



2016 EU-wide Transparency Exercise

Bank Name	BNP Paribas SA
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

2016 EU-wide Transparency Exercise

Capital

BNP Paribas SA

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	85,920	88,939	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	69,562	71,220	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,721	26,765	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	51,863	53,498	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	6,147	6,438	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	359	356	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,659	1,671	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,344	-3,018	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-13,509	-13,323	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,010	-1,030	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-880	-983	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-138	-16	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	695	862	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	1,047	753	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-352	109	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,292	7,644	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	2,144	3,411	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	5,148	4,234	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	76,854	78,864	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,066	10,075	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,148	12,115	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-2,688	-2,090	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	1,606	850	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	629,626	633,548	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.05%	11.24%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.21%	12.45%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	13.65%	14.04%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	68,867	70,358	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.94%	11.11%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

BNP Paribas SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	539,456	542,994
Risk exposure amount for securitisation and re-securitisations in the banking book	12,625	10,135
Risk exposure amount for contributions to the default fund of a CCP	554	534
Risk exposure amount Other credit risk	526,277	532,326
Risk exposure amount for position, foreign exchange and commodities (Market risk)	23,764	22,192
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,624	1,180
Risk exposure amount for Credit Valuation Adjustment	3,507	4,412
Risk exposure amount for operational risk	60,548	61,459
Other risk exposure amounts	2,352	2,491
Total Risk Exposure Amount	629,626	633,548

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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BNP Paribas SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	38,000	18,548
Of which debt securities income	3,440	1,566
Of which loans and advances income	27,207	13,333
Interest expenses	15,881	7,530
(Of which deposits expenses)	6,648	3,508
(Of which debt securities issued expenses)	2,476	982
(Expenses on share capital repayable on demand)	0	0
Dividend income	2,404	1,240
Net Fee and commission income	10,798	5,060
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	1,597	1,151
Gains or (-) losses on financial assets and liabilities held for trading, net	3,794	-1,082
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	2,953	1,341
Gains or (-) losses from hedge accounting, net	162	-11
Exchange differences [gain or (-) loss], net	-3,571	1,696
Net other operating income /(expenses)	1,561	876
TOTAL OPERATING INCOME, NET	41,816	21,290
(Administrative expenses)	26,774	13,379
(Depreciation)	1,624	797
(Provisions or (-) reversal of provisions)	-794	57
(Commitments and guarantees given)	19	17
(Other provisions)	-814	40
Of which pending legal issues and tax litigation ¹	4	
Of which restructuring ¹	64	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,801	1,563
(Loans and receivables)	3,767	1,511
(Held to maturity investments, AFS assets and financial assets measured at cost)	34	52
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	982	42
(of which Goodwill)	993	54
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,069	574
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	10,498	6,025
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,036	4,577
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,036	4,577
Of which attributable to owners of the parent	6,694	4,374

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

2016 EU-wide Transparency Exercise
Market Risk
 BNP Paribas SA

	SA		IM										IM												
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)			PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(mln EUR)																									
Traded Debt Instruments	850	497	482	112	813	188							435	113	573	131									
Of which: General risk	112	166	418	98	604	141							370	90	697	163									
Of which: Specific risk	739	330	237	57	540	125							204	48	591	157									
Equities	1	0	263	58	270	62							264	81	263	57									
Of which: General risk	0	0	146	22	1,019	232							164	50	1,091	274									
Of which: Specific risk	0	0	196	50	1,212	235							207	61	1,268	344									
Foreign exchange risk	1,874	979	281	92	316	116							218	58	224	56									
Commodities risk	0	0	74	16	164	37							82	22	102	29									
Total	2,725	1,476	617	161	687	182	308	304	50	64	71	21,039	571	150	733	174	285	217	46	68	65	20,716			

