



2019 EU-wide Transparency Exercise

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

2019 EU-wide Transparency Exercise

Key Metrics

BNP Paribas

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	75,310	76,695	77,600	80,197	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	75,310	76,695	77,600	80,197	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	83,990	85,382	87,633	89,787	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	83,990	85,382	87,633	89,787	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	95,325	97,659	100,524	102,502	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	95,325	97,659	100,524	102,502	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	645,362	647,001	666,692	669,488	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	645,362	647,001	666,692	669,488	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.67%	11.85%	11.64%	11.98%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.67%	11.85%	11.64%	11.98%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.01%	13.20%	13.14%	13.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.01%	13.20%	13.14%	13.41%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.77%	15.09%	15.08%	15.31%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.77%	15.09%	15.08%	15.31%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,115,602	1,864,787	2,109,930	2,171,392	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.97%	4.58%	4.15%	4.13%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2019 EU-wide Transparency Exercise

Leverage ratio

BNP Paribas

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	83,990	85,382	87,633	89,787	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	80,808	82,204	84,598	86,752	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,115,602	1,864,787	2,109,930	2,171,392	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,115,499	1,864,689	2,109,930	2,171,392	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.6%	4.2%	4.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.8%	4.4%	4.0%	4.0%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise

Capital
BNP Paribas

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	95,325	97,659	100,524	102,502	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	75,310	76,695	77,600	80,197	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,974	26,993	27,090	27,086	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	60,585	61,970	61,829	63,770	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	118	503	1,361	1,510	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	386	385	385	381	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,764	1,781	1,825	1,878	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,324	-1,590	-1,810	-2,022	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-12,012	-12,162	-11,866	-11,237	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-685	-625	-586	-488	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-255	-242	-274	-274	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-208	-224	-185	-196	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-136	-192	-169	-213	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	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 37(2)(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-136	-192	-169	-213	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 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	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	103	98	0	0	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	103	98	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,680	8,687	10,033	9,590	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,601	5,607	6,998	7,005	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	-450	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	3,079	3,080	3,035	3,035	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	83,990	85,382	87,633	89,787	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,335	12,278	12,891	12,715	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	14,327	15,242	15,800	15,687	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-3,121	-3,094	-3,088	-3,268	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	130	131	179	297	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	645,362	647,001	666,692	669,488	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.67%	11.85%	11.64%	11.98%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.01%	13.20%	13.14%	13.41%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.77%	15.09%	15.08%	15.31%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	75,207	76,596	77,600	80,197	[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),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.65%	11.84%	11.64%	11.98%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

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



2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BNP Paribas

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	514,820	515,499	530,570	531,496	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	228,285	236,952	241,795	241,746	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	243,032	237,155	244,621	243,802	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	43,349	41,146	43,979	45,633	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	27,967	23,543	27,152	29,613	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,820	3,090	3,052	3,062	C 02.00 (R640, c010)
Settlement risk	4	12	12	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,623	7,040	7,991	7,840	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	16,417	19,948	20,442	19,985	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,468	2,222	1,923	2,365	C 02.00 (R530, c010)
Of which IMA	14,949	17,726	18,519	17,620	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,024	921	1,053	713	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	72,813	72,947	72,550	72,516	C 02.00 (R590, c010)
Of which basic indicator approach	5,692	5,619	5,407	5,417	C 02.00 (R600, c010)
Of which standardised approach	9,907	10,393	10,306	10,343	C 02.00 (R610, c010)
Of which advanced measurement approach	57,214	56,935	56,837	56,756	C 02.00 (R620, c010)
Other risk exposure amounts	4,899	4,921	4,924	4,973	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	645,362	647,001	666,692	669,488	

2019 EU-wide Transparency Exercise

P&L
BNP Paribas

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	26,776	36,143	9,762	19,376
Of which debt securities income	1,307	1,798	589	1,293
Of which loans and advances income	20,983	28,461	7,335	14,860
Interest expenses	10,782	14,714	4,564	8,693
(Of which deposits expenses)	5,157	7,269	2,199	4,312
(Of which debt securities issued expenses)	2,240	3,061	866	1,892
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	194	266	80	184
Net Fee and commission income	7,912	10,653	2,534	5,157
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	554	540	198	175
Gains or (-) losses on financial assets and liabilities held for trading, net	2,411	-778	3,112	4,553
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2,849	7,127	-3,055	-3,666
Gains or (-) losses from hedge accounting, net	-737	19	-2	-218
Exchange differences [gain or (-) loss], net	156	-862	1,862	2,904
Net other operating income /(expenses)	1,537	2,094	539	1,192
TOTAL OPERATING INCOME, NET	30,871	40,489	10,465	20,963
(Administrative expenses)	21,440	28,319	7,597	14,166
(Depreciation)	1,202	1,631	593	1,199
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-884	-1,056	58	85
(Commitments and guarantees given)	-31	1	46	66
(Other provisions)	-853	-1,057	11	19
Of which pending legal issues and tax litigation ¹		-38		
Of which restructuring ¹		51		
(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)	1,918	2,796	724	1,314
(Financial assets at fair value through other comprehensive income)	8	41	10	11
(Financial assets at amortised cost)	1,909	2,755	714	1,303
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-37	-18	297	828
(of which Goodwill)	0	30	319	820
Negative goodwill recognised in profit or loss	15	83	1	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	983	1,198	1,244	2,268
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	8,229	10,097	2,442	5,640
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,450	7,986	2,016	4,596
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,450	7,986	2,016	4,596
Of which attributable to owners of the parent	6,080	7,522	1,918	4,386

