



2025 EU-wide Transparency Exercise

Bank Name	BNP Paribas
LEI Code	ROMUWSFPU8MPRO8K5P83
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.

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Leverage ratio

BNP Paribas

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	110,798	113,768	112,618	114,745	C 47.00 (r0320,c0010)	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	110,798	113,768			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,532,568	2,464,334	2,600,976	2,604,850	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,532,568	2,464,334			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.37%	4.62%	4.33%	4.41%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.37%	4.62%			[A.2]/[B.2]	

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P&L
BNP Paribas

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	63,381	83,977	19,020	37,005
Of which debt securities income	6,962	9,451	2,331	4,620
Of which loans and advances income	48,352	64,280	15,084	29,226
Interest expenses	48,622	64,247	14,090	27,042
(Of which deposits expenses)	30,768	40,868	9,226	17,706
(Of which debt securities issued expenses)	10,290	13,657	3,122	5,973
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2,647	3,306	552	1,905
Net Fee and commission income	8,828	11,834	3,016	5,967
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	22	-37	2	-4
Gains or (-) losses on financial assets and liabilities held for trading, net	7,464	9,041	4,005	3,616
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1,669	-351	-697	1,281
Gains or (-) losses from hedge accounting, net	94	109	61	59
Exchange differences [gain or (-) loss], net	226	-467	-323	0
Net other operating income / (expenses)	3,293	4,410	1,136	2,117
TOTAL OPERATING INCOME, NET	35,664	47,575	12,683	24,906
(Administrative expenses)	20,191	27,339	7,427	14,029
(Cash contributions to resolution funds and deposit guarantee schemes)	198	191	0	257
(Depreciation)	1,738	2,345	558	1,130
Modification gains or (-) losses, net	-27	-22	1	-10
(Provisions or (-) reversal of provisions)	209	375	362	332
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	249	0
(Commitments and guarantees given)	-90	-149	23	79
(Other provisions)	298	523	90	254
Of which pending legal issues and tax litigation ⁽¹⁾	0	-120	0	0
Of which restructuring ²	0	-53	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,196	3,120	731	1,535
(Financial assets at fair value through other comprehensive income)	16	39	3	2
(Financial assets at amortised cost)	2,179	3,081	728	1,533
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	23	32	0	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	226	226	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,286	1,513	558	1,043
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	12,594	15,889	4,164	8,649
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	9,731	12,177	3,086	6,499
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	9,731	12,177	3,086	6,499
Of which attributable to owners of the parent	9,366	11,688	2,951	6,209

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BNP Paribas

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	197,440				191,047				207,291				208,004				IAS 1.54 (i)	
Financial assets held for trading	869,016	261,490	600,107	7,419	802,995	216,449	579,407	7,139	867,679	250,951	607,742	8,986	907,251	267,747	632,121	7,382	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	12,908	612	3,661	8,634	15,012	606	5,139	9,268	12,385	578	2,897	8,910	12,211	606	2,622	8,973	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	15	15	0	0	15	15	0	0	472	472	0	0	14	14	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	71,241	61,248	9,122	871	76,484	62,843	12,872	769	81,493	69,246	10,969	1,278	84,097	72,736	9,790	1,571	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	1,072,665				1,081,170				1,090,193				1,098,590				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	20,207	0	20,207	0	20,930	0	20,930	0	20,175	0	20,175	0	18,953	0	18,953	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	-1,035				-758				-1,752				-1,255				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	250,073				245,928				245,096				245,069					
TOTAL ASSETS	2,492,530				2,432,823				2,524,033				2,573,934				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	69,424	227	107	-9	-11	-102	74,608	283	106	-10	-11	-102	79,748	246	106	-12	-11	-102	82,422	227	105	-11	-10	-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	138,789	129	89	-26	-3	-39	144,843	1,911	240	-16	-28	-119	151,145	1,294	247	-16	-29	-147	151,705	1,465	236	-23	-32	-141	Annex V Part 1.31, 44(b)
	Loans and advances	854,885	69,005	26,366	-1,902	-1,910	-13,547	854,941	69,722	25,933	-1,810	-1,913	-13,333	860,920	67,138	25,691	-1,764	-1,884	-13,284	869,364	65,671	25,988	-1,778	-1,869	-12,961	Annex V Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ 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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BNP Paribas

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	749,768	684,750	738,591	774,044	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	103,091	106,921	111,385	114,744	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,330,949	1,336,697	1,367,276	1,376,945	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	34,565	36,823	32,325	29,617	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-11,395	-10,696	-10,852	-9,922	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,719	9,395	9,060	8,947	IAS 37.10; IAS 1.54(l)
Tax liabilities	5,076	3,598	3,765	3,321	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	141,282	131,439	136,462	144,849	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 ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,362,056	2,298,927	2,388,011	2,442,546	IAS 1.9(b);IG 6
TOTAL EQUITY	130,474	133,895	136,021	131,388	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,492,530	2,432,823	2,524,033	2,573,934	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BNP Paribas

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		306,982	339,067	280,338	311,144	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	21,997	15,245	30,436	27,376	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	80,012	64,713	68,141	71,149	Annex V.Part 1.31
Deposits	Central banks	46,185	24,334	44,729	46,215	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	37,877	31,091	34,596	41,319	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	16,155	16,560	17,848	17,462	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	153,549	132,019	171,323	192,803	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11,905	10,547	12,243	11,737	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	460,108	416,355	487,401	480,431	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	177,548	180,538	188,966	200,101	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	408,494	438,239	421,253	415,757	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	199,260	224,201	209,032	211,379	ECB/2013/33 Annex 2.Part 2.9.1
	Households	365,588	366,092	362,539	360,074	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	186,213	185,045	189,448	191,175	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		334,809	335,395	346,171	346,527
Of which: Subordinated Debt securities issued		28,952	31,400	32,184	33,200	Annex V.Part 1.37
Other financial liabilities		2,773	2,642	2,649	2,555	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,218,374	2,165,191	2,249,577	2,295,351	

2025 EU-wide Transparency Exercise
Market Risk
BNP Paribas

	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 (ms) 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 (ms) 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
(mln EUR)																						
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	1,094	1,194	245	87	845	326						261	80	852	275							
Of which: General risk	408	402	0	0	0	0						0	0	0	0							
Of which: Specific risk	686	793	0	0	0	0						0	0	0	0							
Equities	0	0	188	76	201	66						227	92	213	86							
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	6,473	6,774	104	23	217	43						97	33	239	98							
Commodities risk	0	0	69	27	229	68						110	32	205	52							
Total	7,567	7,968	362	133	793	288	510	323	60	51	21	21,555	374	132	817	285	353	310	68	44	31	20,155
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	1,035	1,021	234	73	833	251						242	70	775	279							
Of which: General risk	404	416	0	0	0	0						0	0	0	0							
Of which: Specific risk	631	606	0	0	0	0						0	0	0	0							
Equities	0	0	285	103	253	105						290	96	324	117							
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	7,329	7,136	81	27	201	57						70	26	130	35							
Commodities risk	0	0	80	34	115	36						69	22	99	27							
Total	8,364	8,158	399	137	792	253	333	384	59	51	51	20,428	414	135	824	296	436	324	67	56	27	21,802

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	11,189	11,189	11,179	11,171	11,171	11,171	11,161	11,161
	Regional governments or local authorities	7,722	7,727	7,727	607	7,403	7,398	7,371	966
	Public sector entities	2,025	2,048	1,511	537	2,476	2,379	1,707	769
	Multilateral Development Banks	5,221	5,231	5	5,226	4,661	4,620	0	441
	International Organizations	3,309	3,305	0	3,309	3,325	3,321	0	4
	Institutions	54,212	53,044	6,121	11,854	58,544	58,057	5,859	6,685
	Corporates	107,809	88,758	70,179	37,631	111,851	95,554	73,971	37,579
	of which: SME	120,000	104,444	104,444	14,700	124,700	107,750	107,750	16,950
	Real	125,020	103,222	68,228	34,502	126,468	94,139	64,542	61,542
	of which: SME	121,000	99,244	66,000	32,000	123,000	91,770	61,770	58,770
	Secured by mortgages on immovable property and AOC exposures	41,138	37,071	17,150	42,126	42,126	36,479	18,851	17,150
	of which: SME	7,009	6,680	3,021	7,179	7,179	6,179	3,362	3,362
	Exposures in default	30,989	5,025	5,061	5,407	30,679	4,967	5,069	5,069
	Items associated with particularly high risk	245	231	343	0	232	220	324	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	7,502	5,888	9,901	8,736	6,817	6,817	11,022	11,022	
Collective Investments Undertakings (CIU)	5,000	5,000	21,399	5,000	5,000	5,000	20,000	20,000	
Equity	18,046	17,351	40,747	10,151	10,151	10,151	16,388	16,388	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	477,521	416,221	246,531	7,500	481,463	420,397	231,274	9,371	

⁽¹⁾ Original exposure, unless 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⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original exposure or Top 10 counterparties covered by original exposure, whichever is the higher.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	6,831	6,831	6,827	6,821	6,821	6,821	6,811	6,811
	Regional governments or local authorities	383	383	383	307	367	367	367	367
	Public sector entities	633	638	411	603	603	594	37	99
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	9,672	10,800	1,395	6,214	12,211	7,231	1,347	6,864
	Corporates	10,340	10,000	12,200	11,000	11,000	11,000	11,000	11,000
	of which: SME	8,627	7,758	7,417	3,585	7,984	7,003	7,003	7,003
	Real	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
	of which: SME	5,633	5,143	2,991	5,841	5,841	5,154	5,154	5,154
	Secured by mortgages on immovable property and AOC exposures	6,025	5,401	2,559	6,026	6,026	5,470	2,808	2,808
	of which: SME	2,102	1,848	926	2,104	2,104	1,848	926	926
	Exposures in default	2,659	1,249	1,388	1,007	2,651	1,277	1,381	1,001
	Items associated with particularly high risk	1	1	1	0	1	1	1	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	4,008	3,188	4,008	3,188	4,008	3,188	4,008	4,008	
Collective Investments Undertakings (CIU)	807	767	2,633	700	678	678	2,333	2,333	
Equity	23,721	23,720	12,860	12,860	12,860	12,860	12,860	12,860	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	4,480	4,480	4,480	4,480	4,480	4,480	4,480	4,480	

⁽¹⁾ Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	617	617	1,201	1,199	1,199	1,199	1,199	1,199
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	11,051	11,051	304	854	13,217	13,215	455	1,189
	Corporates	951	175	145	206	1,024	275	275	275
	of which: SME	181	37	37	37	411	41	41	41
	Real	120	120	120	120	120	120	120	120
	of which: SME	117	36	20	28	118	38	22	22
	Secured by mortgages on immovable property and AOC exposures	10	10	10	10	10	10	10	10
	of which: SME	10	10	10	10	10	10	10	10
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	181	141	275	181	181	181	365	365	
Equity	65	47	404	65	65	49	478	478	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	12,668	12,668	12,668	12,668	12,668	12,668	12,668	12,668	