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	49,106	53,840	16,276		43,971	48,390	15,721	
	Regional governments or local authorities	4,408	3,887	655		4,846	4,044	670	
	Public sector entities	14,899	13,053	2,258		15,233	14,789	1,799	
	Multilateral Development Banks	20	20	0		15	15	0	
	International Organisations	1,258	1,258	0		60	60	0	
	Institutions	71,694	73,469	6,912		88,323	90,010	7,546	
	Corporates	151,863	128,195	87,174		162,777	138,567	83,951	
	of which: SME	15,070	13,116	11,640		12,405	10,806	9,907	
	Retail	95,473	72,707	51,715		102,283	78,423	54,659	
	of which: SME	23,605	21,438	13,265		30,172	27,389	16,394	
	Secured by mortgages on immovable property	71,900	62,556	28,872		72,835	63,468	29,226	
	of which: SME	11,325	9,939	5,087		11,386	9,497	4,626	
	Exposures in default	16,105	6,914	7,656	8,943	14,629	5,872	6,466	8,524
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,676	523	465		1,815	559	461	
Equity	5,708	4,059	9,465		6,059	4,072	9,405		
Securitisation	649	616	720		907	878	827		
Other exposures	26,858	26,858	20,647		26,248	26,248	20,149		
Standardised Total	511,717	448,052	232,814	11,406	540,002	475,395	230,880	10,990	

⁽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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
FRANCE	Central governments or central banks	10,078	10,075	57		8,251	8,250	56	
	Regional governments or local authorities	143	137	27		147	134	27	
	Public sector entities	154	188	13		218	194	17	
	Multilateral Development Banks	9	9	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,976	16,631	835		17,931	19,563	1,066	
	Corporates	42,948	40,567	17,001		51,404	48,655	17,138	
	of which: SME	1,021	948	860		1,103	968	850	
	Retail	20,978	12,459	8,584		20,393	12,501	8,468	
	of which: SME	6,344	5,490	3,358		7,009	6,063	3,639	
	Secured by mortgages on immovable property	12,732	13,526	5,804		12,295	12,914	5,444	
	of which: SME	907	1,452	772		1,543	1,421	689	
	Exposures in default	3,104	1,560	1,706	1,312	2,641	1,269	1,416	1,134
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,637	494	425		1,758	501	420	
Equity	2,556	1,386	3,099		2,005	1,038	2,270		
Securitisation									
Other exposures	11,054	11,054	6,633		10,286	10,286	6,350		
Standardised Total²	110,54	110,54	6,633	1,981	10,286	10,286	6,350	1,609	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	13,221	13,228	1,644		8,964	8,964	1,211	
	Regional governments or local authorities	1,056	801	160		1,050	689	147	
	Public sector entities	10,873	10,861	619		12,614	12,929	654	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,386	15,382	457		25,461	25,459	631	
	Corporates	43,638	36,452	29,551		45,559	38,436	25,197	
	of which: SME	3,754	3,581	3,011		1,490	1,287	1,233	
	Retail	22,074	16,978	12,730		27,156	21,906	15,582	
	of which: SME	105	21	12		5,007	4,743	2,710	
	Secured by mortgages on immovable property	21,815	19,529	8,959		23,053	20,528	9,569	
	of which: SME	173	162	87		126	114	60	
	Exposures in default	247	166	215	45	192	127	161	40
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29	29	29		29	29	29	
Equity	56	50	126		193	147	319		
Securitisation									
Other exposures	1,285	1,285	1,363		1,264	1,264	1,218		
Standardised Total²	1,285	1,285	1,363	461	1,264	1,264	1,218	479	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
BELGIUM	Central governments or central banks	5,089	5,089	4,017		5,166	5,165	4,386	
	Regional governments or local authorities	348	348	14		397	397	13	
	Public sector entities	307	307	3		431	430	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	60	60	0		60	60	0	
	Institutions	3,012	3,003	1,499		3,032	3,024	1,506	
	Corporates	2,449	2,396	795		2,896	2,868	855	
	of which: SME	231	198	180		234	194	177	
	Retail	1,870	1,030	763		2,094	1,108	777	
	of which: SME	319	311	224		350	331	194	
	Secured by mortgages on immovable property	63	63	22		111	111	39	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	207	145	183	73	218	126	129	99
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	794	493	955		291	190	394		
Securitisation									
Other exposures	2,351	2,351	2,195		2,790	2,790	2,575		
Standardised Total²	2,351	2,351	2,195	253	2,790	2,790	2,575	203	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

