 0 41 26 46 0	0 0 0 0 0 0 0	36 38 104 7 40 78 376 73	116 291 327 20 74 136 2,706 176	4 46 327 74 389 0 0	389 1,015 0 2,831 3,901 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total		419	172	160	0	140	119	643	3,792	513	8,136	0	0	3		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	France	3,303 1,128 1,220 1,104 14,255 7,196 7,800	3,303 1,128 622 1,104 14,255 5,816 7,800	2,621 15 65 160 495 1,234 2,557	39 39 39 39 39 39 39	90 342 0 426 648 2,093 3,720	553 733 1,116 406 13,072 3,830 3,720	406 122 504 176 69 111 -3	1,463 27 5,012 400 229 1,153 150	195 104 35 22 874 515 5,938	9,340 337 895 683 7,209 4,710 0	0 1 96 1,366 1 0 0	0 0 0 0 0 0 0	315		
Total		36,108	25,732	7,147	275	5,189	23,451	1,386	8,283	1,896	30,092	1,465	0	315		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Germany	2,966 765 1,065 1,462 2,787 3,295 1,506	2,716 765 1,065 1,425 2,787 0 1,232	2,266 68 52 37 107 246 433	0 0 0 0 0 0 0	26 64 421 174 377 1,271 587	471 633 592 1,251 2,303 1,777 485	57 44 67 247 347 630 3,141	1,630 2,876 2,879 4,905 3,799 3,743 4,907	425 4 104 17 69 499 594	700 4,973 3,942 365 3,823 10,298 2,684	0 0 0 0 0 0 0	0 0 0 0 0 0 0	125		
Total		13,846	7,552	3,210	0	2,921	7,512	4,533	26,739	1,694	26,885	3	0	125		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Croatia	9 0 11 14 9 27 0	9 0 0 14 9 27 0	9 0 0 0 0 27 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	14		
Total		69	59	45	0	0	25	0	8	125	0	0	0	14		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Greece	0 0 50 0 431 0 227	0 0 50 0 431 0 227	0 0 50 0 431 20 227	0 0 0 0 0 0 0	0 0 0 0 0 20 0	0 0 0 0 0 76 31	0 0 0 0 0 0 0	0 0 0 0 0 381 238	14 0 0 0 0 0 0	223 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
Total		728	482	728	0	0	0	186	1,095	14	223	0	0	525		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Hungary	52 41 100 154 415 136 59	52 41 100 151 407 136 57	52 0 9 115 13 41 59	0 0 0 0 0 0 0	0 41 91 39 402 89 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
Total		957	930	289	0	6	662	0	0	0	0	0	0	117		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Ireland	467 0 15 0 10 693 1,124	315 0 0 0 0 540 972	0 0 15 0 10 92 359	0 0 0 0 0 0 0	208 0 0 0 0 79 66	260 0 0 0 0 522 699	25 8 0 1 0 0 0	82 116 0 0 0 0 0	1 1 1 1 1 1 1	63 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
Total		2,309	1,828	476	0	352	1,481	34	198	4	63	0	0	23		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Italy	6,014 1,676 374 644 3,382 0 4,684 2,858	6,014 1,676 374 644 3,382 0 4,684 2,858	728 915 191 202 1,088 1,961 1,363	0 0 0 0 0 0 0	0 0 184 441 2,294 2,723 1,493	5,286 761 0 0 0 0 0	0 2 0 16 153 2,319 8,576	188 495 27 625 7,426 25,240 31,277	0 0 0 0 0 19 0	0 495 3,871 3,737 1,807 232 295	0 60 0 0 0 0 0	0 0 0 0 0 0 0	188		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Latvia	8 0 0 0 0 0 0	8 0 0 0 0 0 0	8 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
Total		8	8	8	0	0	2	13,181	11,066	65,279	19	295	0	0		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount	
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Lithuania	7 0 2 0 20 63 4	7 0 2 0 15 59 3	7 0 2 0 0 37 4	0 0 2 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 20 25 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 5 81 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
Total		96	86	51	0	0	45	0	0	5	81	0	0	4		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		Luxembourg	48 18 148 142 304 178 26	48 18 148 142 304 178 26	0 0 0 0 0 6	0 0 0 0 0 0	7 10 0 4 58 35 5	41 8 148 139 246 140 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 40 0 0 73 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total			864	864	8	0	119	737	0	0	0	0	113	0	9	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more			Malta													
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more				Netherlands	78 102 153 45 123 408 241	0 0 19 0 28 112 0	8 0 0 0 0 356 192	0 0 0 0 0 0 0	70 102 134 0 94 52 0	0 0 0 0 25 0 0	4 25 25 25 25 4 4	25 0 25 34 0 0 25	4 23 91 38 0 103 0	475 864 1,470 410 25 880 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total	1,151				112	614	0	401	136	29	173	258	4,099	4	0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Poland				10 99 346 563 1,941 3,316 44	9 48 339 562 1,941 3,290 43	0 62 56 17 87 32 6	0 0 0 0 0 0 0	10 36 193 39 783 452 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 25 34 0 0 0	0 141 23 91 25 0 0	0 2,202 864 410 69 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		6,320			6,229	260	0	1,512	4,547	0	0	143	2,271	20	0	6
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		Portugal			164 179 112 119 730 2,428 1,116	66 81 14 21 632 2,330 1,018	5 12 5 3 40 228 151	0 0 0 0 0 0 0	0 0 106 58 0 242 59	158 167 0 0 0 691 906	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 141 0 0 244 1,959 0	31 0 0 0 3,835 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total			4,848		4,161	444	0	465	3,939	0	0	244	3,865	1	0	977
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more			Romania		0 0 13 13 4 29 82	0 0 6 0 0 21 51	0 0 13 0 0 20 82	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total				141	90	141	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more				Slovakia	1 0 0 0 31 121 30	1 0 0 0 30 120 28	1 0 0 0 1 0 0	0 0 0 0 0 0 0	0 0 0 0 29 121 30	0 0 0 0 0 0 0	0 0 0 0 0 15 0	0 0 0 0 0 90 0	0 0 0 0 0 0 0	0 0 0 130 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total	183				180	3	0	29	151	15	90	8	130	0	0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Slovenia				0 0 0 231 2 281 227	0 0 0 231 2 281 227	0 0 0 0 0 0 227	0 0 0 0 0 0 0	0 0 0 51 2 0 12	0 0 0 180 0 269 0	228 0 0 0 0 0 421	0 0 0 0 0 0 3,831	0 0 0 0 0 83 0	0 0 0 0 0 1,316 0	0 0 0 0 0 0 0	0 0 0 0 0 0 5
Total		741			741	229	0	63	450	649	3,831	83	1,316	0	0	