⁽¹⁾ Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	600	600	1,397	1,397	1,397	1,397	1,397	1,397
	Regional governments or local authorities	81	81	81	81	81	81	81	81
	Public sector entities	22	21	4	31	31	30	6	6
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	11,051	11,051	304	854	13,217	13,215	455	1,189
	Corporates	5,841	11,425	5,008	6,128	12,811	12,811	5,009	5,009
	of which: SME	2,201	1,666	1,451	1,397	763	622	622	622
	Real	4,460	2,871	3,888	3,888	2,470	2,470	2,470	2,470
	of which: SME	2,124	1,877	1,092	1,071	1,071	1,071	999	999
	Secured by mortgages on immovable property and AOC exposures	8,206	8,206	3,207	8,140	8,140	8,086	3,206	3,206
	of which: SME	576	572	263	432	430	381	381	381
	Exposures in default	428	323	348	303	428	318	348	318
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	949	882	754	957	889	889	754	754	
Collective Investments Undertakings (CIU)	65	65	353	65	65	353	353	353	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	18,900	18,900	18,900	18,900	18,900	18,900	18,900	18,900	

⁽¹⁾ Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	4,441	4,481	1,790	4,431	4,431	4,481	1,790	4,431
	Regional governments or local authorities	1,977	1,998	220	1,967	1,967	1,998	220	1,967
	Public sector entities	1,532	1,040	900	1,510	1,510	794	747	747
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	12,784	990	188	2,403	2,207	764	764	764
	Corporates	14,649	10,080	7,781	14,211	10,514	8,089	8,089	8,089
	of which: SME	2,486	1,238	1,288	2,078	1,451	1,188	1,188	1,188
	Real	11,138	26,428	17,415	31,010	26,215	17,213	17,213	17,213
	of which: SME	5,298	4,881	2,851	5,112	5,085	2,964	2,964	2,964
	Secured by mortgages on immovable property and AOC exposures	1,020	1,020	501	1,020	1,020	576	576	576
	of which: SME	361	345	143	308	297	121	121	121
	Exposures in default	2,184	821	925	2,109	795	825	825	825
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	278	232	764	569	521	800	800	800	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	

⁽¹⁾ Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		123	122	0	0	569	569	464	0
Central governments or central banks		66	66	0	0	22	22	22	0
Regional governments or local authorities		36	36	36	0	11	11	11	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		16,575	16,572	591	0	16,794	16,752	562	0
Corporates		7,061	5,427	3,221	0	8,206	6,205	6,205	0
of which: SME		1,496	1,034	962	0	1,530	1,027	338	0
Retail		10,026	5,239	6,729	0	10,090	5,200	6,244	0
of which: SME		2,834	2,063	1,538	0	2,871	2,050	1,518	0
Secured by mortgages on immovable property and AOC exposures		968	968	368	0	978	970	358	0
of which: SME		10	10	0	0	10	10	0	0
Exposures in default		536	536	225	252	476	476	189	212
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		182	78	117	0	188	88	148	0
Equity		181	178	403	0	154	151	388	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		6,020	6,020	3,711	252	6,421	6,421	4,320	212

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		797	797	29	0	882	881	83	0
Central governments or central banks		66	66	0	0	22	22	22	0
Regional governments or local authorities		68	68	3	0	56	56	3	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		12,130	12,130	372	0	12,898	12,878	362	0
Corporates		7,812	6,568	4,788	0	8,861	7,511	5,791	0
of which: SME		2,825	1,550	961	0	1,479	1,071	860	0
Retail		10,026	10,026	6,729	0	10,090	10,090	6,729	0
of which: SME		4,380	3,595	2,136	0	4,297	3,607	2,145	0
Secured by mortgages on immovable property and AOC exposures		1,432	1,432	623	0	1,388	1,388	588	0
of which: SME		10	10	0	0	10	10	0	0
Exposures in default		1,076	1,076	482	511	1,048	1,048	388	482
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		137	137	71	0	129	129	82	0
Equity		431	431	1,135	0	430	430	1,121	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾		8,061	8,061	6,226	511	8,520	8,520	6,302	482

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN		52	52	65	0	128	128	154	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,468	2,468	82	0	2,898	2,898	64	0
Corporates		48	32	28	0	101	48	38	0
of which: SME		1	1	1	0	1	1	1	0
Retail		1	1	1	0	1	1	1	0
of which: SME		1	1	1	0	1	1	1	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		18	18	21	0	17	17	21	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		68	68	54	0	68	68	54	0
Standardized Total ⁽⁴⁾		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		122	122	12	0	122	121	12	0
Central governments or central banks		135	135	36	0	118	118	27	0
Regional governments or local authorities		13	13	0	0	13	13	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		276	226	41	0	305	254	64	0
Corporates		1,545	1,467	1,332	0	1,896	1,774	1,645	0
of which: SME		242	128	102	0	248	121	78	0
Retail		229	198	108	0	228	189	107	0
of which: SME		140	140	140	0	140	140	140	0
Secured by mortgages on immovable property and AOC exposures		108	95	61	0	136	123	80	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		29	29	16	11	27	27	15	14
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		1,440	711	1,348	0	1,812	938	1,318	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		63	63	64	0	61	61	68	0
Standardized Total ⁽⁴⁾		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		251	251	261	0	511	511	217	0
Central governments or central banks		63	63	11	0	82	80	16	0
Regional governments or local authorities		44	44	12	0	12	12	8	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		658	425	196	0	859	677	230	0
Corporates		1,425	1,297	1,205	0	1,881	1,721	2,079	0
of which: SME		1,485	866	661	0	1,821	827	584	0
Retail		13,440	9,598	9,998	0	13,738	9,826	7,387	0
of which: SME		1,485	1,298	848	0	1,485	1,298	788	0
Secured by mortgages on immovable property and AOC exposures		11,113	8,118	1,154	0	10,118	8,006	1,077	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1,036	608	608	421	1,042	621	650	400
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment		72	61	57	0	71	61	60	0
Collective Investments Undertakings (CIU)		212	112	202	0	209	109	212	0
Equity		0	0	0	0	0	0	0	0
Other exposures		9,884	9,770	2,381	0	10,021	9,911	2,464	0
Standardized Total ⁽⁴⁾		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND		2,822	2,822	308	0	3,131	3,131	659	0
Central governments or central banks		386	32	8	0	391	34	8	0
Regional governments or local authorities		17	17	0	0	17	17	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,772	602	257	0	1,788	251	113	0
Corporates		21,888	21,188	9,388	0	21,888	9,388	9,388	0
of which: SME		2,752	2,0						

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	14,124	14,124	14,124	0	14,124	14,124	14,124	0
	Regional governments or local authorities	1,049	1,049	1,049	0	1,049	1,049	1,049	0
	Public sector entities	3,047	3,047	3,047	0	3,047	3,047	3,047	0
	Multilateral Development Banks	4,402	4,402	4,402	0	4,402	4,402	4,402	0
	International Organisations	1,434	1,434	1,434	0	1,434	1,434	1,434	0
	Institutions	22,841	22,841	8,792	0	22,841	8,792	8,792	0
	Corporates	144,138	100,451	79,712	0	139,142	95,519	72,598	0
	of which: SME	125,379	102,394	8,376	0	125,741	102,946	8,528	0
	Retail	140,139	94,467	65,273	0	140,078	90,955	62,843	0
	of which: SME	36,200	30,253	11,616	0	36,215	29,548	11,748	0
	Secured by mortgages on immovable property and ADC exposures	39,654	33,106	16,618	0	43,118	37,879	17,893	0
	of which: SME	6,217	5,271	3,534	0	6,220	5,422	3,539	0
	Exposures in default	11,240	5,100	5,104	5,941	10,544	4,663	5,110	5,998
	Items associated with particularly high risk	0	0	0	0	420	424	636	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	9,483	7,370	12,956	0	10,112	7,758	14,198	0
Collective investments undertakings (CIU)	180,020	180,020	44,546	0	180,010	180,010	47,286	0	
Equity	98,478	78,047	64,616	0	98,194	77,381	61,987	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	518,995	412,734	285,378	7,881	527,511	412,464	287,999	7,411	

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the table prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. There have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
FRANCE	Central governments or central banks	5,992	6,025	633	0	6,241	6,205	373	0
	Regional governments or local authorities	158	158	158	0	158	158	158	0
	Public sector entities	675	667	667	0	620	757	45	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9,530	8,881	4,373	0	9,516	9,219	4,812	0
	Corporates	10,946	10,334	11,500	0	10,940	10,965	11,641	0
	of which: SME	2,337	1,796	1,480	0	2,351	1,874	1,398	0
	Retail	11,609	11,538	8,021	0	11,607	11,091	8,009	0
	of which: SME	7,411	5,911	3,517	0	7,044	5,805	3,446	0
	Secured by mortgages on immovable property and ADC exposures	3,746	4,273	2,307	0	3,465	4,542	2,100	0
	of which: SME	1,130	1,106	477	0	1,138	1,108	561	0
	Exposures in default	2,675	1,296	1,185	1,000	3,140	1,912	998	1,044
	Items associated with particularly high risk	0	0	0	0	396	392	588	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	5,344	4,417	9,893	0	5,807	4,881	10,076	0
Collective investments undertakings (CIU)	9,048	9,048	22,617	0	10,383	10,383	25,958	0	
Equity	29,617	23,671	19,322	0	29,568	22,927	18,149	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	51,895	41,274	28,578	1,981	52,751	41,246	28,799	1,461	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	112	112	5	0	108	108	1,020	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	7	7	1	0	1	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	12,595	12,588	55	0	11,139	11,117	507	0
	Corporates	891	891	138	0	891	891	126	0
	of which: SME	39	39	39	0	39	39	39	0
	Retail	120	120	12	0	218	218	19	0
	of which: SME	184	184	17	0	191	191	13	0
	Secured by mortgages on immovable property and ADC exposures	11	11	1	0	11	11	1	0
	of which: SME	20	20	5	0	2	2	2	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	118	118	812	0	300	300	767	0	
Other exposures	450	450	155	0	402	391	111	0	
Standardised Total ⁽⁴⁾	1,450	1,450	1,450	0	1,450	1,450	1,450	0	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
BELGIUM	Central governments or central banks	120	120	120	0	120	120	120	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	28	28	28	0	28	28	28	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	478	478	483	0	478	478	483	0
	Corporates	5,568	5,117	5,117	0	6,613	6,613	6,607	0
	of which: SME	1,511	990	990	0	1,608	1,608	1,608	0
	Retail	3,796	2,971	1,462	0	4,945	4,945	4,945	0
	Secured by mortgages on immovable property and ADC exposures	3,983	3,790	3,790	0	2,211	2,211	2,211	0
	of which: SME	8,002	7,990	7,990	0	7,262	7,262	7,262	0
	Exposures in default	238	237	243	312	243	243	131	0
	Items associated with particularly high risk	460	447	467	0	393	393	349	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	88	88	88	0	1,023	1,023	1,023	0
Equity	1,151	1,151	2,877	0	1,188	1,188	2,971	0	
Other exposures	6,171	5,870	6,000	0	6,770	6,522	6,522	0	
Standardised Total ⁽⁴⁾	13,710	13,710	13,710	312	13,710	13,710	13,710	312	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
ITALY	Central governments or central banks	3,217	3,217	425	0	4,920	4,943	1,530	0
	Regional governments or local authorities	1,462	1,462	1,462	0	1,462	1,462	1,462	0
	Public sector entities	1,984	1,914	812	0	3,774	3,774	986	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	517	517	517	0	517	517	517	0
	Corporates	14,479	9,950	7,714	0	14,880	9,911	8,052	0
	of which: SME	2,025	1,407	1,122	0	2,170	1,298	988	0
	Retail	13,145	26,406	17,467	0	13,145	26,339	17,382	0
	Secured by mortgages on immovable property and ADC exposures	5,179	4,911	3,013	0	5,179	4,911	3,013	0
	of which: SME	1,010	991	791	0	1,010	991	791	0
	Exposures in default	300	300	297	1,940	300	299	299	1,940
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	14	14	21	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	162	122	769	0	162	122	775	0
	Collective investments undertakings (CIU)	433	433	634	0	433	433	634	0
Equity	11	11	634	0	11	11	634	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	24,183	24,183	24,183	1,940	24,183	24,183	24,183	1,940	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