BNP Paribas SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ITALY	Central governments or central banks	4,209	4,209	3,390		4,193	4,193	3,403	
	Regional governments or local authorities	1,704	1,471	294		1,897	1,514	303	
	Public sector entities	3,469	1,651	1,602		1,901	1,104	1,103	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,123	2,070	498		1,820	1,735	502	
	Corporates	9,110	8,713	7,789		9,323	8,794	8,089	
	of which: SME	783	717	621		1,633	1,497	1,385	
	Retail	17,919	14,219	10,341		19,594	15,647	11,377	
	of which: SME	2,228	2,106	1,256		2,638	2,428	1,463	
	Secured by mortgages on immovable property	2,057	2,049	1,321		2,134	2,130	1,135	
	of which: SME	1,108	1,102	663		1,025	1,023	473	
	Exposures in default	6,351	2,435	2,619	3,949	6,179	2,132	2,256	4,029
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	12	9	23		49	17	31		
Securitisation									
Other exposures	4,115	4,115	3,735		4,071	4,071	3,645		
Standardised Total²				4,173				4,240	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,444	1,444	328		1,259	1,259	368	
	Regional governments or local authorities	20	20	4		12	12	3	
	Public sector entities	9	9	2		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,001	8,998	448		10,717	10,715	793	
	Corporates	4,635	4,622	1,637		4,348	4,336	1,766	
	of which: SME	649	646	618		621	620	585	
	Retail	6,101	4,318	2,927		5,528	3,870	2,600	
	of which: SME	2,163	2,163	1,310		1,979	1,979	1,182	
	Secured by mortgages on immovable property	0	0	0		19	19	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	340	44	52	304	252	32	38	226
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	98	94	234		268	133	258		
Securitisation									
Other exposures	2,245	2,245	1,823		1,901	1,901	1,447		
Standardised Total²				391				403	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	569	569	61		466	466	85	
	Regional governments or local authorities	55	55	11		52	52	7	
	Public sector entities	17	17	1		32	32	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,341	13,327	951		12,628	12,615	328	
	Corporates	3,283	3,258	2,317		2,436	2,374	1,511	
	of which: SME	423	422	353		344	343	269	
	Retail	5,272	4,884	3,321		5,187	4,557	3,033	
	of which: SME	2,865	2,864	1,806		3,182	3,014	1,876	
	Secured by mortgages on immovable property	32	32	12		714	702	328	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	213	103	119	99	209	103	113	109
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	22		39	36	87		
Securitisation									
Other exposures	976	976	742		971	971	737		
Standardised Total²				121				136	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
JAPAN	Central governments or central banks	1,166	1,166	251		1,190	1,190	259	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,746	2,745	85		4,334	4,334	144	
	Corporates	1,785	1,785	21		788	787	22	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		1	1	1		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	19	19	19		19	19	19		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BNP Paribas SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	149	4,800	13		120	4,533	10	
	Regional governments or local authorities	0	0	0		7	7	1	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	235	229	49		247	242	52	
	Corporates	1,223	1,216	1,167		1,242	1,221	1,170	
	of which: SME	187	186	186		201	201	201	
	Retail	902	889	667		1,013	994	665	
	of which: SME	901	888	666		1,011	992	663	
	Secured by mortgages on immovable property	9,001	4,371	1,988		8,593	4,197	1,887	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	66	28	29	16	65	34	38	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	44	41	103		192	176	435		
Securitisation									
Other exposures	309	309	212		311	311	214		
Standardised Total²				25				33	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
TURKEY	Central governments or central banks	5,191	5,190	2,768		4,985	4,985	2,712	
	Regional governments or local authorities	139	124	124		158	137	137	
	Public sector entities	3	1	1		3	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,670	1,519	700		1,340	1,201	890	
	Corporates	8,793	7,591	7,105		9,368	7,967	7,402	
	of which: SME	4,387	3,797	3,430		4,660	4,006	3,626	
	Retail	9,024	8,204	5,264		9,336	8,470	5,387	
	of which: SME	5,946	5,139	2,966		6,418	5,566	3,209	
	Secured by mortgages on immovable property	8,070	6,498	3,420		8,074	6,560	3,320	
	of which: SME	4,244	3,397	1,734		3,956	3,190	1,601	
	Exposures in default	479	181	194	302	534	198	213	339
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	576	576	514		591	591	530		
Standardised Total²				457				511	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	81	81	56		56	56	49	
	Regional governments or local authorities	5	5	1		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	10	10	0		15	15	0	
	International Organisations	6	6	0		0	0	0	
	Institutions	174	143	29		226	197	96	
	Corporates	543	527	506		471	449	433	
	of which: SME	2	1	1		0	0	0	
	Retail	38	38	29		39	39	29	
	of which: SME	38	38	28		39	39	29	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	0	0	28	8	2	3	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		24	24	8	
Equity	177	54	96		488	130	168		
Securitisation									
Other exposures	636	636	635		821	821	769		
Standardised Total²				138				50	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach BNP Paribas SA