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f	Spain	48	48	10	0	0	38	0	0	33	517	0	0		
I 3M - 1Y f		366	366	94	0	105	166	0	0	0	0	0	0		
I 1Y - 2Y f		589	589	142	0	314	134	0	0	0	0	0	0		
I 2Y - 3Y f		650	650	60	0	323	267	0	0	0	0	1	0		
I 3Y - 5Y f		1,676	0	450	0	299	927	0	0	0	0	50	0		
I 5Y - 10Y f		6,852	6,852	1,745	0	632	4,475	0	0	0	0	0	0		
I 10Y - more	5,580	3,389	1,189	0	78	4,313	0	0	0	0	0	0			
Total		15,761	11,894	3,690	0	1,752	10,320	0	0	33	517	50	0		
I 0 - 3M f	Sweden	25	22	0	0	0	25	6	112	3	69	0	0		
I 3M - 1Y f		83	80	0	0	83	407	103	0	0	0	0			
I 1Y - 2Y f		108	105	2	0	22	84	0	0	3	101	0	0		
I 2Y - 3Y f		134	131	0	0	0	134	0	127	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	4	18	0	0			
I 5Y - 10Y f		3	0	0	0	0	0	0	3	6	0	0			
I 10Y - more	2	0	2	0	0	0	0	0	0	0	0	0			
Total		354	339	6	0	105	243	110	3	647	12	194			
I 0 - 3M f	United Kingdom	5,389	5,389	14	0	2,110	3,265	0	0	0	0	0	0		
I 3M - 1Y f		334	334	5	0	0	329	1	31	0	0	0	0		
I 1Y - 2Y f		142	0	78	0	0	65	0	7	0	0	0	0		
I 2Y - 3Y f		304	304	227	0	0	77	1	36	0	0	6	0		
I 3Y - 5Y f		1,184	1,159	0	0	0	24	1	21	0	0	0	0		
I 5Y - 10Y f		1,495	1,042	0	0	0	453	31	110	0	0	0	0		
I 10Y - more	2,716	2,558	2,470	0	246	246	0	0	0	0	0	0			
Total		11,564	11,264	4,995	0	2,110	4,459	35	0	207	0	0			
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1	1	1	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Liechtenstein														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Norway	5	4	0	0	0	5	0	0	0	0	0	0		
I 3M - 1Y f		7	6	0	0	6	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		9	8	5	0	5	0	0	0	0	0	0	0		
I 3Y - 5Y f		2	1	2	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		17	15	10	0	7	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		41	35	17	0	11	12	0	0	0	0	0	0		
I 0 - 3M f	Australia	133	131	133	0	0	0	0	0	5	11	0	0		
I 3M - 1Y f		357	355	2	0	221	135	0	0	1	85	0	0		
I 1Y - 2Y f		257	255	2	0	255	255	0	0	0	0	0	0		
I 2Y - 3Y f		197	195	0	0	0	113	0	0	0	0	0	0		
I 3Y - 5Y f		1,081	1,079	481	0	362	237	4	27	0	0	0	0		
I 5Y - 10Y f		2,742	2,742	0	0	0	0	0	0	1	16	0	0		
I 10Y - more	1,923	1,921	1,923	0	0	0	0	0	0	0	0	0			
Total		6,690	6,677	5,284	0	666	740	4	27	7	112	0	0		
I 0 - 3M f	Canada	303	303	100	0	113	90	109	106	2	1,127	0	0		
I 3M - 1Y f		403	403	0	0	238	166	15	29	14	688	0	0		
I 1Y - 2Y f		288	288	25	0	138	125	53	479	4	38	0	0		
I 2Y - 3Y f		288	267	0	0	189	98	0	0	74	1,415	240	0		
I 3Y - 5Y f		1,567	1,467	72	0	815	669	17	256	281	4,947	0	0		
I 5Y - 10Y f		1,367	1,367	34	0	327	1,006	173	1,394	676	8,462	0	0		
I 10Y - more	0	0	0	0	0	0	35	110	0	0	0	0			
Total		4,206	4,097	231	0	1,821	2,154	402	2,373	1,051	16,677	240	0		
I 0 - 3M f	Hong Kong	11	11	0	0	0	0	9	54	1	16	0	0		
I 3M - 1Y f		11	11	0	0	0	0	9	54	1	16	0	0		
I 1Y - 2Y f		11	11	0	0	0	0	9	54	1	16	0	0		
I 2Y - 3Y f		11	11	0	0	0	0	9	54	1	16	0	0		
I 3Y - 5Y f		11	11	0	0	0	0	9	54	1	16	0	0		
I 5Y - 10Y f		11	11	0	0	0	0	9	54	1	16	0	0		
I 10Y - more	11	11	0	0	0	0	9	54	1	16	0	0			
Total		77	77	77	0	0	0	64	380	7	113	0	0		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2020

		As of 31/12/2020															
		Direct exposures															
(mln EUR)		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
															Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
I 0 - 3M f	Japan	6,079	6,079	6,079	0	0	0	3	0	1	0	0	0	0			
I 3M - 1Y f		3,464	3,464	3,464	0	8	8	0	0	0	0	0	0	0			
I 1Y - 2Y f		242	0	209	0	33	33	0	0	0	0	0	0	0			
I 2Y - 3Y f		878	878	730	0	148	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		723	0	413	0	176	134	0	0	0	0	0	0	0			
I 5Y - 10Y f		1,959	1,959	1,853	0	9	97	0	0	15	0	18	0	0			
I 10Y - more		4,360	4,360	0	0	0	0	0	0	0	0	0	0				
Total		17,705	16,740	17,101	0	143	462	3	15	1	18	0	0	19			
I 0 - 3M f	U.S.	6,325	6,325	5,572	0	517	237	116	589	473	937	0	0	0			
I 3M - 1Y f		9,076	9,076	4,648	0	3,212	1,216	2	52	726	7,451	726	0	0			
I 1Y - 2Y f		3,462	3,462	1,487	0	1,487	1,342	9	80	28	1,372	2,052	0	0			
I 2Y - 3Y f		8,522	8,522	3,810	0	3,997	715	4	28	822	2,200	0	0	0			
I 3Y - 5Y f		5,256	5,256	3,744	0	1,316	196	16	277	26	715	1,527	0	0			
I 5Y - 10Y f		11,051	1,364	6,153	0	1,354	3,544	145	869	32	62	0	0	0			
I 10Y - more		21,307	21,307	7,827	0	6,208	7,262	116	516	0	11,359	6,505	0	235			
Total		65,000	55,313	32,397	0	18,091	14,511	409	2,411	716	11,359	6,505	2	235			
I 0 - 3M f	China	671	671	16	0	620	35	7	9	19	175	0	0	0			
I 3M - 1Y f		884	884	508	0	197	179	6	178	5	701	0	0	0			
I 1Y - 2Y f		727	724	306	0	234	187	4	142	0	0	0	0	0			
I 2Y - 3Y f		283	281	141	0	142	0	1	11	0	0	140	0	0			
I 3Y - 5Y f		827	785	362	0	292	173	13	17	80	760	0	0	0			
I 5Y - 10Y f		668	583	115	0	42	510	32	23	0	0	0	0	0			
I 10Y - more		227	209	25	0	40	161	0	0	0	0	0	0	0			
Total		4,287	4,138	1,474	0	1,568	1,244	64	380	103	1,636	140	0	10			
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	4	0	0			
I 3M - 1Y f		29	24	6	0	24	0	0	0	0	0	4	0	0			
I 1Y - 2Y f		69	64	6	0	63	0	0	0	0	0	4	0	0			
I 2Y - 3Y f		53	48	0	0	53	0	0	0	0	0	4	0	0			
I 3Y - 5Y f		79	74	0	0	79	0	0	0	0	0	4	0	0			
I 5Y - 10Y f		62	57	0	0	36	0	0	0	0	0	4	0	0			
I 10Y - more		6	2	0	0	5	0	0	0	0	4	0	0	0			
Total		297	268	39	0	24	235	0	0	0	0	27	0	4			
I 0 - 3M f	Other advanced economies non EEA	1,168	1,168	563	0	497	108	283	1,383	606	7,503	109	0	0			
I 3M - 1Y f		5,145	5,112	4,731	0	201	213	435	3,113	161	3,383	112	0	0			
I 1Y - 2Y f		954	879	791	0	151	11	122	722	51	1,357	113	0	0			
I 2Y - 3Y f		523	521	395	0	119	9	18	174	37	1,400	124	0	0			
I 3Y - 5Y f		1,077	1,005	785	0	71	221	104	632	24	603	109	0	0			
I 5Y - 10Y f		792	738	474	0	64	255	97	233	116	1,327	109	0	0			
I 10Y - more		851	754	851	0	0	0	10	18	505	122	0	0	0			
Total		10,511	10,177	8,591	0	1,103	817	1,069	6,308	1,013	16,078	796	0	54			
I 0 - 3M f	Other Central and eastern Europe countries non EEA	165	165	38	0	10	116	0	0	0	0	0	0	0			
I 3M - 1Y f		776	776	365	0	279	133	0	0	0	0	0	0	0			
I 1Y - 2Y f		541	541	11	0	256	274	0	0	0	0	5	0	0			
I 2Y - 3Y f		825	825	8	0	33	0	0	783	0	0	38	0	0			
I 3Y - 5Y f		621	621	176	0	256	190	0	0	0	0	0	0	0			
I 5Y - 10Y f		307	288	60	0	118	129	19	114	0	0	0	0	0			
I 10Y - more		56	39	8	0	38	0	0	0	0	0	0	0	0			
Total		3,301	3,274	666	0	952	1,684	19	114	0	0	43	0	726			
I 0 - 3M f	Middle East	42	42	0	0	0	42	40	258	12	147	1,997	0	0			
I 3M - 1Y f		64	64	0	0	0	61	0	0	1	46	1,997	0	0			
I 1Y - 2Y f		9	9	0	0	0	5	0	0	0	0	1,997	0	0			
I 2Y - 3Y f		996	996	2	0	0	998	0	0	0	0	1,997	0	0			
I 3Y - 5Y f		169	165	82	0	0	87	4	8	0	0	1,997	0	0			
I 5Y - 10Y f		287	254	68	0	0	219	1	2	0	0	1,997	0	0			
I 10Y - more		337	261	150	0	0	187	0	0	17	1,997	0	0	0			
Total		1,908	1,791	309	0	0	1,599	46	269	13	211	13,979	0	202			
I 0 - 3M f	Latin America and the Caribbean	370	370	298	0	18	54	0	3	0	0	1	0	0			
I 3M - 1Y f		428	428	346	0	3	19	0	3	0	0	1	0	0			
I 1Y - 2Y f		822	822	358	0	33	141	0	0	0	0	1	0	0			
I 2Y - 3Y f		284	282	61	0	99	124	0	0	0	0	666	0	0			
I 3Y - 5Y f		490	490	156	0	201	133	0	3	0	0	1	0	0			
I 5Y - 10Y f		473	451	107	0	22	345	0	3	0	0	1	0	0			
I 10Y - more		239	183	95	0	7	137	0	3	0	0	1	0	0			
Total		3,105	3,015	1,385	0	767	953	3	19	0	0	671	0	486			