BNP Paribas

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	524	524	525		294	294	437	
Regional governments or local authorities	31	31	2		29	29	9	
Public sector entities	35	35	13		10	14	14	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	85	85	82		5,322	5,322	337	
Corporates	14,532	13,354	5,183		8,733	6,468	4,838	
of which: SME	602	598	238		595	403	177	
Retail	13,930	9,957	4,945		8,138	6,065	4,661	
of which: SME	1,028	2,723	1,576		1,008	2,767	1,653	
Secured by mortgages on immovable property and ADC exposures of which: SME	376	347	348		363	363	372	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	452	247	173	246	412	149	176	227
Subordinated debt exposures	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 undertaking (CIU)	0	0	0		0	0	0	
Equity	124	124	803		134	134	792	
Other exposures	6,023	6,723	3,164		5,334	6,333	3,071	
Standardised Total⁽³⁾				392				393

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	720	720	322		830	826	320	
Regional governments or local authorities	40	40	2		203	203	24	
Public sector entities	81	81	2		68	63	2	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	8,011	5,840	2,901		5,402	5,402	341	
Corporates	13,986	11,743	5,225		13,206	11,025	6,182	
of which: SME	1,982	734	382		2,409	1,061	480	
Retail	20,029	12,438	8,319		18,029	10,341	5,704	
of which: SME	5,027	3,792	2,286		3,950	2,968	1,773	
Secured by mortgages on immovable property and ADC exposures of which: SME	1,486	1,402	1,444		1,403	1,403	1,403	
Exposures in default	1,050	527	373		1,087	546	588	
Items associated with particularly high risk	0	0	0	507	0	0	0	541
Subordinated debt exposures	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 undertaking (CIU)	0	0	0		0	0	0	
Equity	440	440	1,303		440	440	1,311	
Other exposures	8,070	8,652	3,759		8,552	9,312	4,009	
Standardised Total⁽³⁾				240				290

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	4	4	5		64	64	110	
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	21	21	21		778	773	44	
Corporates	12,405	12,237	53		11	13	13	
of which: SME	8	8	3		3	2	2	
Retail	16	16	1		122	2	1	
of which: SME	0	0	0		11	4	2	
Secured by mortgages on immovable property and ADC exposures of which: SME	0	1	1		1	1	1	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	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 undertaking (CIU)	0	0	0		0	0	0	
Equity	12	12	32		5	5	17	
Other exposures	5	5	5		5	5	5	
Standardised Total⁽³⁾				0				0

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	126	126	223		99	87	14	
Regional governments or local authorities	11	106	22		304	149	21	
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	80	80	44		74	74	52	
Corporates	2,446	2,287	1,999		3,262	2,277	1,725	
of which: SME	18	18	7		18	18	18	
Retail	239	183	118		349	183	118	
of which: SME	140	125	71		128	125	88	
of which: SME	141	125	71		142	125	71	
Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	11	3	2	1	9
Items associated with particularly high risk	0	0	0		18	18	27	
Subordinated debt exposures	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 undertaking (CIU)	1,969	939	1,485		2,068	1,054	1,754	
Equity	108	108	2,495		102	102	2,018	
Other exposures	880	878	666		1,012	854	615	
Standardised Total⁽³⁾				14				18

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	232	232	145		851	854	232	
Regional governments or local authorities	98	98	19		120	118	23	
Public sector entities	30	4	12		39	37	18	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	605	469	240		209	282	110	
Corporates	8,724	2,281	2,139		4,311	2,900	2,364	
of which: SME	1,281	780	364		1,081	746	565	
Retail	13,093	9,245	6,242		12,387	8,183	5,871	
of which: SME	2,492	1,851	1,136		1,903	1,710	1,046	
of which: SME	2,183	2,080	875		3,012	3,008	682	
Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0		0	0	0	
Exposures in default	1,007	566	378	413	692	566	577	413
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	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 undertaking (CIU)	19	41	31		187	125	185	
Equity	134	134	380		122	122	303	
Other exposures	4,234	3,956	2,425		4,201	5,970	2,437	
Standardised Total⁽³⁾				588				578

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(M€) (Bn. %)								
Central governments or central banks	4,000	4,007	1,507		6,303	10,054	403	
Regional governments or local authorities	182	36	7		177	36	9	
Public sector entities	30	4	1		30	4	4	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	605	395	240		209	282	110	
Corporates	18,100	10,075	9,803		18,075	10,075	9,803	
of which: SME	2,156	1,112	1,193		2,358	1,462	1,462	
Retail	7,200	8,272	4,385		7,200	8,202	4,351	
of which: SME	2,480	2,888	1,700		2,480	2,888	1,700	
of which: SME	8,246	4,891	3,780		11,171	5,310	5,310	
Secured by mortgages on immovable property and ADC exposures of which: SME	2,480	2,211	1,413		2,480	2,211	1,413	
Exposures in default	796	355	384	299	683	311	356	297
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	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 undertaking (CIU)	0	0	0		0	0	0	
Equity	42	42	30		42	42	119	
Other exposures	8,130	7,702	3,745		7,901	7,712	3,723	
Standardised Total⁽³⁾				588				463

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	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			
Consolidated data	Central banks and central governments ⁽³⁾	451,700	276	450,422	2,880	11	471	291,211	62	290,716	4,020	29	211
	Institutions	204,954	180	204,774	10,744	11	211	103,838	184	95,117	18,787	10	211
	Corporates	758,684	12,280	757,851	278,741	8,948	8,819	788,809	12,298	788,031	284,425	8,091	6,883
	Corporates - Of Which: Specialized Lending	81,845	2,011	79,834	35,566	1,776	1,501	81,300	1,824	79,681	29,120	1,156	978
	Corporates - Of Which: SME	44,547	2,284	42,263	20,704	1,816	1,252	40,468	3,800	39,485	19,990	1,415	988
	Retail	268,181	6,413	278,420	56,760	4,266	3,739	281,279	6,449	278,077	57,847	4,200	3,261
	Retail - Secured on real estate property	195,711	1,859	195,294	26,279	1,479	717	196,397	1,874	196,476	30,158	1,484	700
	Retail - Secured on real estate property - Of Which: SME	11,061	208	10,853	2,814	212	88	11,391	247	10,959	2,786	247	80
	Retail - Secured on real estate property - Of Which: non-SME	184,650	1,649	184,441	23,465	1,267	631	185,006	1,427	185,517	27,372	1,237	620
	Retail - Qualifying Revolving	11,880	562	9,915	3,312	307	382	11,813	576	9,881	2,800	320	407
	Retail - Other Retail - Of Which: SME	12,788	4,212	71,811	27,488	2,419	2,640	72,870	4,299	71,720	24,990	2,196	2,654
	Retail - Other Retail - Of Which: non-SME	10,829	2,199	29,569	9,861	1,341	1,279	30,811	2,179	29,746	9,336	1,307	1,243
	Retail - Other Retail - Of Which: non-SME	41,929	1,018	41,842	47,468	1,070	1,361	42,518	1,020	41,975	12,654	1,089	1,412
	Equity	11,272	0	11,261	37,571	0	0	11,669	0	11,660	38,949	0	0
	Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾				151						120			
				216,219						384,536			

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
⁽⁴⁾For the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach												
		As of 30/09/2024						As of 31/12/2024						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
(in EUR, %)	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				
FRANCE	Central banks and central governments ⁽³⁾	12,080	0	12,080	81	0	0	128,001	0	128,000	130	0	8	
	Institutions	155,051	1	154,821	1,981	0	10	16,312	0	14,417	1,899	0	7	
	Corporates	118,956	3,976	118,023	80,691	2,187	1,913	148,828	3,309	113,477	73,309	2,017	1,837	
	Corporates - Of Which: Specialized Lending	20,321	1,446	18,247	12,212	987	833	21,005	1,301	19,940	13,922	732	588	
	Corporates - Of Which: SME	19,738	4,373	146,224	11,217	2,187	2,146	148,300	4,911	146,637	30,271	2,011	2,643	
	Retail	86,377	763	96,179	10,811	353	322	96,754	787	98,755	11,495	984	304	
	Retail - Secured on real estate property	3,343	56	3,243	1,103	26	18	3,541	56	3,541	680	26	17	
	Retail - Secured on real estate property - Of Which: SME	18,125	708	93,036	9,288	327	304	93,214	711	93,214	10,835	339	288	
	Retail - Secured on real estate property - Of Which: non-SME	11,802	556	9,832	3,317	304	378	11,717	570	9,800	2,792	317	403	
	Retail - Qualifying Revolving	19,738	1,054	39,812	16,610	1,499	1,440	39,809	1,074	40,001	11,584	1,120	1,018	
	Retail - Other Retail	18,147	1,727	18,200	6,286	819	938	18,189	1,712	18,269	6,080	826	941	
	Retail - Other Retail - Of Which: SME	11,271	1,378	21,713	10,564	680	687	21,620	1,361	21,812	9,900	694	996	
	Retail - Other Retail - Of Which: non-SME	7,775	0	7,705	25,551	0	0	8,569	0	8,458	26,861	0	0	
	Equity													
	Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets														
IRB Total ⁽⁴⁾														