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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				
(mn 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		295.580	68	294.461	4.877	1	107	289.684	6	288.137	5.213	0	152
Institutions		99.054	549	89.823	14.539	1	328	85.888	569	77.942	15.427	134	297
Corporates		531.453	16.595	410.400	180.713	5.321	10.303	544.565	17.353	426.755	186.528	4.503	10.415
Corporates - Of Which: Specialised Lending		44.036	1.616	36.805	12.476	64	918	42.424	1.489	35.527	12.471	273	1.003
Corporates - Of Which: SME		35.959	5.123	32.362	18.292	4.338	2.622	34.830	5.283	31.557	17.884	2.420	2.856
Retail		243.396	13.195	236.764	49.205	6.894	7.093	251.244	13.234	243.525	48.512	5.447	7.423
Retail - Secured on real estate property		141.514	3.804	141.002	18.095	2.495	1.121	146.773	4.482	140.228	17.922	1.983	1.474
Retail - Secured on real estate property - Of Which: SME		10.287	326	9.806	2.637	195	95	11.355	606	10.791	2.653	124	189
Retail - Secured on real estate property - Of Which: non-SME		131.227	3.478	131.196	15.459	2.300	1.026	137.418	3.876	137.437	15.270	1.859	1.285
Retail - Qualifying Revolving		22.412	1.416	16.852	5.229	300	1.088	22.293	1.351	16.168	4.998	248	1.083
Retail - Other Retail		79.469	7.975	78.911	25.881	4.099	4.895	80.078	7.401	79.129	25.592	3.216	4.866
Retail - Other Retail - Of Which: SME		29.967	3.858	29.208	9.038	2.204	2.136	29.999	3.408	29.363	9.092	1.768	2.043
Retail - Other Retail - Of Which: non-SME		49.502	4.117	49.703	16.842	1.894	2.748	50.079	3.993	49.766	16.500	1.447	2.824
Equity		16.234	0	13.243	44.713	0	0	15.572	0	13.795	46.451	0	99
Securitisation		24.704	0	24.539	136	0	133	28.994	0	28.637	9.307	0	142
Other non credit-obligation assets													
IRB Total					306.088						311.580		