## 2021 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2020

## Direct exposures

(mln EUR)		On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ]	Africa	164	164	29	0	28	106	0	0	0	6	84	0	
[ 3M - 1Y ]		467	466	92	0	104	271	0	0	1	12	84	0	
[ 1Y - 2Y ]		355	355	42	0	141	172	0	0	0	0	99	0	
[ 2Y - 3Y ]		329	328	95	0	68	166	0	0	0	0	443	0	
[ 3Y - 5Y ]		367	366	31	0	61	276	0	0	0	0	84	0	
[ 5Y - 10Y ]		553	523	52	0	81	420	0	0	0	0	84	0	
[ 10Y - more ]	318	289	98	0	9	211	0	0	0	0	84	0		
Total		2,553	2,492	439	0	492	1,622	0	0	1	19	960	0	
[ 0 - 3M ]	Others	2,392	2,067	172	7	1,741	472	431	2,544	72	1,139	107	0	
[ 3M - 1Y ]		1,244	990	273	7	551	413	417	2,461	99	1,372	107	0	
[ 1Y - 2Y ]		1,242	997	192	7	522	521	417	2,461	72	1,139	107	0	
[ 2Y - 3Y ]		1,186	938	226	7	568	385	417	2,461	72	1,139	107	0	
[ 3Y - 5Y ]		1,282	1,013	312	7	525	437	419	2,513	72	1,139	107	0	
[ 5Y - 10Y ]		1,296	952	373	7	489	427	417	2,461	72	1,139	107	0	
[ 10Y - more ]	1,671	1,189	768	7	500	397	431	2,503	72	1,139	107	0		
Total		10,313	8,144	2,315	52	4,895	3,051	2,950	17,403	530	8,408	748	0	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



## 2021 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ]	Austria	91	75	12	0	78	1	9	130	0	0	0	0	0	
[ 3M - 1Y ]		93	77	93	0	0	0	16	308	0	0	0	0	0	
[ 1Y - 2Y ]		311	257	17	0	27	267	6	77	0	0	0	0	0	
[ 2Y - 3Y ]		8	7	8	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		205	170	110	0	76	20	0	0	5	118	0	0	0	
[ 5Y - 10Y ]		102	0	85	0	0	17	0	0	0	0	0	0	0	
[10Y - more]		372	0	281	0	0	91	28	46	0	0	0	0	0	
Total		1,182	586	605	0	181	395	60	560	5	118	0	0	12	
[ 0 - 3M ]	Belgium	263	299	39	0	301	164	40	141	14	78	0	0	0	
[ 3M - 1Y ]		465	24	554	0	228	213	2	6	28	600	0	0	0	
[ 1Y - 2Y ]		771	918	18	0	76	677	65	2,961	9	318	46	0	0	
[ 2Y - 3Y ]		1,144	1,361	54	0	52	1,038	55	1,308	233	940	76	0	0	
[ 3Y - 5Y ]		1,596	198	292	0	219	1,179	56	1,352	48	2,506	76	0	0	
[ 5Y - 10Y ]		5,117	4,423	321	0	1,105	3,691	89	2,693	1,180	17,929	17	0	0	
[10Y - more]		10,365	8,311	1,741	0	1,131	7,693	81	6,535	962	21,932	1,075	0	460	
Total		19,961	16,457	2,394	0	3,112	14,455	1,488	13,844	262	21,932	1,075	0	0	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		3	2	3	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		3	2	3	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		17	16	3	0	15	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		23	20	8	0	15	0	0	0	0	0	0	0	4	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		6	1	6	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		6	1	6	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		44	9	44	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		9	2	9	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		9	9	9	0	0	0	0	0	0	0	0	0	0	
Total		73	12	73	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		10	11	0	0	0	10	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		3	3	3	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		43	36	3	0	40	3	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		30	30	0	0	30	0	0	0	0	0	0	0	0	
[10Y - more]		7	0	7	0	0	0	0	0	0	0	0	0	0	
Total		93	50	43	0	40	10	0	0	0	0	0	0	0	
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	15	2	15	0	0	0	0	
[ 1Y - 2Y ]		56	50	43	0	0	12	0	0	11	1,201	0	0	0	
[ 2Y - 3Y ]		43	38	0	0	0	43	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		45	40	17	0	29	0	0	0	0	36	0	0	0	
[ 5Y - 10Y ]		135	128	17	0	94	5	5	188	5	24	0	0	0	
[10Y - more]		67	61	0	0	60	7	60	7	735	0	0	0	0	
Total		346	317	84	0	54	209	22	208	88	1,997	0	0	38	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		3	3	3	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