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	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			
UNITED STATES	Central banks and central governments ⁽³⁾	50,204	0	50,204	83	0	0	45,253	0	44,930	83	0	0
	Institutions	11,080	0	11,080	2,231	0	0	17,014	0	14,417	2,376	0	7
	Corporates	137,641	957	98,138	40,697	885	396	144,637	1,040	101,087	41,111	987	387
	Corporates - Of Which: Specialized Lending	7,885	120	6,396	1,322	96	73	9,001	74	5,499	2,684	67	54
	Corporates - Of Which: SME	1,213	4	1,860	353	0	1	1	0	1	4	0	2
	Retail	555	10	537	1,551	107	10	548	5	549	1,187	0	2
	Retail - Secured on real estate property	288	0	286	19	0	0	287	0	297	186	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	288	0	286	19	0	0	287	0	297	186	0	0
	Retail - Qualifying Revolving	5	0	6	1	0	0	5	0	6	0	0	0
	Retail - Other Retail	264	9	265	125	9	3	246	1	247	99	1	2
	Retail - Other Retail - Of Which: SME	152	6	132	77	8	18	136	1	136	63	1	1
	Retail - Other Retail - Of Which: non-SME	112	2	133	48	1	1	110	2	111	36	1	1
	Equity	388	0	388	1,563	0	0	326	0	326	1,187	0	0
	Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	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			
BELGIUM	Central banks and central governments ⁽³⁾	13,796	0	13,796	47	0	0	25,520	0	25,539	42	0	0
	Institutions	10,024	3	9,923	1,887	3	5	9,914	4	9,901	1,910	3	4
	Corporates	68,134	1,728	50,481	20,700	1,497	903	70,889	1,823	52,846	22,712	1,546	916
	Corporates - Of Which: Specialized Lending	5,020	208	2,790	1,180	113	16	2,607	287	2,799	1,110	117	14
	Corporates - Of Which: SME	7,895	176	7,096	2,112	158	85	8,457	174	7,670	2,668	151	94
	Retail	61,701	344	81,881	17,568	817	428	84,296	976	82,481	12,624	829	819
	Retail - Secured on real estate property	16,650	606	60,621	7,921	383	100	64,614	407	64,196	7,917	387	92
	Retail - Secured on real estate property - Of Which: SME	7,012	309	6,582	1,469	111	34	7,084	130	6,653	1,487	110	32
	Retail - Secured on real estate property - Of Which: non-SME	17,637	297	57,039	6,456	272	66	57,540	277	57,543	6,430	277	60
	Retail - Qualifying Revolving	5	0	1	0	0	0	5	0	4	1	0	0
	Retail - Other Retail	116,848	538	18,216	4,861	429	118	19,667	569	18,264	4,766	441	318
	Retail - Other Retail - Of Which: SME	6,525	164	5,430	1,210	178	100	6,640	176	5,556	1,224	187	108
	Retail - Other Retail - Of Which: non-SME	11,023	375	12,800	3,651	251	218	13,027	393	12,708	3,482	255	210
	Equity	1,214	0	1,210	9,616	0	0	1,218	0	1,214	9,729	0	0
	Collective Investments Undertakings (CIU)												
Other non-credit-obligation assets													
IRB Total ⁽⁴⁾													

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	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			
ITALY	Central banks and central governments ⁽³⁾	20,580	0	20,643	604	0	1	20,410	0	19,154	1,017	0	1
	Institutions	4,137	99	2,511	694	0	103	4,088	99	4,134	740	0	107
	Corporates	59,774	1,089	39,013	22,669	904	679	56,012	1,340	38,303	20,129	798	880
	Corporates - Of Which: Specialized Lending	4,143	11	3,901	2,021	0	27	3,912	13	3,897	238	0	31
	Corporates - Of Which: SME	1,415	373	4,717	2,919	316	211	3,847	280	3,498	2,070	217	174
	Retail	16,212	910	35,127	10,121	1,092	680	31,343	809	25,143	11,180	1,041	997
	Retail - Secured on real estate property	25,493	412	25,493	6,029								

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments ⁽³⁾	22,268	0	22,268	28	0	0	16,994	24	0	0
	Institutions	11,812	0	11,812	2,043	0	2	12,801	0	1,945	0
	Corporates	15,955	948	42,272	18,511	942	204	57,028	788	44,020	727
	Corporates - Of Which: Specialized Lending	7,226	182	6,004	3,417	83	84	7,135	143	5,975	278
	Corporates - Of Which: SME	1,005	60	700	129	5	58	607	304	81	23
	Retail	600	6	629	302	3	2	583	6	607	4
	Retail - Secured on real estate property	174	1	174	21	0	0	175	1	175	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	174	1	174	21	0	0	175	1	175	0
	Retail - Qualifying Revolving	6	0	7	1	0	0	6	0	7	1
	Retail - Other Retail	420	4	448	280	2	1	402	5	425	171
	Retail - Other Retail - Of Which: SME	134	2	134	49	1	0	134	3	134	36
Retail - Other Retail - Of Which: non-SME	286	2	314	231	1	1	268	2	307	135	
Equity	87	0	87	323	0	0	177	0	277	65	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total											

⁽¹⁾Original exposure, unless 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⁾Incl. NGLs and PSDs from Q1 2025

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments ⁽³⁾	13,840	0	13,840	19	0	0	17,092	0	22	0
	Institutions	5,546	0	5,546	408	0	0	6,888	0	2,177	61
	Corporates	36,909	407	22,736	9,423	221	172	36,009	536	22,707	812
	Corporates - Of Which: Specialized Lending	2,820	0	2,820	1,345	0	2	2,728	0	2,132	1,184
	Corporates - Of Which: SME	374	32	300	207	103	3	154	86	86	47
	Retail	362	6	365	92	4	2	356	7	359	80
	Retail - Secured on real estate property	152	3	152	18	2	1	155	3	155	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	150	3	150	18	2	1	153	3	154	1
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	0
	Retail - Other Retail	196	3	189	63	2	1	157	4	161	54
	Retail - Other Retail - Of Which: SME	121	1	121	45	1	0	122	35	122	35
Retail - Other Retail - Of Which: non-SME	45	2	48	18	1	1	48	2	51	19	
Equity	16	0	16	48	0	0	15	0	15	47	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total											

⁽¹⁾Original exposure, unless 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⁾Incl. NGLs and PSDs from Q1 2025

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
JAPAN	Central banks and central governments ⁽³⁾	43,980	0	43,980	134	0	0	27,405	0	27,405	107
	Institutions	2,346	0	2,346	408	0	0	5,214	0	2,259	461
	Corporates	8,912	10	7,807	2,414	7	10	9,347	0	8,033	2,681
	Corporates - Of Which: Specialized Lending	2,701	0	2,637	1,317	0	0	2,880	0	2,880	1,600
	Corporates - Of Which: SME	90	0	30	15	0	0	0	0	0	0
	Retail	22	0	22	3	0	0	19	0	19	2
	Retail - Secured on real estate property	15	0	15	1	0	0	13	0	13	1
	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	1	0	0	13	0	13	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	6	0	6	2	0	0	5	0	5	1
	Retail - Other Retail - Of Which: SME	4	0	4	2	0	0	3	0	3	1
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	
Equity	15	0	15	17	0	0	5	0	5	17	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total											

⁽¹⁾Original exposure, unless 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⁾Incl. NGLs and PSDs from Q1 2025

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments ⁽³⁾	11,978	0	11,978	10	0	0	10,821	0	10,821	10
	Institutions	1,605	0	1,605	397	0	0	629	0	711	140
	Corporates	15,021	653	28,342	16,244	911	195	34,746	691	27,882	15,043
	Corporates - Of Which: Specialized Lending	6,346	308	5,039	4,081	494	10	5,365	347	5,402	1,600
	Corporates - Of Which: SME	1,735	138	1,266	913	317	31	1,563	309	1,248	831
	Retail	9,549	132	8,992	1,697	97	61	8,967	141	9,234	91
	Retail - Secured on real estate property	7,925	98	7,828	1,156	56	20	7,869	65	7,977	1,228
	Retail - Secured on real estate property - Of Which: SME	254	9	244	75	9	2	263	10	263	30
	Retail - Secured on real estate property - Of Which: non-SME	7,671	89	7,584	1,121	47	18	7,606	55	7,714	98
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	1,829	24	1,663	506	40	41	1,633	74	1,635	492
	Retail - Other Retail - Of Which: SME	469	12	422	74	4	9	245	13	244	72
Retail - Other Retail - Of Which: non-SME	1,360	61	1,411	427	36	32	1,371	61	1,421	321	
Equity	766	0	766	2,278	0	0	776	0	776	2,340	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total											

⁽¹⁾Original exposure, unless 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⁾Incl. NGLs and PSDs from Q1 2025

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments ⁽³⁾	11,338	0	11,338	73	0	0	10,018	0	10,018	65
	Institutions	3,353	0	2,092	761	0	0	3,383	0	2,162	788
	Corporates	14,523	54	9,492	4,511	69	20	14,033	10	9,445	4,301
	Corporates - Of Which: Specialized Lending	2,236	0	2,233	1,453	0	3	2,607	0	2,440	1,400
	Corporates - Of Which: SME	184	2	120	10	0	2	125	0	102	72
	Retail	157	7	156	42	4	2	155	8	154	40
	Retail - Secured on real estate property	67	1	67	7	1	0	66	1	66	9
	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	67	1	67	7	1	0	66	1	66	9
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	0
	Retail - Other Retail	87	4	87	24	2	0	84	3	84	31
	Retail - Other Retail - Of Which: SME	57	4	57	24	2	0	63	5	63	24
Retail - Other Retail - Of Which: non-SME	30	2	28	11	0	1	22	2	21	6	
Equity	6	0	6	21	0	0	6	0	6	21	
Collective Investments Undertakings (CIU)											
Other non credit-obligation assets											
IRB Total											

⁽¹⁾Original exposure, unless 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⁾Incl. NGLs and PSDs from Q1 2025

		IRB Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
POLAND	Central banks and central governments ⁽³⁾	154	0	154	7	0	0	207	0	207	1
	Institutions	10	0	10	31	0	0	193	0	178	32
	Corporates	539	0	524	281	0	1	711	0	629	471
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	79	0	79	43	0	0	1	0	1	0
	Retail	39	1	37	12	0	0	41	1	41	0
	Retail - Secured on real estate property	7	0	7	1	0	0	8	0	8	2
	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	7	0	7	1	0	0	8	0	8	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	30	1	30	11	0	0	31	1	31	0
	Retail - Other Retail - Of Which: SME	28	0	28	11	0	0	31	0	31	0
Retail - Other Retail - Of Which: non-SME	2	1	2	0	0	0	2	1	2	0	
Equity	34	0	34	126	0	0	32	0	32	118	
Collective Investments											