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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				
(mn 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		71.679	0	71.677	213	0	0	85.314	0	85.083	184	0	0
Institutions		14.534	5	12.731	1.827	0	22	14.469	5	12.809	1.592	0	19
Corporates		100.916	1.610	76.452	43.018	238	1.389	104.279	1.743	79.213	43.517	128	1.512
Corporates - Of Which: Specialised Lending		4.839	140	3.725	1.655	4	46	5.257	132	4.103	1.859	1	67
Corporates - Of Which: SME		6.946	149	6.233	4.519	39	94	10.718	666	9.804	7.299	75	541
Retail		114.422	5.438	112.485	19.842	3.476	2.944	116.237	5.080	114.238	18.776	2.011	3.054
Retail - Secured on real estate property		63.813	744	63.761	5.154	1.075	212	68.911	886	68.911	5.282	504	241
Retail - Secured on real estate property - Of Which: SME		2.688	1	2.688	795	90	5	3.600	134	3.600	902	81	40
Retail - Secured on real estate property - Of Which: non-SME		61.125	743	61.073	4.389	984	207	65.311	753	65.311	4.380	523	201
Retail - Qualifying Revolving		13.610	1.050	11.062	3.001	300	707	12.829	973	10.311	2.866	248	730
Retail - Other Retail		36.999	3.644	37.662	11.686	2.101	2.025	34.498	3.220	35.016	10.628	1.159	2.083
Retail - Other Retail - Of Which: SME		14.134	1.692	14.023	4.091	1.089	863	13.128	1.183	13.425	3.789	463	706
Retail - Other Retail - Of Which: non-SME		22.865	1.952	23.638	7.594	1.013	1.162	21.370	2.037	21.590	6.840	696	1.377
Equity		10.867	0	8.773	29.106	0	978	8.256	0	7.636	25.846	0	532
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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				
(mn 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		31.129	0	31.129	36	0	1	34.053	0	34.053	45	0	1
Institutions		11.880	226	9.365	11.03	0	747	8.665	217	7.626	1.140	0	85
Corporates		78.183	1.015	53.835	20.840	0	1	77.060	1.403	52.937	21.208	449	840
Corporates - Of Which: Specialised Lending		3.780	179	3.186	1.053	0	103	3.716	251	3.193	1.027	60	178
Corporates - Of Which: SME		463	31	416	180	0	28	161	0	141	90	0	0
Retail		12	1	13	5	1	1	16	6	15	14	1	2
Retail - Secured on real estate property		6	1	6	2	0	0	32	3	32	6	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	3	0	3	1	0	0
Retail - Secured on real estate property - Of Which: non-SME		6	1	6	2	0	0	28	3	28	5	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	3	1	2	1	0	0
Retail - Other Retail		5	1	6	3	0	0	22	2	21	8	0	2
Retail - Other Retail - Of Which: SME		3	0	3	1	0	0	6	1	7	2	0	1
Retail - Other Retail - Of Which: non-SME		2	0	3	2	0	0	15	2	15	6	0	1
Equity		569	0	404	1.121	0	89	732	0	531	1.569	0	161
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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				
(mn 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		27.096	0	27.013	63	0	2	20.958	0	20.878	59	0	2
Institutions		8.111	16	7.102	961	0	9	8.179	15	7.135	999	0	4
Corporates		60.889	1.801	44.355	17.436	168	897	58.211	1.635	43.049	18.688	139	601
Corporates - Of Which: Specialised Lending		5.521	20	3.279	1.064	2	1	4.295	0	2.645	1.285	0	4
Corporates - Of Which: SME		9.313	752	8.157	103	381	381	8.740	461	7.574	2.785	24	189
Retail		68.609	1.055	66.661	10.678	138	320	72.017	1.293	69.806	10.846	183	467
Retail - Secured on real estate property		51.961	956	51.479	7.166	130	218	53.927	1.111	53.361	7.094	162	342
Retail - Secured on real estate property - Of Which: SME		6.861	260	6.379	1.545	13	68	7.047	403	6.482	1.534	42	124
Retail - Secured on real estate property - Of Which: non-SME		45.101	697	45.100	5.621	117	150	46.880	708	46.880	5.560	119	218
Retail - Qualifying Revolving		485	0	394	76	0	2	478	1	388	77	0	2
Retail - Other Retail		16.162	99	14.788	3.435	8	100	17.612	182	16.058	3.674	22	123
Retail - Other Retail - Of Which: SME		6.277	70	5.580	1.191	4	67	6.808	142	5.867	1.286	21	91
Retail - Other Retail - Of Which: non-SME		9.885	28	9.208	2.244	5	33	10.804	39	10.190	2.389	1	32
Equity		2.558	0	2.221	7.755	0	252	1.835	0	1.781	6.498	0	39
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas SA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
(m€ EUR, %)		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	24,255	0	24,255	159	0	53	30,656	0	30,656	206	0	97
	Institutions	3,525	2	3,385	860	0	6	2,344	2	2,117	768	0	5
	Corporates	47,798	7,719	38,685	24,156	4,646	4,030	48,449	7,615	39,663	21,809	2,548	4,167
	Corporates - Of Which: Specialised Lending	1,134	341	1,064	490	0	109	910	199	840	435	0	106
	Corporates - Of Which: SME	11,743	3,736	10,970	8,777	4,193	1,799	11,947	3,833	11,193	6,747	2,316	1,883
	Retail	38,052	5,638	38,102	12,168	3,261	2,848	38,241	5,750	38,244	11,963	3,221	2,954
	Retail - Secured on real estate property	20,801	2,025	20,801	5,092	1,281	661	20,506	2,383	20,506	4,777	1,208	860
	Retail - Secured on real estate property - Of Which: SME	471	50	471	288	91	17	436	56	436	169	0	20
	Retail - Secured on real estate property - Of Which: non-SME	20,330	1,975	20,330	4,804	1,190	644	20,070	2,327	20,070	4,608	1,208	839
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17,251	3,613	17,301	7,076	1,980	2,187	17,733	3,366	17,737	7,186	2,013	2,094
	Retail - Other Retail - Of Which: SME	9,351	2,076	9,389	3,692	1,109	1,189	9,831	2,063	9,833	3,936	1,268	1,229
	Retail - Other Retail - Of Which: non-SME	7,901	1,538	7,912	3,384	871	998	7,903	1,303	7,904	3,249	745	865