		As of 30/06/2021																
		Direct exposures																
		On balance sheet								Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Nominal	Provisions	Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost											
(mln EUR)																		
I 0 - 3M f	Finland	3	2	3	0	0	0	14	4	0	0	0	0	0	0	0		
I 3M - 1Y f		559	467	509	0	50	0	61	321	7	933	0	0	0	0	0		
I 1Y - 2Y f		53	44	32	0	0	21	6	81	0	81	0	0	0	0	0		
I 2Y - 3Y f		232	194	212	0	0	20	5	43	69	2,506	0	0	0	0	0		
I 3Y - 5Y f		104	0	79	0	26	0	11	191	311	4,444	0	0	0	0	0		
I 5Y - 10Y f		52	44	52	0	0	0	249	0	2,970	0	0	0	0	0	0		
I 10Y - more		632	528	218	0	224	191	54	117	25	1,499	0	0	0	0	0		
Total		1,636	1,279	1,105	0	299	231	401	3,728	412	9,382	0	0	0	0	2		
I 0 - 3M f	France	3,056	4,287	3,169	78	40	369	-24	49	39	3,458	0	0	0	0	0		
I 3M - 1Y f		2,464	2,889	2,557	78	26	1,404	222	2,912	49	5,727	756	0	0	0	0		
I 1Y - 2Y f		1,118	1,069	67	78	26	948	199	293	26	850	95	0	0	0	0		
I 2Y - 3Y f		1,270	1,346	190	78	477	84	227	555	5,292	147	0	0	0	0	0		
I 3Y - 5Y f		15,746	18,311	702	78	488	14,479	167	3,026	119	3,029	58	0	0	0	0		
I 5Y - 10Y f		6,104	888	924	78	1,456	3,647	56	1,038	241	8,172	0	0	0	0	0		
I 10Y - more		7,874	0	3,532	78	739	3,479	104	346	153	9,513	0	0	0	0	0		
Total		38,232	28,800	9,541	543	3,252	24,850	807	7,890	1,581	36,041	1,057	0	0	0	311		
I 0 - 3M f	Germany	4,038	4,590	3,784	46	46	168	11	576	126	4,527	0	0	0	0	0		
I 3M - 1Y f		1,669	1,898	952	46	169	503	40	2,380	101	2,591	0	0	0	0	0		
I 1Y - 2Y f		2,169	1,031	289	46	407	1,427	225	6,357	21	1,328	0	0	0	0	0		
I 2Y - 3Y f		1,694	0	177	46	74	1,397	106	5,677	2	45	0	0	0	0	0		
I 3Y - 5Y f		3,005	0	706	46	358	1,896	203	4,424	277	8,122	0	0	0	0	0		
I 5Y - 10Y f		3,917	1,118	839	46	1,251	1,781	509	4,609	378	12,262	0	0	0	0	0		
I 10Y - more		3,073	2,324	1,697	46	1,097	474	3,997	4,749	522	3,661	0	0	0	0	0		
Total		19,515	10,962	8,443	319	3,107	7,646	3,092	28,772	1,428	32,536	0	0	0	0	410		
I 0 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		18	18	8	0	0	10	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		18	17	4	0	0	14	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	11	243	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		27	24	7	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		63	59	39	0	0	24	0	0	11	243	0	0	0	0	13		
I 0 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		10	6	10	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		229	134	229	0	0	0	0	0	12	280	0	0	0	0	0		
I 5Y - 10Y f		1,091	78	1,091	0	0	0	51	475	0	0	0	0	0	0	0		
I 10Y - more		461	0	461	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,790	218	1,790	0	0	0	51	475	12	280	0	0	0	0	107		
I 0 - 3M f	Hungary	43	43	0	0	0	43	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		16	16	16	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		138	138	21	0	0	117	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		42	41	11	0	0	32	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		492	482	8	0	0	484	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		25	12	19	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		80	73	53	0	27	0	0	0	0	0	0	0	0	0	0		
Total		836	805	128	0	33	676	0	0	0	0	0	0	0	0	125		
I 0 - 3M f	Ireland	0	0	0	0	0	0	2	162	0	94	0	0	0	0	0		
I 3M - 1Y f		449	205	182	0	76	182	2	0	9	115	0	0	0	0	0		
I 1Y - 2Y f		20	20	0	0	0	0	2	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		16	0	16	0	0	0	2	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		1,282	841	335	0	127	820	2	0	0	0	0	0	0	0	0		
I 10Y - more		1,076	684	523	0	123	430	2	0	0	0	0	0	0	0	0		
Total		2,848	1,730	1,091	0	326	1,431	17	162	9	209	0	0	0	0	10		
I 0 - 3M f	Italy	512	300	436	0	0	76	26	21,056	0	0	0	0	0	0	0		
I 3M - 1Y f		3,007	1,761	2,077	0	0	930	1	270	0	22	0	0	0	0	0		
I 1Y - 2Y f		1,100	644	635	0	0	465	10	514	0	235	0	0	0	0	0		
I 2Y - 3Y f		1,123	658	394	0	0	729	0	729	0	3,520	0	0	0	0	0		
I 3Y - 5Y f		5,767	3,378	1,277	0	0	4,990	106	7,504	0	0	0	0	0	0	0		
I 5Y - 10Y f		5,978	3,502	3,892	0	0	2,086	2,041	24,742	0	527	0	0	0	0	0		
I 10Y - more		2,964	0	1,646	0	0	1,317	6,931	30,697	23	522	0	0	0	0	0		
Total		20,452	10,244	10,358	0	2	10,092	9,115	84,814	23	522	4,304	2	0	0	136		
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		108	97	29	0	79	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		108	79	29	0	79	0	0	0	0	0	0	0	0	0	7		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

		As of 30/06/2021															Risk weighted exposure amount
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
I 3M - 1Y f		4	2	4	0	0	0	0	0	8	184	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		4	2	4	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		20	14	0	0	0	20	0	0	0	0	0	0	0			
I 5Y - 10Y f		42	26	18	0	0	24	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		69	45	25	0	0	44	0	0	8	184	0	0	0	0		
I 0 - 3M f	Luxembourg	3	3	0	0	2	0	0	0	0	0	0	0	0	0	14	
I 3M - 1Y f		12	12	1	0	1	11	0	0	0	0	0	0	0			
I 1Y - 2Y f		110	110	0	0	4	106	0	0	0	0	97	0	0			
I 2Y - 3Y f		164	164	0	0	48	117	0	0	0	0	5	0	0			
I 3Y - 5Y f		189	189	9	0	19	161	0	0	0	0	0	0	0			
I 5Y - 10Y f		124	124	12	0	42	70	0	0	0	0	0	0	0			
I 10Y - more	45	45	28	0	7	10	0	0	0	0	1	0	0	0			
Total		645	645	49	0	121	475	0	0	0	0	103	0	0	14		
I 0 - 3M f	Malta																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Netherlands	207	0	170	0	0	37	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		147	18	0	0	129	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		123	0	123	0	0	0	0	0	84	2,848	0	0	0			
I 2Y - 3Y f		137	0	125	0	0	12	0	0	35	799	10	0	0			
I 3Y - 5Y f		210	0	116	0	94	0	21	197	0	0	0	0	0			
I 5Y - 10Y f		959	272	959	0	0	0	0	0	90	1,100	0	0	0			
I 10Y - more	322	0	322	0	0	0	0	0	0	0	0	0	0				
Total		2,104	272	1,832	0	223	49	21	197	208	4,747	10	0	0	0		
I 0 - 3M f	Poland	6	6	6	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		200	200	29	0	211	51	0	0	51	163	2,395	0	0			
I 1Y - 2Y f		447	447	10	0	16	421	0	0	0	0	5	0	0			
I 2Y - 3Y f		1,103	1,098	12	0	559	533	0	0	6	76	14	0	0			
I 3Y - 5Y f		1,032	1,016	21	0	314	697	0	0	0	0	0	0	0			
I 5Y - 10Y f		3,236	3,183	61	0	307	2,869	0	0	0	0	0	0	0			
I 10Y - more	185	179	10	0	137	38	0	0	0	0	0	0	0				
Total		6,311	6,230	159	0	1,544	4,607	0	154	0	108	2,471	18	0	21		
I 0 - 3M f	Portugal	232	143	114	0	0	119	0	0	0	0	0	0	0	0		
I 3M - 1Y f		179	90	93	0	0	86	0	0	0	0	0	0	0			
I 1Y - 2Y f		198	108	39	0	105	54	0	0	0	0	0	0	0			
I 2Y - 3Y f		170	81	55	0	58	57	0	0	0	0	0	0	0			
I 3Y - 5Y f		909	820	130	0	0	779	0	0	174	3,971	0	0	0			
I 5Y - 10Y f		2,490	2,400	395	0	181	1,913	0	0	0	0	0	0	0			
I 10Y - more	1,162	1,073	239	0	69	854	0	0	0	0	0	0	0				
Total		5,340	4,715	1,065	0	413	3,862	0	0	174	3,971	2	0	0	962		
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		7	3	7	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		10	2	10	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		7	7	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	80	6	0	0	0	0	0	0	0	0	0	0	0				
Total		104	12	104	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		39	39	10	0	29	0	14	131	0	0	0	0	0			
I 5Y - 10Y f		117	0	0	0	0	117	0	0	0	0	0	0	0			
I 10Y - more	135	134	7	0	92	29	0	0	0	0	0	0	0				
Total		291	290	17	0	128	146	14	131	7	155	0	0	0	2		
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	2	368	0	0	0	0		
I 3M - 1Y f		18	18	15	0	0	15	0	0	0	0	0	0	0			
I 1Y - 2Y f		338	282	107	0	51	180	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		505	0	232	0	12	261	0	0	60	1,043	0	0	0			
I 10Y - more	240	200	240	0	0	0	384	3,577	0	0	0	0	0				
Total		1,102	497	598	0	62	441	384	3,577	62	1,411	0	0	0	3		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