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		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	
(In EUR, %)																
Central banks and central governments ⁽³⁾	474,214	0	449,737	5,706	121	0	448,417	18	461,248	5,677	121	0	461,248	5,677	121	0
Institutions	72,190	109	56,859	10,646	1	1	56,859	108	54,525	118,700	1	1	54,525	118,700	1	1
Corporates	895,372	11,155	547,137	246,933	4,665	6,488	864,366	13,207	530,338	241,334	5,119	6,422	530,338	241,334	5,119	6,422
- Of Which: Specialised Lending	792,034	3,384	66,421	26,357	648	760	66,613	1,706	57,899	25,638	1,081	884	57,899	25,638	1,081	884
- Of Which: SME	52,676	1,800	45,056	23,229	986	878	56,820	1,887	45,038	23,755	1,047	872	45,038	23,755	1,047	872
- Of Which: non-SME	281,096	6,617	225,099	57,887	4,022	3,214	275,748	6,740	207,000	58,330	2,083	2,375	207,000	58,330	2,083	2,375
Retail	304,115	2,030	201,458	29,001	1,399	565	201,386	2,151	201,092	29,346	1,339	509	201,092	29,346	1,339	509
- Secured on real estate property	23,642	684	12,788	5,399	332	189	24,826	332	24,389	5,037	282	164	24,389	5,037	282	164
- Secured on real estate property - Of which: SME	170,473	1,407	188,672	29,001	1,067	376	178,768	1,630	178,943	25,429	1,057	345	178,943	25,429	1,057	345
- Secured on real estate property - Of which: non-SME	7,979	305	6,111	2,366	161	155	7,941	313	6,549	2,941	167	59	6,549	2,941	167	59
- Qualifying Revolving	305,080	5,071	59,773	31,709	2,008	2,883	59,773	4,866	87,881	30,455	2,851	2,356	87,881	30,455	2,851	2,356
- Other Retail - Of which: SME	23,987	2,677	22,048	8,620	1,658	1,519	23,773	2,551	22,022	8,721	1,579	1,338	22,022	8,721	1,579	1,338
- Other Retail - Of which: non-SME	46,593	2,395	40,095	17,407	1,250	1,335	43,209	2,432	40,466	17,600	1,278	1,068	40,466	17,600	1,278	1,068
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ⁽⁴⁾							327,586						329,151			

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.
(3) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
(4) Only the most relevant countries are disclosed. There have been cancellations under the following risk Categories of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		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	
(In EUR, %)																
Central banks and central governments ⁽³⁾	117,376	0	117,221	310	0	5	116,349	0	116,433	338	0	5	116,433	338	0	5
Institutions	11,902	1	10,505	2,474	1	4	10,528	0	11,238	2,075	0	1	11,238	2,075	0	1
Corporates	145,024	3,449	109,842	67,442	1,075	1,848	148,828	4,114	112,888	64,549	1,257	1,903	112,888	64,549	1,257	1,903
- Of Which: Specialised Lending	5,334	241	8,403	3,377	133	157	8,343	181	8,403	268	214	157	8,403	268	214	157
- Of Which: SME	21,077	834	19,487	11,546	306	504	21,429	817	19,740	11,639	328	471	19,740	11,639	328	471
- Of Which: non-SME	247,221	4,461	189,427	30,492	2,435	2,344	147,405	4,312	141,751	30,146	2,171	2,387	141,751	30,146	2,171	2,387
Retail	301,484	1,060	100,326	11,418	532	269	101,627	1,060	100,446	11,282	550	250	100,446	11,282	550	250
- Secured on real estate property	21,002	375	21,311	3,018	196	86	21,663	323	21,642	2,284	187	81	21,642	2,284	187	81
- Secured on real estate property - Of which: SME	79,883	485	79,023	8,400	356	183	81,964	737	81,964	8,098	383	169	81,964	8,098	383	169
- Secured on real estate property - Of which: non-SME	7,963	293	6,197	2,362	159	146	7,926	301	6,035	2,337	164	151	6,035	2,337	164	151
- Qualifying Revolving	602,612	3,661	583,220	19,871	2,012	1,587	583,661	3,660	579,664	19,790	2,007	2,206	579,664	19,790	2,007	2,206
- Other Retail - Of which: SME	36,168	1,977	35,426	8,966	1,118	904	36,067	1,928	35,405	8,381	1,099	915	35,405	8,381	1,099	915
- Other Retail - Of which: non-SME	23,843	1,688	23,894	10,815	894	1,548	23,819	1,731	23,448	10,909	921	1,191	23,448	10,909	921	1,191
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ⁽⁴⁾																

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		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	
(In EUR, %)																
Central banks and central governments ⁽³⁾	62,836	0	62,885	189	0	0	64,208	0	64,661	201	0	0	64,661	201	0	0
Institutions	22,188	1	21,505	1,766	0	0	20,923	0	21,918	1,959	0	1	21,918	1,959	0	1
Corporates	164,941	1,084	103,422	34,550	169	392	154,864	1,356	94,821	33,211	207	375	94,821	33,211	207	375
- Of Which: Specialised Lending	8,895	79	6,079	3,347	52	28	6,375	120	6,367	1,559	116	32	6,367	1,559	116	32
- Of Which: SME	7,407	0	881	290	1	0	788	0	788	248	0	1	788	248	0	1
- Of Which: non-SME	1,090	6	5,093	130	3	2	900	5	5,087	180	3	2	5,087	180	3	2
Retail	301,484	1,060	100,326	11,418	532	269	101,627	1,060	100,446	11,282	550	250	100,446	11,282	550	250
- Secured on real estate property	21,002	375	21,311	3,018	196	86	21,663	323	21,642	2,284	187	81	21,642	2,284	187	81
- Secured on real estate property - Of which: SME	79,883	485	79,023	8,400	356	183	81,964	737	81,964	8,098	383	169	81,964	8,098	383	169
- Secured on real estate property - Of which: non-SME	7,963	293	6,197	2,362	159	146	7,926	301	6,035	2,337	164	151	6,035	2,337	164	151
- Qualifying Revolving	602,612	3,661	583,220	19,871	2,012	1,587	583,661	3,660	579,664	19,790	2,007	2,206	579,664	19,790	2,007	2,206
- Other Retail - Of which: SME	36,168	1,977	35,426	8,966	1,118	904	36,067	1,928	35,405	8,381	1,099	915	35,405	8,381	1,099	915
- Other Retail - Of which: non-SME	23,843	1,688	23,894	10,815	894	1,548	23,819	1,731	23,448	10,909	921	1,191	23,448	10,909	921	1,191
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ⁽⁴⁾																

(1) Original exposure, unless 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) Incl. RGA and P&Is from Q1 2025.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		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	
(In EUR, %)																
Central banks and central governments ⁽³⁾	48,228	0	48,494	1,017	0	0	49,271	0	49,620	982	0	0	49,620	982	0	0
Institutions	2,131	0	1,881	376	0	0	2,105	0	2,880	347	0	0	2,880	347	0	0
Corporates	73,095	1,859	51,423	32,222	1,072	883	69,651	1,794	50,205	29,305	884	884	50,205	29,305	884	884
- Of Which: Specialised Lending	2,330	5	1,603	468	8	0	2,011	5	2,611	565	8	0	2,611	565	8	0
- Of Which: SME	19,894	596	15,970	7,727	347	173	15,815	634	15,235	8,002	373	373	15,235	8,002	373	373
- Of Which: non-SME	87,762	1,073	60,811	12,077	618	998	83,796	1,286	60,416	13,473	137	400	60,416	13,473	137	400
Retail	67,027	475	60,657	7,200	263	60	60,652	469	61,624	7,075	271	16	61,624	7,075	271	16
- Secured on real estate property	8,318	126	7,964	1,073	72	37	7,927	124	7,980	1,284	72</					

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(In EUR, %)												
UNITED KINGDOM	Central banks and central governments ⁽³⁾	28,284	0	28,284	42	0	0	0	28,922	43	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	75,107	585	54,119	16,545	83	205	70,202	605	50,704	17,635	88
	Corporates - Of Which: Specialised Lending	5,437	142	4,409	1,882	71	55	5,222	140	4,313	1,555	63
	Corporates - Of Which: SME	114	33	723	13	12	43	62	42	32	13	4
	Retail	163	7	588	260	4	2	570	7	577	236	3
	Retail - Secured on real estate property	180	1	278	26	0	0	179	1	177	25	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	178	1	276	26	0	0	178	1	176	25	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	218	3	295	205	1	1	262	4	271	179	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	218	3	295	205	1	1	261	4	269	179	2
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(In EUR, %)												
GERMANY	Central banks and central governments ⁽³⁾	14,604	0	14,604	33	0	0	0	11,507	97	0	0
	Institutions	4,849	0	2,695	768	0	0	2,295	0	2,268	619	0
	Corporates	39,261	565	18,726	7,340	280	253	36,857	531	17,548	6,557	280
	Corporates - Of Which: Specialised Lending	1,930	0	1,804	886	0	0	2,358	0	1,811	890	0
	Corporates - Of Which: SME	79	2	47	29	0	0	87	2	34	38	0
	Retail	175	7	370	76	5	2	376	7	370	75	4
	Retail - Secured on real estate property	100	3	798	29	1	0	101	3	101	27	1
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	95	3	793	28	1	0	96	3	97	26	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	69	2	68	21	1	2	71	2	68	22	1
	Retail - Other Retail - Of Which: SME	8	0	1	1	0	0	8	0	8	0	0
	Retail - Other Retail - Of Which: non-SME	61	2	67	20	1	2	63	2	61	21	1
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	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 ⁽³⁾	33,783	0	33,783	504	0	0	49,206	0	43,006	95	0
	Institutions	2,437	0	2,437	564	0	0	2,295	0	2,268	568	0
	Corporates	13,998	0	7,648	2,993	0	11	18,027	0	8,134	2,456	0
	Corporates - Of Which: Specialised Lending	2,840	0	2,695	1,111	0	0	2,395	0	2,395	1,231	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	19	0	19	1	0	0	19	0	19	2	0
	Retail - Secured on real estate property	14	0	14	1	0	0	15	0	15	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	0	0	15	0	15	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	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 ⁽³⁾	10,135	0	10,135	15	0	0	9,544	0	9,538	15	0
	Institutions	1,201	0	877	137	0	0	921	0	892	202	0
	Corporates	33,937	703	25,380	14,073	833	185	33,775	812	25,435	14,309	1,015
	Corporates - Of Which: Specialised Lending	4,433	122	3,085	2,027	239	37	4,295	140	3,265	2,478	188
	Corporates - Of Which: SME	2,230	95	1,304	484	229	21	1,337	104	955	700	237
	Retail	9,208	148	8,932	2,026	88	83	9,374	150	9,274	2,028	95
	Retail - Secured on real estate property	7,206	61	7,137	1,365	45	15	7,252	59	7,192	1,370	52
	Retail - Secured on real estate property - Of Which: SME	701	16	694	304	3	6	708	15	701	115	12
	Retail - Secured on real estate property - Of Which: non-SME	6,505	45	6,443	1,061	42	9	6,544	44	6,491	1,255	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,041	180	2,005	758	46	50	2,367	100	2,588	607	56
	Retail - Other Retail - Of Which: SME	951	30	923	273	7	20	962	30	955	187	19
	Retail - Other Retail - Of Which: non-SME	1,090	150	1,082	485	40	30	1,405	70	1,633	420	37
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(In EUR, %)												
SPAIN	Central banks and central governments ⁽³⁾	11,633	0	11,633	72	0	0	11,779	0	11,779	72	0
	Institutions	2,884	0	1,805	947	0	0	1,806	0	2,882	906	0
	Corporates	16,736	30	8,391	3,312	2	14	15,804	11	8,328	3,431	1
	Corporates - Of Which: Specialised Lending	2,504	0	2,237	958	0	0	2,725	0	2,403	1,143	0
	Corporates - Of Which: SME	30	0	19	13	0	0	31	0	19	14	0
	Retail	131	9	149	37	9	2	151	8	148	33	0
	Retail - Secured on real estate property	72	2	72	8	1	2	72	2	71	8	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	71	2	71	8	1	2	71	2	70	8	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	0	20	7	0	0	20	0	20	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	18	2	17	7	1	1	18	2	17	0	1
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach										
		As of 31/03/2025				As of 30/06/2025						
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(In EUR, %)												
POLAND	Central banks and central governments ⁽³⁾	128	0	128	17	0	0	115	0	111	15	0
	Institutions	121	0	209	35	0	0	121	0	111	35	0
	Corporates	1,017	0	637	448	0	1	1,125	0	671	441	1
	Corporates - Of Which: Specialised Lending	53	0	22	0	0	0	55				