Equity	423	0	318	1,175	0	72	510	0	412	1,454	0	93	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	27,667	0	27,667	41	0	0	11,858	0	11,858	19	0	0
	Institutions	14,380	2	14,035	996	0	2	7,649	1	7,281	1,044	0	3
	Corporates	54,838	298	45,369	10,124	13	252	61,071	431	53,180	11,603	264	292
	Corporates - Of Which: Specialised Lending	4,460	16	3,722	1,015	0	16	3,996	10	3,150	843	16	16
	Corporates - Of Which: SME	528	4	373	90	0	0	70	2	65	27	0	0
	Retail	18	1	18	7	0	0	111	8	112	47	0	2
	Retail - Secured on real estate property	9	1	9	3	0	0	46	5	46	6	0	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	1	6	2	0	0	45	5	45	6	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	3	1	3	1	0	0
	Retail - Other Retail	10	1	10	4	0	0	62	2	64	41	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	12	0	12	6	0	0
	Retail - Other Retail - Of Which: non-SME	9	1	9	4	0	0	51	2	51	35	0	1
Equity	256	0	129	446	0	89	660	0	369	1,047	0	241	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
GERMANY	Central banks and central governments	12,179	0	12,179	241	0	2	9,417	0	9,417	61	0	1
	Institutions	4,881	0	4,723	498	0	1	4,905	0	4,755	670	0	1
	Corporates	17,429	118	11,917	6,120	8	104	16,620	116	11,269	5,513	4	120
	Corporates - Of Which: Specialised Lending	149	0	135	45	0	0	165	0	134	51	0	1
	Corporates - Of Which: SME	301	0	278	173	1	1	232	0	216	145	0	1
	Retail	8,503	298	6,368	2,858	0	239	9,708	331	7,197	3,119	0	239
	Retail - Secured on real estate property	2	0	2	0	0	0	19	1	19	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	18	1	18	3	0	0
	Retail - Qualifying Revolving	3,918	98	1,764	998	0	104	4,327	109	1,794	957	0	86
	Retail - Other Retail	4,583	199	4,602	1,859	0	135	5,363	222	5,384	2,159	0	153
	Retail - Other Retail - Of Which: SME	1	0	2	1	0	0	4	0	3	2	0	0
	Retail - Other Retail - Of Which: non-SME	4,582	199	4,600	1,858	0	135	5,359	222	5,380	2,157	0	153
Equity	50	0	42	125	0	0	8	0	8	27	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
JAPAN	Central banks and central governments	35,619	0	35,619	51	0	0	28,619	0	28,619	44	0	0
	Institutions	3,124	1	2,740	213	0	3	3,536	1	3,095	307	0	4
	Corporates	3,844	0	3,259	740	0	6	4,275	0	3,642	761	0	4
	Corporates - Of Which: Specialised Lending	664	0	623	72	0	4	605	0	548	26	0	3
	Corporates - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail	0	0	0	0	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	0	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	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	7	0	6	21	0	1	8	0	7	25	0	2	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas SA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		
NETHERLANDS	Central banks and central governments	7,969	0	7,967	11	0	0	9,103	0	9,102	11	0	0
	Institutions	2,729	0	2,535	290	0	1	2,208	0	2,010	249	0	1
	Corporates	19,940	73	14,570	6,662	7	78	21,996	105	17,305	8,695	38	60
	Corporates - Of Which: Specialised Lending	333	0	289	95	0	0	434	0	385	141	0	2
	Corporates - Of Which: SME	269	0	254	78	0	0	154	4	143	24	0	0
	Retail	2	1	2	1	0	0	52	2	51	10	0	0
	Retail - Secured on real estate property	1	1	1	0	0	0	36	1	36	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	1	1	0	0	0	32	1	32	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	15	1	14	3	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	1	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	13	0	12	3	0	0
	Equity	89	0	88	324	0	1	225	0	222	682	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		
TURKEY	Central banks and central governments	39	0	39	18	0	0	32	0	32	14	0	0
	Institutions	1,106	0	999	279	0	1	1,409	0	1,205	537	0	1
	Corporates	2,505	15	2,310	1,136	11	12	2,701	3	2,603	1,599	0	12
	Corporates - Of Which: Specialised Lending	205	3	174	109	0	2	317	3	295	190	0	3
	Corporates - Of Which: SME	226	0	222	59	0	0	3	0	3	1	0	0
	Retail	1	1	1	1	0	1	5	1	4	1	0	1
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	0	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	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	0	1	2	1	2	1	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	1	0	1	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	2	0	2	0	0	0
	Equity	29	0	15	55	0	5	0	5	0	18	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		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		
LUXEMBOURG	Central banks and central governments	12,055	0	12,019	77	0	2	17,064	0	16,765	106	0	2
	Institutions	669	0	637	97	0	1	1,214	0	1,183	127	0	1
	Corporates	15,638	202	13,188	6,348	19	161	17,476	379	14,749	6,946	406	167
	Corporates - Of Which: Specialised Lending	307	0	208	153	0	0	429	0	319	222	0	1
	Corporates - Of Which: SME	1,701	12	1,430	373	1	6	1,653	10	1,364	505	3	5
	Retail	6,186	117	6,262	1,179	12	65	6,391	112	6,458	1,196	13	63
	Retail - Secured on real estate property	4,878	75	4,900	666	8	28	5,037	73	5,058	703	8	26
	Retail - Secured on real estate property - Of Which: SME	262	15	263	35	2	4	250	12	252	38	1	4
	Retail - Secured on real estate property - Of Which: non-SME	4,616	61	4,636	631	6	24	4,787	61	4,806	666	7	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1,308	42	1,363	513	4	37	1,353	39	1,398	493	4	36
	Retail - Other Retail - Of Which: SME	172	16	179	50	2	14	168	13	172	43	1	12
	Retail - Other Retail - Of Which: non-SME	1,135	26	1,184	463	3	23	1,185	26	1,226	449	3	24
	Equity	764	0	706	2,599	0	41	972	0	938	3,392	0	29
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