		As of 30/06/2021															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
(mln EUR)																	
I 0 - 3M f	Spain	286	319	230	0	0	56	0	0	5	235	0	0				
I 3M - 1Y f		926	1,033	550	0	116	0	0	0	8	72	0	0				
I 1Y - 2Y f		466	520	27	0	305	134	0	0	2	19	0	0				
I 2Y - 3Y f		2,447	2,729	446	0	1,607	394	0	0	0	0	1	0	0			
I 3Y - 5Y f		1,610	1,795	322	0	366	922	0	0	0	0	0	34	0			
I 5Y - 10Y f		7,131	4,465	2,350	0	60	4,721	0	0	0	0	0	0	0			
I 10Y - more		5,619	2,032	1,398	0	0	4,222	0	0	0	0	0	0				
Total		18,486	12,893	5,323	0	2,453	10,709	0	0	14	326	35	0		107		
I 0 - 3M f	Sweden	85	0	0	0	0	0	0	0	2	0	0	0				
I 3M - 1Y f		116	111	10	0	21	85	0	0	8	61	0	0				
I 1Y - 2Y f		139	134	3	0	136	0	1	0	44	0	0	0				
I 2Y - 3Y f		1	0	1	0	0	0	0	0	2	54	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	1	54	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	3	34	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0					
Total		341	325	14	0	106	221	5	44	16	368	0	0		2		
I 0 - 3M f	United Kingdom	546	446	289	0	0	257	0	0	0	0	0	0				
I 3M - 1Y f		253	207	153	0	97	3	1	16	0	4	0	0				
I 1Y - 2Y f		3,320	2,712	149	0	231	2,939	2	39	0	2	0	0				
I 2Y - 3Y f		837	684	362	0	118	357	1	27	0	35	0	0				
I 3Y - 5Y f		1,020	834	830	0	191	0	2	48	0	0	0	0				
I 5Y - 10Y f		2,858	2,334	1,473	0	654	731	25	123	0	0	0	0				
I 10Y - more		3,507	385	2,779	0	385	343	0	0	0	0	0	0				
Total		12,341	7,716	6,036	0	1,485	4,821	32	300	0	7	35	0		133		
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0					
Total		1	1	1	0	0	0	0	0	0	0	0	0		0		
I 0 - 3M f	Liechtenstein																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Norway	7	5	0	0	0	7	0	0	0	0	0	0				
I 3M - 1Y f		1	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		8	6	4	0	0	5	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		19	16	18	0	0	1	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0					
Total		35	27	21	0	5	8	0	0	0	0	0	0		1		
I 0 - 3M f	Australia	513	505	451	0	0	62	0	0	0	0	0	0				
I 3M - 1Y f		230	222	0	0	158	72	0	0	0	0	0	0				
I 1Y - 2Y f		243	235	2	0	32	210	0	0	0	0	0	0				
I 2Y - 3Y f		703	655	7	0	658	38	0	0	0	0	0	0				
I 3Y - 5Y f		1,532	1,524	81	0	1,185	267	0	9	0	0	0	0				
I 5Y - 10Y f		871	863	0	0	0	0	0	0	0	0	61	0				
I 10Y - more		1,592	1,583	1,592	0	0	0	0	0	0	0	0	0				
Total		5,685	5,626	3,004	0	2,033	649	9	82	3	61	0	0		1		
I 0 - 3M f	Canada	379	376	148	0	159	72	0	0	0	0	0	0				
I 3M - 1Y f		488	484	2	0	363	123	125	1,127	16	208	0	0				
I 1Y - 2Y f		231	229	86	0	34	111	0	0	64	1,252	0	0				
I 2Y - 3Y f		521	516	2	0	365	154	0	0	65	755	0	164				
I 3Y - 5Y f		1,643	1,490	140	0	765	739	52	1,109	208	4,176	0	0				
I 5Y - 10Y f		1,726	1,712	196	0	342	1,189	282	1,970	423	10,381	0	0				
I 10Y - more		30	0	14	0	16	0	0	0	0	53	0	0				
Total		5,019	4,808	587	0	2,044	2,388	460	2,480	814	18,548	164	0		29		
I 0 - 3M f	Hong Kong	13	13	13	0	0	0	1	6	0	38	0	0				
I 3M - 1Y f		13	13	13	0	0	0	1	6	2	38	0	0				
I 1Y - 2Y f		13	13	13	0	0	0	1	6	2	38	0	0				
I 2Y - 3Y f		13	13	13	0	0	0	1	6	2	38	0	0				
I 3Y - 5Y f		13	13	13	0	0	0	1	6	2	38	0	0				
I 5Y - 10Y f		42	42	13	0	29	42	1	6	2	38	0	0				
I 10Y - more		13	12	12	0	0	0	1	6	2	38	0	0				
Total		121	120	92	0	29	29	5	44	12	263	0	0		0		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