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2024

(mln EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Slovakia	286	184	0	0	80	105	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	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	18	292	0	0	0	0	0	0	0
[2Y - 3Y]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		43	43	0	0	0	0	0	41	0	0	13	262	0	0	0	0
[5Y - 10Y]		95	95	0	0	0	0	0	95	0	0	0	0	0	0	0	0
[10Y - more]	54	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	394	392	1	0	133	239	18	292	13	262	0	0	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	1	202	0	0	0	0	0	0	0
[3M - 1Y]		20	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		12	0	12	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	0	0	0
[3Y - 5Y]		151	156	0	0	0	181	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		274	230	173	0	60	41	123	1,781	0	0	0	0	0	0	0	0
[10Y - more]	12	0	12	0	0	0	0	0	139	2,718	0	0	0	0	0	0	
Total	566	389	217	0	60	217	123	2,962	139	2,718	0	0	0	0	0	0	
[0 - 3M]	Spain	246	0	31	0	71	151	0	0	812	0	0	0	0	0	0	0
[3M - 1Y]		186	0	62	0	172	172	25	365	0	1	0	0	0	0	0	0
[1Y - 2Y]		222	0	69	0	69	0	86	1,600	0	0	0	0	0	0	0	0
[2Y - 3Y]		1,027	560	113	0	63	851	0	0	0	3	97	0	0	0	0	0
[3Y - 5Y]		1,795	1,291	345	0	26	1,424	0	0	1	13	1	0	0	0	0	0
[5Y - 10Y]		5,339	4,474	2,052	0	722	2,355	21	419	0	0	0	0	0	0	0	0
[10Y - more]	3,961	3,353	764	0	334	2,854	0	0	0	26	1	0	0	0	0	0	
Total	12,673	9,677	3,448	0	1,216	7,909	199	3,196	5	5	0	0	0	0	0	0	
[0 - 3M]	Sweden	20	19	2	0	0	18	1	2	0	0	0	0	0	0	0	0
[3M - 1Y]		7	6	7	0	0	0	0	0	7	204	0	0	0	0	0	0
[1Y - 2Y]		10	9	10	0	0	0	0	0	5	20	0	0	0	0	0	0
[2Y - 3Y]		5	4	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		13	12	5	0	0	0	0	0	0	35	683	0	0	0	0	0
[5Y - 10Y]		38	37	5	0	33	1	24	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	93	87	34	0	33	1	26	47	0	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	273	0	49	0	127	49	1	3	4	4	0	0	0	0	0	0
[3M - 1Y]		348	233	227	0	121	319	3	20	0	0	0	0	0	0	0	0
[1Y - 2Y]		480	353	74	0	319	99	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		232	163	89	0	181	12	2	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,607	1,299	182	0	251	1,189	2	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,237	1,005	418	0	477	418	0	0	0	0	0	0	0	0	0	0
[10Y - more]	2,887	1,917	1,629	0	105	6	148	0	0	0	0	0	0	0	0	0	
Total	6,962	4,990	1,972	0	3,104	1,886	11	177	0	6	1	0	0	0	0	0	
[0 - 3M]	Iceland	0	0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	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	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	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	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	3	0	0	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	0	0	0
[1Y - 2Y]		1	0	0	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	0	0	0
[3Y - 5Y]		2	0	2	0	0	0	0	0	0	6	123	0	0	0	0	0
[5Y - 10Y]		18	4	18	0	0	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	0	0	0	
Total	25	4	20	0	0	0	3	0	7	6	123	0	0	0	0	0	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2024

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[0 - 3M]	Australia	212	37	4	2	59	27	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		167	58	1	2	9	155	0	0	0	14	280	0	0	0	0	0	
[1Y - 2Y]		609	619	0	2	118	489	0	6	94	0	0	0	0	0	0	0	0
[2Y - 3Y]		541	532	0	2	336	203	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,060	1,191	0	2	1,043	15	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		504	993	0	2	858	44	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	3,437	3,431	6	15	2,424	992	6	94	14	280	0	0	0	0	0	0	21	
[0 - 3M]	Canada	1,528	125	56	0	210	262	428	6,404	129	1,433	14	14	0	0	0	0	
[3M - 1Y]		1,653	1,066	15	0	614	430	172	7,918	0	0	14	14	0	0	0	0	
[1Y - 2Y]		272	274	87	0	41	144	39	4,235	126	2,088	14	14	0	0	0	0	
[2Y - 3Y]		311	313	0	0	62	249	0	4,383	167	0	14	14	0	0	0	0	
[3Y - 5Y]		1,508	1,517	0	0	445	1,369	0	5,523	0	0	14	14	0	0	0	0	
[5Y - 10Y]		1,866	1,875	0	0	750	1,027	0	9,951	140	4,705	14	14	0	0	0	0	
[10Y+ more]	238	260	30	0	51	177	0	0	43	665	14	14	0	0	0	0		
Total	6,266	5,893	219	0	2,173	3,654	2,292	38,415	446	8,693	92	92	0	0	0	0	21	
[0 - 3M]	Hong Kong	276	176	10	0	34	134	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		186	183	0	0	174	10	0	3	7	144	0	0	0	0	0	0	
[1Y - 2Y]		296	296	10	0	296	10	0	176	3	144	0	0	0	0	0	0	
[2Y - 3Y]		173	172	10	0	59	104	0	0	0	7	144	0	0	0	0	0	
[3Y - 5Y]		10	10	0	0	9	0	0	0	0	7	144	0	0	0	0	0	
[5Y - 10Y]		139	138	10	0	138	0	0	0	0	7	144	0	0	0	0	0	
[10Y+ more]	10	9	10	0	0	0	0	0	0	7	144	0	0	0	0	0		
Total	991	881	70	0	443	472	1	23	52	1,007	0	0	0	0	0	0	31	
[0 - 3M]	Japan	5,842	2,347	5,842	0	0	0	0	0	80	332	0	0	0	0	0	0	
[3M - 1Y]		444	0	6	0	350	88	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		770	0	397	0	118	397	0	0	0	0	81	0	0	0	0	0	
[2Y - 3Y]		931	0	886	0	0	46	0	0	0	0	958	0	0	0	0	0	
[3Y - 5Y]		1,758	71	1,699	0	18	81	0	0	0	0	20	0	0	0	0	0	
[5Y - 10Y]		1,381	0	1,230	0	151	0	0	0	0	0	168	0	0	0	0	0	
[10Y+ more]	4,043	1,146	4,043	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	15,171	3,765	14,408	0	293	470	0	80	80	1,960	0	0	0	0	0	0	75	
[0 - 3M]	U.S.	3,414	1,972	2,935	0	118	177	196	2,454	23	89	109	0	0	0	0	0	
[3M - 1Y]		6,671	5,229	5,114	0	600	956	14	785	26	1,127	0	0	0	0	0	0	
[1Y - 2Y]		9,436	7,744	7,939	0	5,618	609	1	68	73	336	24	0	0	0	0	0	
[2Y - 3Y]		9,524	8,083	8,103	0	1,053	367	0	24	5	221	0	0	0	0	0	0	
[3Y - 5Y]		11,990	10,549	4,823	0	1,781	5,370	5	101	70	1,144	0	0	0	0	0	0	
[5Y - 10Y]		22,309	21,467	16,238	0	4,994	2,077	1	54	4	28	0	0	0	0	0	0	
[10Y+ more]	14,191	12,750	10,239	0	994	2,959	0	0	0	0	0	0	0	0	0	0		
Total	77,884	67,790	50,992	0	15,069	12,484	217	1,485	201	3,915	124	124	0	0	0	0	219	
[0 - 3M]	China	79	52	99	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		792	171	433	0	189	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1,274	1,274	797	0	328	149	0	3	3	253	0	0	0	0	0	0	
[2Y - 3Y]		337	357	326	0	31	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		1,027	1,027	710	0	141	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		2,208	2,206	2,106	0	99	0	0	0	0	9	0	0	0	0	0	0	
[10Y+ more]	139	191	186	0	7	0	0	0	0	7	0	0	0	0	0	0		
Total	5,948	5,941	4,395	0	968	585	2	31	52	1,019	248	248	0	0	0	0	49	
[0 - 3M]	Switzerland	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		17	60	2	0	0	1	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		34	28	13	0	21	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		28	23	8	0	19	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		8	7	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		75	62	25	0	28	22	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	17	14	0	0	15	0	0	0	0	0	0	0	0	0	0	0		
Total	235	194	74	0	28	28	0	2	0	0	0	0	0	0	0	0	13	
[0 - 3M]	Other advanced economies non-EEA	288	238	0	0	55	230	1,014	3,047	785	9,048	6	0	0	0	0	0	
[3M - 1Y]		2,412	2,397	2,317	0	27	69	221	12,349	2	81	0	0	0	0	0	0	
[1Y - 2Y]		6,376	6,307	6,189	0	188	188	1	3,980	1	33	0	0	0	0	0	0	
[2Y - 3Y]		1,544	1,508	1,350	0	129	65	34	1,925	161	5,627	0	0	0	0	0	0	
[3Y - 5Y]		973	954	685	0	1	287	79	2,320	17	7,399	0	0	0	0	0	0	
[5Y - 10Y]		2,432	2,385	2,202	0	51	191	0	41,025	7	234	0	0	0	0	0	0	
[10Y+ more]	4,016	3,980	4,016	0	0	0	0	460	24	231	0	0	0	0	0	0		
Total	18,061	17,749	16,989	0	450	621	1,755	28,186	1,194	23,772	37	37	0	0	0	0	161	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[0 - 3M]	Other Central and eastern Europe countries non EEA	33	31	4	0	13	1	19	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		317	317	0	0	38	278	1	19	0	0	0	0	0	0	0	0	
[1Y - 2Y]		691	691	113	0	136	442	1	19	14	235	0	0	0	0	0	0	
[2Y - 3Y]		160	160	35	0	31	84	1	19	0	0	0	0	0	0	0	0	
[3Y - 5Y]		932	932	41	0	357	534	1	19	2	92	0	0	0	0	0	0	
[5Y - 10Y]	1,273	1,273	92	0	96	1,064	1	19	24	484	0	0	0	0	0	0		
[10Y - more]	227	227	33	0	0	194	1	19	0	0	0	0	0	0	0	0	0	
Total	3,638	3,632	318	0	964	2,355	8	133	40	722	0	0	0	0	0	0	683	
[0 - 3M]	Middle East	216	211	188	0	0	26	37	60	910	0	0	663	0	0	0	0	
[3M - 1Y]		248	248	248	0	0	0	0	2	115	0	0	0	0	0	0	0	
[1Y - 2Y]		179	179	179	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		202	201	0	0	0	1	8	34	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,235	1,234	350	0	0	975	0	2	2	88	0	0	0	0	0	0	0
[5Y - 10Y]	699	698	223	0	0	475	0	13	0	0	0	0	0	0	0	0	0	
[10Y - more]	201	200	201	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
Total	2,468	2,461	1,466	0	0	1,423	70	119	39	879	0	0	0	0	0	0	438	
[0 - 3M]	Latin America and the Caribbean	473	460	362	0	10	201	0	0	1,190	39	17	127	0	0	0	0	
[3M - 1Y]		1,504	1,503	1,246	0	0	1,246	0	232	0	0	0	22	0	0	0	0	
[1Y - 2Y]		1,371	1,337	1,038	0	0	1,038	0	279	61	17	0	17	0	0	0	0	
[2Y - 3Y]		541	523	154	0	0	321	66	0	1	17	0	17	0	0	0	0	
[3Y - 5Y]		458	423	120	0	0	300	37	0	1	300	17	127	0	0	0	0	
[5Y - 10Y]	900	836	138	0	0	76	736	0	1	138	17	127	0	0	0	0		
[10Y - more]	152	127	140	0	0	12	12	0	1	17	17	127	0	0	0	0		
Total	5,398	5,208	3,199	0	1,162	1,038	0	0	6	122	891	0	0	0	0	0	716	
[0 - 3M]	Africa	223	207	80	0	17	235	0	2	0	0	22	81	0	0	0	0	
[3M - 1Y]		217	217	19	0	14	184	0	1	8	22	0	21	0	0	0	0	
[1Y - 2Y]		268	266	42	0	3	223	0	2	0	0	0	108	0	0	0	0	
[2Y - 3Y]		418	118	22	0	18	78	0	2	0	22	0	21	0	0	0	0	
[3Y - 5Y]		270	270	53	0	42	176	0	0	0	22	0	21	0	0	0	0	
[5Y - 10Y]	1,078	1,070	264	0	65	749	0	2	0	25	0	21	0	0	0	0		
[10Y - more]	339	326	76	0	7	265	0	38	0	22	0	21	0	0	0	0		
Total	2,613	2,573	556	0	167	1,890	0	46	8	157	291	1	0	0	0	0	1,430	
[0 - 3M]	Others ⁽¹⁾	2,802	2,700	1,460	0	1,187	77	1,241	268	5,376	251	0	0	0	0	0	0	
[3M - 1Y]		3,219	3,122	2,166	0	1,710	1,249	96	1,744	5,194	251	0	0	0	0	0	0	
[1Y - 2Y]		4,938	3,944	798	0	2,147	1,153	75	3,200	2,607	5,194	251	0	0	0	0	0	
[2Y - 3Y]		3,473	3,376	242	0	2,190	1,041	75	1,202	280	5,461	251	0	0	0	0	0	
[3Y - 5Y]		3,933	3,806	859	0	1,985	1,086	75	1,200	267	5,194	251	0	0	0	0	0	
[5Y - 10Y]	3,077	2,932	179	0	1,400	1,093	75	1,200	280	5,336	251	0	0	0	0	0		
[10Y - more]	4,636	4,471	2,031	0	1,400	1,206	107	1,522	267	5,194	251	0	0	0	0	0		
Total	25,196	24,352	4,890	0	12,298	8,008	580	9,311	1,896	36,949	1,757	0	0	0	0	0	1,752	