BNP Paribas SA

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	216,380.9	30,703.1	185,677.8	64,697.3	117.6	64,579.6	1,102.3	0.0	1,102.3	118,594.4	0.0	118,594.4	31,395.5	30,500.2	895.3	506.1	0.0	506.1
Austria	3,103.9	0.8	3,103.1															
Belgium	27,767.9	7,960.0	19,807.9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	81.2	0.0	81.2															
Estonia	0.0	0.0	0.0															
Finland	602.3	0.0	602.3															
France	38,544.8	14,276.4	24,268.4															
Germany	12,044.2	33.6	12,010.6															
Greece	0.0	0.0	0.0															
Hungary	270.6	0.0	270.6															
Ireland	901.5	21.6	879.9															
Italy	16,802.8	3,195.9	13,606.9															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	3,194.0	374.0	2,819.9															
Malta	0.0	0.0	0.0															
Netherlands	6,120.1	7.4	6,112.7															
Poland	2,389.2	39.8	2,349.3															
Portugal	1,204.0	5.2	1,198.8															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	6,617.1	602.0	6,015.1															
Sweden	162.3	0.0	162.3															
United Kingdom	14,939.7	61.5	14,878.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	55.9	0.0	55.9															
Switzerland	769.2	230.1	539.1															
Australia	2,881.8	77.2	2,804.7															
Canada	2,527.3	0.0	2,527.3															
China	732.5	0.0	732.5															
Hong Kong	183.7	0.0	183.7															
Japan	7,821.1	0.0	7,821.1															
U.S.	43,642.6	328.1	43,314.6															
Other advanced economies non EEA	2,040.9	1.4	2,039.4															
Other Central and eastern Europe countries non EEA	3,224.1	320.9	2,903.3															
Middle East	16.3	0.0	16.2															
Latin America and the Caribbean	2,110.9	426.5	1,684.4															
Africa	1,065.5	363.2	702.2															
Others	14,563.5	2,377.4	12,186.1															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