		As of 30/06/2021																	
		Direct exposures																	
(mln EUR)		On balance sheet								Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount				
									of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
I 0 - 3M f	Japan	11,261	8,868	11,273	0	0	0	8	2	0	0	0	0	0	0	0			
I 3M - 1Y f		3,367	2,647	3,333	0	0	0	34	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		859	0	782	0	0	0	77	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		1,906	489	1,732	0	32	0	142	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		1,794	402	1,496	0	151	0	147	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		2,884	1,930	2,623	0	132	0	128	0	16	0	16	0	29	0	0			
I 10Y - more		5,746	4,517	5,746	0	0	0	0	0	0	0	0	0	0	0	0			
Total		27,838	18,853	26,986	0	315	537	2	2	16	1	29	0	0	129				
I 0 - 3M f	U.S.	6,333	3,858	5,467	0	88	777	777	51	105	7	255	0	0	0	0			
I 3M - 1Y f		5,527	3,053	4,563	0	4	960	116	1	4	27	1,897	10	0	0	0			
I 1Y - 2Y f		5,829	3,355	4,591	0	94	1,144	8	1	8	27	1,407	609	0	0	0			
I 2Y - 3Y f		4,837	2,362	4,177	0	307	353	4	239	0	0	0	326	0	0	0			
I 3Y - 5Y f		10,718	8,243	10,052	0	347	318	2	14	318	63	1,700	0	0	0	0			
I 5Y - 10Y f		14,264	11,789	8,882	0	1,058	4,323	126	1,162	18	32	0	0	0	0	0			
I 10Y - more		22,102	19,628	8,715	0	4,887	8,501	51	654	0	0	0	0	0	0	0			
Total		69,609	52,289	46,447	0	6,786	16,376	235	235	2,185	232	5,291	944	1	126				
I 0 - 3M f	China	369	369	42	0	327	163	37	8	37	163	1,310	0	0	0	0			
I 3M - 1Y f		351	351	92	0	27	232	5	2	247	13	2,811	0	0	0	0			
I 1Y - 2Y f		947	938	436	0	418	93	4	170	0	93	0	0	0	0	0			
I 2Y - 3Y f		839	548	839	0	291	0	6	12	3	890	0	0	0	0	0			
I 3Y - 5Y f		989	986	289	0	527	174	5	9	46	105	0	0	0	0	0			
I 5Y - 10Y f		643	482	60	0	60	523	26	23	0	0	0	0	0	0	0			
I 10Y - more		236	155	24	0	60	152	0	0	0	0	0	0	0	0	0			
Total		4,374	4,119	1,491	0	1,382	1,502	54	54	498	224	5,116	0	0	0	70			
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		88	76	51	0	0	38	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		79	67	6	0	0	73	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		11	2	11	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		104	92	8	0	0	96	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		22	13	6	0	0	17	0	0	0	0	0	0	0	0	0			
I 10Y - more		38	28	34	0	0	5	0	0	0	0	0	0	0	0	0			
Total		343	278	115	0	0	228	0	0	0	0	0	0	0	0	11			
I 0 - 3M f	Other advanced economies non EEA	825	824	517	0	19	290	343	0	3,870	403	7,782	0	0	0	0			
I 3M - 1Y f		5,640	5,605	5,319	0	311	9	149	0	706	10	197	2	0	0	0			
I 1Y - 2Y f		1,839	1,730	1,367	0	288	185	10	60	0	1,660	8	12	0	0	0			
I 2Y - 3Y f		1,053	995	639	0	236	178	2	17	1	21	1	2	0	0	0			
I 3Y - 5Y f		1,442	1,403	1,169	0	171	102	2	17	4	107	0	0	0	0	0			
I 5Y - 10Y f		1,938	1,663	1,602	0	61	265	9	118	2	56	13	0	0	0	0			
I 10Y - more		1,377	1,150	1,377	0	0	0	2	17	1	14	0	0	0	0	0			
Total		14,105	13,371	11,990	0	1,087	1,028	516	0	4,804	432	9,837	36	0	0	33			
I 0 - 3M f	Other Central and eastern Europe countries non EEA	95	95	14	0	43	38	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		535	535	37	0	331	167	0	0	0	0	8	0	0	0	0			
I 1Y - 2Y f		935	935	4	0	149	782	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		304	301	0	0	39	265	0	0	0	0	21	0	0	0	0			
I 3Y - 5Y f		875	872	468	0	239	168	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		184	165	50	0	12	122	11	106	0	0	0	0	0	0	0			
I 10Y - more		81	77	8	0	0	73	0	0	0	1	15	0	0	0	0			
Total		3,010	2,978	582	0	812	1,616	11	11	106	1	15	29	0	695				
I 0 - 3M f	Middle East	21	19	0	0	0	21	7	82	20	492	519	0	0	0	0			
I 3M - 1Y f		34	32	9	0	32	25	0	0	0	0	519	0	0	0	0			
I 1Y - 2Y f		699	680	66	0	0	633	0	0	0	0	519	0	0	0	0			
I 2Y - 3Y f		233	230	3	0	0	230	0	0	0	0	519	0	0	0	0			
I 3Y - 5Y f		100	93	17	0	0	83	2	3	0	0	519	0	0	0	0			
I 5Y - 10Y f		364	255	104	0	0	260	0	1	0	0	519	0	0	0	0			
I 10Y - more		522	372	118	0	0	405	0	0	1	4	519	0	0	0	0			
Total		1,974	1,682	316	0	0	1,658	9	85	22	497	3,633	0	0	203				
I 0 - 3M f	Latin America and the Caribbean	265	265	202	0	4	60	0	4	0	1	0	0	0	0	0			
I 3M - 1Y f		344	342	197	0	45	101	0	4	0	1	0	0	0	0	0			
I 1Y - 2Y f		931	930	653	0	212	66	0	4	0	0	641	0	0	0	0			
I 2Y - 3Y f		282	282	148	0	84	50	0	0	0	0	1	0	0	0	0			
I 3Y - 5Y f		393	382	81	0	234	78	0	0	0	0	1	0	0	0	0			
I 5Y - 10Y f		405	384	62	0	88	256	0	4	0	0	1	0	0	0	0			
I 10Y - more		344	232	110	0	26	208	0	4	0	0	0	0	0	0	0			
Total		2,965	2,818	1,453	0	693	819	3	30	0	646	0	0	0	522				

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	179	179	60	0	27	91	0	0	8	194	64	0		
[ 3M - 1Y ]		438	438	30	0	97	311	0	0	0	0	64	0		
[ 1Y - 2Y ]		349	349	63	0	134	153	0	0	0	0	85	0		
[ 2Y - 3Y ]		189	187	31	0	5	152	0	0	0	0	66	0		
[ 3Y - 5Y ]		356	353	25	0	62	268	0	0	0	0	64	0		
[ 5Y - 10Y ]		596	527	94	0	78	424	0	0	0	0	64	0		
[ 10Y - more	517	471	164	0	10	344	0	0	0	0	64	0			
Total		2,625	2,594	467	0	413	1,744	0	0	8	194	471	0	1,392	
[ 0 - 3M ]	Others	1,685	496	313	118	666	588	290	2,667	116	2,635	93	0		
[ 3M - 1Y ]		2,014	951	342	118	949	605	300	2,822	116	2,634	93	0		
[ 1Y - 2Y ]		1,827	558	343	118	867	499	284	2,645	116	2,634	93	0		
[ 2Y - 3Y ]		1,597	-63	347	118	740	393	284	2,645	116	2,634	93	0		
[ 3Y - 5Y ]		1,811	-1,965	412	118	855	426	284	2,704	116	2,634	93	0		
[ 5Y - 10Y ]		1,467	154	448	118	470	431	284	2,645	119	2,722	93	0		
[ 10Y - more	1,956	-1,854	973	118	481	385	296	2,693	116	2,634	93	0			
Total		12,356	-1,723	3,178	825	5,026	3,327	2,022	18,820	813	18,525	648	0	697	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