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). 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 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 0.4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2025

(min EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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											
[0 - 3M]		207	149	207	0	0	0	0	38	1,538	32	4,154	0	0				
[3M - 1Y]		152	96	152	0	0	0	11	428	13	2,319	0	0					
[1Y - 2Y]		8	0	0	0	0	0	1	224	105	1,311	0	0					
[2Y - 3Y]		50	0	0	0	0	0	0	0	9	5,300	0	0					
[3Y - 5Y]		173	116	173	0	0	0	0	0	120	1,639	177	1,644	0	0			
[5Y - 10Y]		358	292	358	0	0	91	168	272	3	5,480	238	238	0	0			
[10Y - more]		235	216	235	0	0	0	0	0	1,000	6,428	0	0					
Total		1,228	872	919	0	91	218	1,481	23,046	444	10,332	0	0			8		
[0 - 3M]	Finland	1,462	0	1,418	0	0	40	287	19	287	11,038	56	56	0	0			
[3M - 1Y]		3,613	3,072	1,174	0	0	494	1,741	108	5,564	193	3,259	0	0				
[1Y - 2Y]		22,551	20,300	171	0	26	22,354	611	8,675	18	32	827	0	0				
[2Y - 3Y]		3,955	3,560	493	0	409	3,053	1,038	10,331	1	24	8	0	0				
[3Y - 5Y]		4,654	4,378	1,887	0	1,027	1,970	486	10,348	78	448	0	0					
[5Y - 10Y]		10,486	9,439	2,534	0	1,899	6,053	543	17,122	41	694	2	0	0				
[10Y - more]		7,507	7,119	1,653	0	1,032	5,224	144	5,224	553	11,788	11	0	0				
Total		54,328	47,860	9,388	0	4,887	40,456	3,653	54,689	1,171	27,225	910	0	0				
[0 - 3M]	France	3,585	0	3,376	0	0	1,256	346	426	426	2,447	1	0			304		
[3M - 1Y]		686	519	234	0	97	373	203	1,569	19	3,358	1	0					
[1Y - 2Y]		1,517	1,150	371	0	250	895	36	4,064	17	1,689	1	0					
[2Y - 3Y]		1,548	1,174	584	0	395	570	142	2,901	52	4,796	1	0					
[3Y - 5Y]		3,676	2,786	1,035	0	1,252	1,388	42	4,280	62	1,788	1	0					
[5Y - 10Y]		5,234	4,348	905	0	2,068	765	11	878	112	8,407	4	0					
[10Y - more]		1,130	849	561	0	257	300	598	3,059	505	6,916	1	0					
Total		17,862	10,825	7,047	0	4,332	6,483	1,177	18,315	1,187	27,589	8	0			97		
[0 - 3M]		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					
[1Y - 2Y]		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					
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[5Y - 10Y]		15	14	0	0	0	0	15	0	0	0	0	0					
[10Y - more]		30	13	0	0	0	0	0	0	0	0	0	0					
Total		30	27	0	0	0	0	15	0	0	0	0	0			4		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0					
[3M - 1Y]		30	9	0	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		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					
[3Y - 5Y]		9	0	0	0	0	0	4	60	0	0	0	0					
[5Y - 10Y]		9	0	0	0	0	0	4	60	0	0	0	0					
[10Y - more]		124	70	0	0	0	0	4	60	173	2,187	0	0					
Total		4	4	0	0	0	0	4	60	51	2,180	0	0			0		
[0 - 3M]		152	70	182	0	0	0	27	417	226	5,243	0	0					
[3M - 1Y]		7	0	7	0	0	0	0	0	0	0	0	0					
[1Y - 2Y]		202	98	7	0	195	7	23	353	12	277	0	0					
[2Y - 3Y]		226	141	234	0	12	23	23	353	12	277	150	0					
[3Y - 5Y]		111	95	111	0	0	0	23	353	12	277	0	0					
[5Y - 10Y]		22	19	3	0	18	3	18	353	12	277	0	0					
[10Y - more]		370	60	152	0	38	23	38	353	12	277	0	0					
Total		828	488	584	0	243	159	247	2,471	83	1,941	150	0			70		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0					
[3M - 1Y]		51	0	0	0	0	0	0	0	14	335	4	4					
[1Y - 2Y]		314	235	26	0	288	0	0	0	0	0	4	4					
[2Y - 3Y]		24	0	0	0	0	0	0	0	0	0	4	4					
[3Y - 5Y]		380	203	60	0	24	0	0	0	0	0	4	4					
[5Y - 10Y]		643	549	159	0	424	0	0	0	0	0	4	4					
[10Y - more]		100	70	100	0	0	0	0	0	0	0	0	0					
Total		1,412	1,016	396	0	60	60	97	14	14	335	30	0			7		
[0 - 3M]		1,563	0	1,519	0	44	61	538	0	0	729	0	0					
[3M - 1Y]		1,819	1,436	1,300	0	9	510	38	0	0	0	0	0					
[1Y - 2Y]		700	552	584	0	0	114	0	0	0	0	0	0					
[2Y - 3Y]		2,076	0	1,638	0	0	1,414	158	5,924	0	448	0	0					
[3Y - 5Y]		2,948	2,326	1,201	0	0	1,747	119	2,960	0	23	0	0					
[5Y - 10Y]		10,378	8,184	1,613	0	2,097	6,640	136	2,868	0	0	0	0					
[10Y - more]		3,970	1,132	2,475	0	180	2,475	1,266	14,738	61	1,428	0	0					
Total		23,455	17,272	8,014	0	2,485	12,956	1,799	27,044	61	1,428	2,025	0			160		