BNP Paribas SA

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	228,974.1	31,674.6	197,299.5	74,493.4			962.8			121,040.6			31,898.2			509.6		
Austria	2,926.7	0.7	2,925.9															
Belgium	27,278.2	8,014.3	19,264.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	355.8	0.0	355.8															
Estonia	0.0	0.0	0.0															
Finland	683.3	0.0	683.3															
France	45,653.1	15,107.4	30,545.7															
Germany	12,685.8	134.4	12,551.4															
Greece	0.0	0.0	0.0															
Hungary	196.2	0.0	196.2															
Ireland	1,171.5	0.0	1,171.5															
Italy	16,322.0	2,858.7	13,463.3															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	3,288.4	346.3	2,942.1															
Malta	0.0	0.0	0.0															
Netherlands	5,549.6	8.2	5,541.4															
Poland	2,911.4	37.6	2,873.8															
Portugal	890.8	20.6	870.2															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	8,104.7	36.0	8,068.6															
Sweden	164.5	0.0	164.5															
United Kingdom	10,735.8	45.0	10,690.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	68.5	0.0	68.5															
Switzerland	735.5	97.2	638.3															
Australia	4,182.7	0.0	4,182.7															
Canada	3,080.7	0.0	3,080.7															
China	361.1	6.0	355.0															
Hong Kong	147.1	0.0	147.1															
Japan	11,989.8	0.0	11,989.8															
U.S.	47,252.9	486.3	46,766.7															
Other advanced economies non EEA	1,766.9	0.7	1,766.2															
Other Central and eastern Europe countries non EEA	3,978.3	312.7	3,665.6															
Middle East	959.0	909.2	49.7															
Latin America and the Caribbean	2,198.0	385.4	1,812.5															
Africa	1,185.3	470.7	714.7															
Others	12,150.4	2,397.0	9,753.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dili, Bahrain, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

BNP Paribas SA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	162,617	0	692	692	24	452	0	165,025	0	520	520	44	422	0
Central banks	5,305	0	10	10	0	1	0	4,567	0	1	1	0	1	0
General governments	119,999	0	31	31	0	3	0	122,567	0	0	0	0	0	0
Credit institutions	17,005	0	26	26	0	14	0	16,496	0	14	14	0	14	0
Other financial corporations	13,418	0	231	231	15	85	0	14,254	0	142	142	23	79	0
Non-financial corporations	6,891	0	393	393	9	348	0	7,141	0	363	363	21	327	0
Loans and advances (including at amortised cost and fair value)	730,094	5,514	42,681	42,142	3,407	23,049	12,905	752,789	5,199	42,540	41,825	3,158	23,315	13,276
Central banks	2,303	0	0	0	0	0	0	2,340	0	0	0	0	0	0
General governments	30,531	19	190	132	1	29	500	30,907	332	160	111	1	24	240
Credit institutions	15,607	29	333	333	22	206	303	27,265	19	358	358	4	198	453
Other financial corporations	38,799	12	710	710	19	448	363	36,420	193	695	648	17	424	391
Non-financial corporations	342,287	3,314	25,474	25,312	1,580	13,949	6,284	351,732	2,601	25,127	24,790	1,425	13,887	6,862
of which: small and medium-sized enterprises at amortised cost	101,953	739	12,620	12,571	378	6,433	3,488	100,622	814	11,796	11,727	380	6,187	3,042
Households	300,568	2,140	15,974	15,654	1,784	8,417	5,455	304,126	2,055	16,199	15,918	1,711	8,781	5,328
DEBT INSTRUMENTS other than HFT	892,711	5,514	43,373	42,834	3,431	23,501	12,905	917,814	5,199	43,059	42,345	3,202	23,737	13,276
OFF-BALANCE SHEET EXPOSURES	618,096		1,709	1,621	120	328	1,001	658,000		1,931	1,883	114	347	1,001

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas SA

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	2	2	1	1	0	2	2	1	1	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	1	1	0	0	0	1	1	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	1	1	1	0	1	1	1	1	0
Loans and advances (including at amortised cost and fair value)	12,682	6,809	3,729	3,056	5,224	11,821	6,880	3,706	3,142	4,259
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	113	58	2	2	80	40	30	2	2	301
Credit institutions	0	0	14	14	187	0	0	12	12	34
Other financial corporations	459	104	39	39	58	441	81	39	39	66
Non-financial corporations	5,445	4,100	1,924	1,851	2,386	5,289	4,070	1,923	1,873	1,878
of which: small and medium-sized enterprises at amortised cost	1,510	1,112	484	479	636	1,349	982	419	414	511
Households	6,665	2,546	1,750	1,149	2,513	6,051	2,699	1,730	1,216	1,980
DEBT INSTRUMENTS other than HFT	12,684	6,810	3,729	3,056	5,224	11,823	6,882	3,706	3,142	4,259
Loan commitments given	447	70	4	1	36	195	51	5	2	115

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□