BNP Paribas

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	321,742	4	7	7	7	33	4	4	0		312,997	0	6	6	6	25	3	3	0	
Debt securities (including at amortised cost and fair value)	180,895	0	469	469	325	76	251	191	52		180,498	0	528	528	379	82	268	208	51	
Central banks	5,187	0	1	1	0	3	1	0	0		4,406	0	1	1	0	4	1	0	0	
General governments	136,653	0	8	8	8	34	0	0	0		137,339	0	8	8	8	31	0	0	0	
Credit institutions	16,897	0	101	101	101	0	101	101	0		16,076	0	101	101	101	0	101	101	0	
Other financial corporations	18,095	0	116	116	14	30	40	2	0		18,673	0	167	167	61	40	41	3	0	
Non-financial corporations	4,063	0	242	242	202	8	109	88	52		4,005	0	251	251	209	7	124	104	51	
Loans and advances (including at amortised cost and fair value)	894,063	4,105	34,139	31,198	31,149	4,845	16,953	16,589	10,545		875,086	3,576	33,485	30,484	30,421	5,139	16,465	16,084	10,314	
Central banks	12,283	0	0	0	0	1	0	0	0		2,975	0	0	0	0	0	0	0	0	
General governments	29,951	16	578	137	137	16	38	29	442		28,477	51	525	117	117	20	36	27	471	
Credit institutions	17,082	2	86	83	83	11	77	77	139		8,916	40	77	75	75	18	69	69	126	
Other financial corporations	73,906	587	1,506	1,499	1,485	182	961	954	796		77,756	740	1,478	1,474	1,460	160	885	878	737	
Non-financial corporations	423,632	2,332	17,354	16,704	16,668	2,165	8,709	8,684	4,884		419,253	1,717	17,060	16,418	16,369	2,336	8,598	8,567	4,767	
of which: small and medium-sized enterprises at amortised cost	126,568	492	6,941	6,768	6,768	854	3,262	3,244	2,082		126,664	527	6,814	6,577	6,577	851	3,163	3,140	1,860	
of which: Loans collateralised by commercial immovable property at amortised cost	50,640	140	2,911	2,880	2,880	243	1,074	1,071	1,517		52,540	217	3,123	3,088	3,088	230	1,085	1,081	1,739	
Households	337,210	1,168	14,616	12,775	12,775	2,470	7,168	6,845	4,283		337,709	1,029	14,346	12,401	12,401	2,605	6,876	6,542	4,213	
of which: Loans collateralised by residential immovable property at amortised cost	137,659	587	5,477	4,778	4,778	386	1,816	1,760	3,500		137,415	438	5,541	4,828	4,828	383	1,812	1,760	3,464	
of which: Credit for consumption at amortised cost	105,155	504	7,220	6,162	6,162	1,813	4,340	4,094	314		104,596	459	7,020	5,839	5,839	1,891	4,089	3,833	294	
DEBT INSTRUMENTS other than HFT	1,396,700	4,108	34,615	31,673	31,481	4,953	17,209	16,784	10,597		1,368,581	3,576	34,020	31,018	30,806	5,247	16,735	16,295	10,365	
OFF-BALANCE SHEET EXPOSURES	783,003		2,632	2,629	2,629	537	341	341	457		803,815		2,367	2,364	2,364	616	347	347	500	

<sup>(1)</sup> 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, subtable 29<sup>(2)</sup> 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)<sup>(3)</sup> 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)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 BNP Paribas

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>		Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>									
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted			Of which Stage 3		Of which Stage 3							
(mln EUR)																				
Cash balances at central banks and other demand deposits	338,350	0	9	8	8	25	3	3	0	388,534	0	9	8	8	19	3	3	0		
Debt securities (including at amortised cost and fair value)	175,238	0	525	525	379	85	266	208	37	169,723	0	505	505	145	90	266	131	47		
Central banks	5,605	0	1	1	0	4	1	0	0	5,231	0	1	1	0	4	1	0	0		
General governments	131,776	0	8	8	8	29	0	0	0	127,002	0	7	7	7	31	0	0	0		
Credit institutions	16,230	0	101	101	101	0	101	101	0	15,984	0	101	101	101	0	101	101	0		
Other financial corporations	17,453	0	154	154	59	45	36	2	0	17,580	0	141	141	4	49	33	1	0		
Non-financial corporations	4,174	0	261	261	211	7	127	105	37	3,925	0	254	254	32	5	131	29	47		
Loans and advances (including at amortised cost and fair value)	901,689	3,238	33,240	31,575	31,514	5,293	16,390	16,225	10,342	904,909	2,917	32,430	31,094	30,589	5,443	16,397	16,223	10,019		
Central banks	11,244	0	0	0	0	0	0	0	0	13,470	0	0	0	0	0	0	0	0		
General governments	29,063	221	318	91	91	21	35	26	262	29,665	74	321	99	99	19	32	24	236		
Credit institutions	14,420	41	77	76	76	11	72	72	2	12,017	39	77	76	76	11	70	70	5		
Other financial corporations	83,410	188	1,170	1,168	1,143	192	776	763	362	84,127	120	1,125	1,121	1,035	150	784	727	325		
Non-financial corporations	423,609	1,509	17,488	16,772	16,737	2,487	8,757	8,738	4,903	421,891	1,395	16,811	16,233	15,828	2,569	8,497	8,481	5,232		
of which: small and medium-sized enterprises at amortised cost	130,274	533	6,448	6,263	6,263	921	3,143	3,127	1,701	132,926	466	6,548	6,429	6,411	949	3,296	3,285	2,058		
of which: Loans collateralised by commercial immovable property at amortised cost	65,775	140	3,080	3,026	3,026	385	1,077	1,076	1,690	66,273	152	2,866	2,817	2,787	393	966	962	1,640		
Households	339,943	1,279	14,188	13,467	13,467	2,583	6,749	6,626	4,812	343,740	1,289	14,096	13,564	13,550	2,693	7,014	6,920	4,222		
of which: Loans collateralised by residential immovable property at amortised cost	136,017	459	5,276	5,178	5,178	398	1,630	1,627	3,400	136,067	431	5,007	5,000	4,995	486	1,734	1,733	3,184		
of which: Credit for consumption at amortised cost	106,534	699	7,051	6,495	6,495	1,954	4,094	3,981	370	106,534	700	7,229	6,778	6,767	1,946	4,325	4,237	369		
DEBT INSTRUMENTS other than HFT	1,415,276	3,238	33,774	32,108	31,901	5,404	16,659	16,436	10,379	1,463,166	2,917	32,943	31,606	30,741	5,552	16,666	16,357	10,067		
OFF-BALANCE SHEET EXPOSURES	908,294		2,417	2,417	2,417	655	360	360	401	518,987		2,326	2,324	2,321	711	348	347	425		

(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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

BNP Paribas

	As of 30/09/2020						As of 31/12/2020					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	168	168	46	46	52	52	205	205	62	62	51	51
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	9	9	0	0	0		53	53	0	0	0	
Non-financial corporations	159	159	46	46	52		153	153	62	62	51	
Loans and advances (including at amortised cost and fair value)	16,699	9,128	4,068	3,606	5,815	2,725	17,315	9,313	3,988	3,505	6,818	2,970
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	10	8	8	41	13	11	9	7	7	99	23
Credit institutions	2	1	1	1	120	11	1	1	1	1	133	20
Other financial corporations	325	222	138	128	377	109	426	201	157	150	506	123
Non-financial corporations	8,956	3,980	1,890	1,624	2,882	1,356	9,477	4,316	1,968	1,665	3,515	1,579
of which: small and medium-sized enterprises at amortised cost	2,733	1,113	487	393	1,072		2,705	1,255	483	390	1,188	
Households	7,403	4,915	2,031	1,844	2,395	1,236	7,399	4,786	1,854	1,681	2,565	1,226
DEBT INSTRUMENTS other than HFT	16,867	9,296	4,114	3,652	5,866		17,520	9,518	4,050	3,567	6,869	
Loan commitments given	999	224	35	29	209	101	1,091	160	33	24	183	55
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

BNP Paribas

	As of 31/03/2021				As of 30/06/2021							
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	205	205	63	63	48	48	207	207	66	66	44	44
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	53	53	0	0	0		56	56	0	0	0	
Non-financial corporations	153	153	63	63	48		151	151	66	66	44	
Loans and advances (including at amortised cost and fair value)	19,945	9,833	4,245	3,682	8,972	3,436	20,533	9,838	4,318	3,719	8,937	3,166
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	9	7	7	99	24	13	12	7	7	6	5
Credit institutions	1	1	1	1	120	23	0	0	0	0	0	0
Other financial corporations	363	198	143	135	456	117	414	186	129	124	283	61
Non-financial corporations	11,621	4,899	2,144	1,820	5,490	2,065	11,937	4,991	2,190	1,816	5,709	2,037
of which: small and medium-sized enterprises at amortised cost	3,456	1,181	526	399	1,757		3,584	1,180	562	429	1,889	
Households	7,950	4,726	1,950	1,719	2,808	1,208	8,169	4,649	1,992	1,772	2,939	1,063
DEBT INSTRUMENTS other than HFT	20,151	10,038	4,309	3,745	9,021		20,740	10,045	4,385	3,786	8,981	
Loan commitments given	3,069	137	37	19	2,218	43	3,005	242	67	39	2,196	93
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
BNP Paribas