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions	
		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					
[0 - 3M]	Other Central and eastern Europe countries non EEA	4	1	1	0	0	4	0	0	0	0	0	0	3	32	0
[3M - 1Y]		123	124	1	0	45	77	4	378	0	0	0	0	7	7	0
[1Y - 2Y]		663	661	2	0	268	376	19	0	0	0	0	0	3	103	0
[2Y - 3Y]		469	468	1	0	221	35	183	83	9	0	0	0	3	7	0
[3Y - 5Y]		872	866	7	0	300	493	0	0	0	0	0	0	3	7	0
[5Y - 10Y]	1,351	1,340	11	0	117	1,148	66	778	0	0	0	0	3	7	0	
[10Y+ more]	336	326	10	0	1	4	0	0	0	0	0	0	3	7	0	
Total	3,589	3,565	729	0	952	1,858	80	1,230	1	0	0	0	24	172	0	
[0 - 3M]	Middle East	333	329	280	0	0	53	60	1,362	0	0	0	0	7	110	0
[3M - 1Y]		307	308	254	0	53	254	1	354	2	0	0	0	3,352	110	0
[1Y - 2Y]		307	308	254	0	53	254	47	186	0	0	0	0	5	110	0
[2Y - 3Y]		340	340	282	0	59	282	20	95	0	0	0	0	5	110	0
[3Y - 5Y]		373	366	335	0	33	335	0	0	189	0	0	0	1,069	110	0
[5Y - 10Y]	1,268	1,235	289	0	979	0	0	0	0	0	0	0	5	110	0	
[10Y+ more]	314	291	260	0	0	33	0	0	0	0	0	0	16	110	0	
Total	3,242	3,125	1,959	0	6	1,344	123	1,990	191	0	0	0	4,659	768	0	
[0 - 3M]	Latin America and the Caribbean	207	603	734	0	33	30	0	0	0	0	0	0	27	130	0
[3M - 1Y]		1,862	1,860	1,695	0	84	1,695	0	0	0	0	0	0	0	130	0
[1Y - 2Y]		1,651	1,098	407	0	492	195	0	195	0	0	0	0	0	130	0
[2Y - 3Y]		370	366	131	0	195	44	0	44	0	0	0	0	0	130	0
[3Y - 5Y]		561	557	83	0	284	195	7	120	0	0	0	0	0	130	0
[5Y - 10Y]	405	391	112	0	13	281	34	623	0	0	0	0	0	130	0	
[10Y+ more]	269	244	0	0	175	37	0	482	0	0	0	0	0	130	0	
Total	5,374	5,317	3,336	0	1,098	940	77	1,204	1	0	0	0	911	0	0	
[0 - 3M]	Africa	353	180	58	0	34	34	0	0	0	0	0	0	0	74	0
[3M - 1Y]		432	433	24	0	282	126	0	0	0	0	0	0	0	59	0
[1Y - 2Y]		202	179	44	0	18	140	0	0	0	0	0	0	0	59	0
[2Y - 3Y]		139	140	25	0	18	96	0	0	0	0	0	0	0	59	0
[3Y - 5Y]		290	287	96	0	50	144	0	0	0	0	0	0	0	59	0
[5Y - 10Y]	998	970	223	0	53	722	9	152	0	0	0	0	0	59	0	
[10Y+ more]	377	381	150	0	0	137	0	413	0	0	0	0	0	59	0	
Total	2,553	2,450	620	0	455	1,478	39	603	0	0	0	0	427	1	0	
[0 - 3M]	Others ⁽¹⁾	3,695	3,513	1,035	0	1,541	1,119	58	897	277	0	6,327	251	0	0	
[3M - 1Y]		3,235	3,145	1,266	0	1,811	1,168	58	897	290	0	6,010	251	0	0	
[1Y - 2Y]		5,329	5,122	661	0	3,091	1,577	58	897	269	0	6,218	251	0	0	
[2Y - 3Y]		3,724	3,508	618	0	1,886	1,220	58	897	269	0	6,218	251	0	0	
[3Y - 5Y]		3,347	3,133	551	0	1,557	1,240	58	897	276	0	6,406	251	0	0	
[5Y - 10Y]	3,702	3,424	710	0	1,557	1,413	86	1,337	269	0	6,318	251	0	0		
[10Y+ more]	4,310	4,068	1,729	0	1,502	1,079	58	897	269	0	6,318	251	0	0		
Total	27,432	25,911	5,629	0	12,966	8,837	432	6,718	1,919	0	44,613	1,773	0	1,495		

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). 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 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, 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 Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Guyana, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, 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 relation '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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 30/09/2024						As of 31/12/2024					
	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 (2)		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 (2)		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)	59	59	44	44	0	0	22	22	22	22	0	0
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	39	39	23	23	0		0	0	0	0	0	
Non-financial corporations	21	21	21	21	0		22	22	22	22	0	
Loans and advances (including at amortised cost and fair value)	16,082	8,005	3,496	3,196	8,265	2,854	16,313	7,985	3,549	3,260	8,500	2,850
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	3	3	3	0	0	17	3	2	2	0	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0
Other financial corporations	679	406	246	240	225	163	497	386	260	258	162	114
Non-financial corporations	10,109	4,188	1,824	1,665	6,331	1,934	10,535	4,255	1,870	1,725	6,766	2,006
of which: small and medium-sized enterprises	2,124	1,134	473	442	1,375		2,193	1,362	549	526	1,341	
Households	5,274	3,403	1,418	1,283	1,708	757	5,259	3,336	1,411	1,270	1,572	730
DEBT INSTRUMENTS other than HFT	16,141	8,065	3,541	3,240	8,265		16,335	8,007	3,571	3,282	8,500	
Loan commitments given	2,811	517	57	43	1,305	223	2,642	433	45	34	1,323	245
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 31/03/2025						As of 30/06/2025					
	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 (2)		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 (2)		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
(min 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)	21	21	21	21	0	0	20	20	20	20	0	0
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	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	21	21	21	21	0		20	20	20	20	0	
Loans and advances (including at amortised cost and fair value)	16,184	8,188	3,613	3,338	8,395	2,927	16,649	8,397	3,687	3,405	8,778	3,130
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	63	26	18	17	23	0	71	27	19	18	23	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0
Other financial corporations	417	377	256	255	139	103	745	368	260	256	442	98
Non-financial corporations	10,595	4,511	1,980	1,843	6,751	2,089	10,991	4,811	2,059	1,921	7,031	2,354
of which: small and medium-sized enterprises	2,324	1,414	563	531	1,516		2,280	1,257	493	465	1,538	
Households	5,104	3,270	1,354	1,217	1,482	735	4,838	3,187	1,345	1,205	1,282	678
DEBT INSTRUMENTS other than HFT	16,206	8,210	3,635	3,359	8,395		16,669	8,417	3,707	3,425	8,778	
Loan commitments given	2,309	664	93	77	943	221	2,298	610	61	47	1,103	195
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BNP Paribas

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
A Agriculture, forestry and fishing	13,056	491	490	12,941	276	0	11,331	396	395	11,226	224	0	10,955	393	389	10,860	202	0	10,921	381	378	10,838	200	0
B Mining and quarrying	5,413	200	199	5,413	144	0	5,073	70	70	4,787	67	0	5,085	92	92	5,085	89	0	4,003	99	98	4,003	91	0
C Manufacturing	89,202	3,172	2,979	88,859	2,339	0	93,308	3,326	3,286	93,170	2,189	0	87,798	2,922	2,745	87,282	1,959	0	91,172	2,316	2,275	90,737	1,567	0
D Electricity, gas, steam and air conditioning supply	18,257	359	291	17,945	157	0	19,562	259	258	18,582	133	0	17,650	236	235	17,333	109	0	18,875	336	335	18,370	185	0
E Water supply	3,195	231	214	2,932	123	0	3,397	138	136	3,397	118	0	3,282	141	139	3,282	123	0	3,180	137	134	3,180	119	0
F Construction	27,110	2,442	2,414	27,088	1,990	6	25,065	1,889	1,882	24,937	985	11	25,402	2,531	2,521	25,385	1,479	11	25,835	2,327	2,322	25,835	1,409	0
G Wholesale and retail trade	71,100	2,344	2,276	71,027	1,371	0	76,759	2,798	2,743	75,999	1,768	0	74,507	2,405	2,365	74,097	1,418	0	75,677	2,829	2,771	75,610	1,796	0
H Transport and storage	26,334	625	613	26,472	364	0	26,790	614	577	26,734	377	0	26,186	556	525	26,160	362	0	25,340	567	536	25,296	378	0
I Accommodation and food service activities	7,225	542	551	7,220	299	0	7,630	575	551	7,626	276	0	7,209	567	546	7,209	276	0	7,455	570	540	7,455	279	0
J Information and communication	17,370	587	576	17,369	170	0	18,396	634	631	18,268	206	0	19,283	696	696	19,242	212	0	18,625	761	758	18,624	194	0
K Financial and insurance activities	20,266	337	333	20,231	270	0	24,350	450	448	24,292	293	0	28,365	423	422	27,934	294	0	23,301	387	386	23,203	281	0
L Real estate activities	60,766	1,895	1,894	60,765	799	0	60,216	1,890	1,889	60,216	929	0	61,899	1,875	1,868	61,899	933	0	61,610	2,313	2,312	61,610	902	0
M Professional, scientific and technical activities	19,790	685	674	19,351	398	0	24,330	708	691	23,561	428	0	25,097	885	876	25,005	474	0	23,817	858	843	23,781	511	0
N Administrative and support service activities	25,789	366	353	25,771	255	0	25,461	383	379	25,453	293	0	24,403	400	396	24,392	287	0	24,157	414	408	24,157	289	0
O Public administration and defence, compulsory social security	752	52	52	752	41	0	205	11	11	205	6	0	214	22	22	214	5	0	419	11	11	419	5	0
P Education	842	38	37	842	23	0	966	35	35	966	20	0	920	40	40	920	24	0	858	39	39	858	23	0
Q Human health services and social work activities	5,684	378	376	5,684	106	0	5,409	128	127	5,409	80	0	5,468	150	148	5,468	86	0	4,989	124	123	4,989	71	0
R Arts, entertainment and recreation	2,204	127	127	2,204	69	0	2,099	136	136	2,099	70	0	2,121	134	134	2,121	75	0	2,295	141	141	2,295	58	0
S Other services	6,582	262	241	6,581	161	0	6,883	474	274	6,882	151	0	7,457	314	305	7,457	160	0	7,353	411	405	7,353	137	0
Loans and advances	421,127	15,154	14,698	419,448	8,752	6	432,226	14,912	14,518	431,809	8,613	11	431,302	14,780	14,465	431,385	8,566	11	429,882	15,021	14,816	428,614	8,476	0

⁽¹⁾ 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/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)