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			of which: defaulted		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	14,615	887	834	14,271	400	0	14,510	832	769	14,179	413	0	14,684	751	741	14,378	422	0	14,634	775	738	14,335	419	0
B Mining and quarrying	7,400	464	463	7,384	341	0	6,911	506	505	6,911	365	0	6,983	79	79	6,283	74	0	7,793	480	480	7,793	349	0
C Manufacturing	74,904	3,909	3,670	74,849	2,450	0	73,349	4,021	3,821	73,301	2,706	0	73,542	3,918	3,782	73,502	2,907	0	72,262	3,708	3,600	72,224	2,754	0
D Electricity, gas, steam and air conditioning supply	25,475	489	479	25,200	294	0	24,366	288	281	24,216	234	0	26,548	1,118	1,118	26,537	490	0	24,774	229	228	24,629	150	0
E Water supply	2,179	188	185	2,179	149	0	2,239	173	170	2,239	149	0	2,290	186	185	2,290	144	0	2,112	182	182	2,112	143	0
F Construction	22,113	2,790	2,720	22,085	1,875	0	21,591	2,407	2,334	21,556	1,071	0	22,917	2,385	2,335	22,894	1,308	0	22,115	2,338	2,323	22,098	1,495	0
G Wholesale and retail trade	60,828	2,516	2,382	60,773	1,949	0	61,902	2,524	2,380	61,856	1,960	0	62,620	2,597	2,347	62,885	1,793	0	63,140	2,319	2,289	63,105	1,756	0
H Transport and storage	32,287	1,264	1,248	32,751	534	0	31,670	1,175	1,154	31,655	520	0	31,981	1,195	1,091	31,968	691	0	31,749	966	964	31,739	640	0
I Accommodation and food service activities	7,601	657	649	7,601	403	0	7,913	685	676	7,913	463	0	7,869	712	706	7,866	486	0	7,601	686	686	7,599	500	0
J Information and communication	12,836	426	415	12,938	152	0	12,750	433	425	12,760	164	0	12,956	441	440	12,955	166	0	12,807	458	457	12,807	176	0
K Financial and insurance activities	13,676	363	359	13,508	280	0	13,665	248	244	13,615	255	0	13,364	232	230	13,316	218	0	14,965	238	238	14,754	248	0
L Real estate activities	68,936	1,632	1,609	68,821	930	0	69,847	2,012	1,998	69,737	902	0	68,255	1,918	1,886	68,142	1,044	0	69,329	1,922	1,897	69,214	1,179	0
M Professional, scientific and technical activities	11,659	264	245	11,658	253	0	11,070	231	213	11,070	164	0	14,354	449	222	14,554	262	0	11,632	434	223	11,632	260	0
N Administrative and support service activities	45,818	719	706	45,795	375	0	44,626	655	634	44,612	448	0	43,502	888	885	43,487	432	0	46,102	1,264	1,262	46,096	372	0
O Public administration and defence, compulsory social security	650	125	124	650	185	0	523	125	122	523	109	0	490	139	139	490	114	0	496	126	126	496	111	0
P Education	1,031	28	26	1,031	23	0	1,045	37	36	1,045	26	0	1,031	35	35	1,031	24	0	1,015	34	33	1,015	24	0
Q Human health services and social work activities	6,379	199	186	6,379	126	0	5,937	175	154	5,937	128	0	6,071	182	179	6,065	123	0	5,220	155	155	5,214	125	0
R Arts, entertainment and recreation	2,855	97	96	2,855	67	0	2,927	125	123	2,927	79	0	2,680	126	126	2,680	96	0	2,608	120	120	2,608	122	0
S Other services	11,808	358	327	11,801	358	0	12,412	410	358	12,407	377	0	11,674	378	275	11,612	451	0	11,536	377	273	11,531	244	0
Loans and advances	423,632	17,354	16,704	422,538	10,874	0	419,253	17,060	16,418	418,456	10,934	0	423,609	17,488	16,722	422,933	11,244	0	421,891	16,811	16,233	420,982	11,086	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines  
EBA/GL/2020/02  
BNP Paribas

(in EUR)	As of 30/09/2020																As of 31/12/2020																					
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount					
	Performing						Non-performing						Performing						Non-performing						Performing						Non-performing							
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)									
Loans and advances subject to active EBA-compliant moratoria	25,620	25,429	626	2,655	494	251	355	341	258	29	561	83	47	44	0	364	55,361	9,927	428	5,117	204	113	301	214	177	32	388	37	30	22	0	77						
of which: Households	7,852	7,653	102	1,249	389	81	95	133	97	6	59	36	17	18	0	155	13,024	2,888	250	763	127	81	72	86	66	11	35	22	12	14	0	61						
of which: Collateralised by residential immovable property	4,185	4,097	27	681	89	25	47	31	22	1	18	9	4	5	0	44	1,407	1,243	184	389	64	37	48	33	23	22	18	10	6	8	0	29						
of which: Non-financial corporations	16,527	16,232	514	2,327	285	169	187	284	157	23	189	46	29	24	0	289	6,096	6,082	187	1,326	77	33	28	123	109	14	70	14	7	8	0	16						
of which: Small and Medium-sized Enterprises	7,907	7,739	242	1,161	177	86	83	132	108	14	64	32	19	16	0	148	3,859	3,863	128	829	51	23	21	87	76	9	47	12	6	6	0	11						
of which: Collateralised by commercial immovable property	4,263	4,188	218	743	75	59	44	35	26	4	17	9	8	5	0	57	1,456	1,441	59	361	15	11	12	26	24	3	19	2	1	2	0	5						

(in EUR)	As of 30/09/2020																		As of 31/12/2020																					
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the provision that can be determined		Gross carrying amount		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the provision that can be determined		Gross carrying amount	
	Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis							
	Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis							
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis								
Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis		Of which: Public guarantees in the context of the COVID-19 crisis		Performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with Reference measures		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: Public guarantees in the context of the COVID-19 crisis										

(in EUR)	As of 30/09/2020																As of 31/12/2020															
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be guaranteed	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be guaranteed	Gross carrying amount	
	Performing		Non-performing		Of which: debtors to pay that are not past due <= 30 days	Performing		Non-performing		Of which: debtors to pay that are not past due <= 30 days	Performing		Non-performing			Of which: debtors to pay that are not past due <= 30 days	Performing		Non-performing		Of which: debtors to pay that are not past due <= 30 days	Public guarantee covered in the context of the COVID-19 crisis	Inflows to non-performing exposures									
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																							
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																							
Newly originated loans and advances subject to public guarantee schemes	21,918	21,850	2	1,261	68	0	16	27	35	0	11	2	0	0	19,265	1	24,350	24,400	4	1,885	150	13	18	48	41	0	20	6	0	2	21,686	72
of which: Households	726	720			1			2	2				0		824	832			2				2	2			0				1	
of which: Collateralised by residential immovable property	5	5			0			0	0				0		6	6			0				0	0			0				0	
of which: Non-financial corporations	20,281	20,210	1	1,322	62	0	16	21	30	0	10	1	0	0	17,885	1	22,866	22,941	2	1,766	125	13	18	45	39	0	18	6	0	2	20,841	54
of which: Small and Medium-sized Enterprises	11,889	11,834			55			10	9			1			12,391	12,016			75				15	12			7				24	
of which: Collateralised by commercial immovable property	179	179			0			1	1			0			242	242			0				1	1			0				0	

(in EUR)	As of 31/03/2022														As of 30/09/2022																																																																																																																																																			
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount																																																																																																																																					
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																			
	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90 days	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not credit-impaired (Stage 2)	Of which: defaulted or past due that are not past due <= 90