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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BNP Paribas

(min EUR)		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	216,950				192,699				205,062				186,846				IAS 1.54 (i)					
Financial assets held for trading	724,021	165,080	555,021	3,921	532,376	102,126	425,005	5,246	709,162	172,175	533,087	3,900	764,868	168,148	591,583	5,137	IFRS 7.8(a)(i); IFRS 9. Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	8,375	624	2,144	5,607	8,625	625	2,283	5,717	8,588	650	2,179	5,758	9,054	636	2,475	5,942	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	56,507	40,015	15,620	872	59,398	44,023	14,418	957	58,127	40,186	15,947	1,993	59,503	40,292	17,370	1,842	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	840,273				864,206				899,538				926,756				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	10,933	0	10,933	0	9,762	0	9,762	0	10,979	0	10,979	0	15,026	0	15,026	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,379				2,798				3,907				4,982				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹	152,436				155,690				162,159				173,303									
TOTAL ASSETS	2,011,875				1,825,555				2,057,522				2,140,337				IAS 1.9(a), IG 6					

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

(min EUR)		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	53,783	406	115	-5	-20	-112	56,779	494	114	-7	-21	-112	54,334	534	115	-7	-21	-113	56,243	373	114	-5	-23	-113	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	71,256	510	181	-18	-34	-56	75,334	769	194	-21	-31	-78	79,990	803	196	-21	-31	-75	90,419	810	216	-23	-21	-83	Annex V. Part 1.31, 44(b)
	Loans and advances	674,600	83,444	36,388	-1,497	-3,333	-21,168	689,018	88,824	34,653	-1,539	-3,350	-19,566	722,260	86,171	34,844	-1,597	-3,315	-19,687	739,807	85,682	33,476	-1,547	-3,221	-18,761	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk
BNP Paribas

(min EUR)	SA		IM										IM											
	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			
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	744	702	261	74	758	215						301	75	808	221									
Of which: General risk	203	260	0	0	0	0						0	0	0	0									
Of which: Specific risk	540	442	0	0	0	0						0	0	0	0									
Equities	0	0	197	55	324	102						264	63	458	79									
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	725	1,520	84	17	119	36						113	29	276	58									
Commodities risk	0	0	42	13	68	20						67	19	82	25									
Total	1,468	2,222	330	92	594	174	233	212	19	39	37	14,949	439	124	746	212	195	177	30	38	35	17,726		
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	764	562	248	65	875	257						230	70	919	240									
Of which: General risk	270	293	0	0	0	0						0	0	0	0									
Of which: Specific risk	493	270	0	0	0	0						0	0	0	0									
Equities	0	0	155	33	299	68						129	34	237	58									
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	1,159	1,803	103	26	330	68						84	29	249	97									
Commodities risk	0	0	53	13	70	18						42	14	70	34									
Total	1,923	2,365	335	92	780	234	322	291	37	45	24	18,519	296	88	789	230	289	241	27	35	30	17,620		

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), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	31,123	34,754	13,010		33,940	38,228	14,288	
	Regional governments or local authorities	6,319	4,288	655		6,892	4,747	781	
	Public sector entities	13,271	12,599	2,562		14,219	13,241	2,413	
	Multilateral Development Banks	3	3	0		120	120	0	
	International Organisations	4	4	0		0	0	0	
	Institutions	47,682	48,856	5,655		46,514	46,664	5,360	
	Corporates	113,843	86,100	78,560		122,372	94,870	84,139	
	of which: SME	20,143	16,874	15,686		21,389	17,403	16,274	
	Retail	123,710	93,003	65,626		129,148	96,924	68,398	
	of which: SME	29,682	26,792	15,811		29,655	25,879	15,114	
	Secured by mortgages on immovable property	69,128	58,002	26,062		69,850	57,957	26,082	
	of which: SME	15,159	13,582	6,768		17,447	15,812	7,850	
	Exposures in default	12,292	4,718	5,172	7,198	12,632	5,242	5,919	7,024
	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)	637	191	77		603	188	77		
Equity	4,593	3,656	8,788		4,393	3,543	8,538		
Other exposures	33,357	33,357	23,946		32,046	32,046	22,639		
Standardised Total²	455,963	379,531	230,113	10,267	472,729	393,770	238,634	10,147	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	6,910	6,911	4,591		6,868	6,869	4,881	
	Regional governments or local authorities	261	242	47		310	284	57	
	Public sector entities	416	427	26		502	505	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,162	7,649	1,907		6,138	7,041	1,900	
	Corporates	19,660	14,878	12,712		20,973	16,893	13,834	
	of which: SME	2,401	1,693	1,462		2,458	1,770	1,553	
	Retail	16,947	10,578	7,177		16,898	10,699	7,105	
	of which: SME	7,061	6,016	3,599		6,862	5,578	3,265	
	Secured by mortgages on immovable property	9,453	8,744	4,179		9,716	9,025	4,260	
	of which: SME	806	740	516		1,186	1,139	597	
	Exposures in default	2,288	1,121	1,209	1,128	2,341	1,137	1,229	1,157
	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)	637	191	77		603	188	77		
Equity	1,629	977	2,199		1,437	888	2,015		
Other exposures	15,616	15,616	9,159		13,862	13,862	8,134		
Standardised Total²	69,116	69,116	43,159	1,893	73,024	69,862	43,134	1,827	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	6,997	7,004	556		5,785	5,857	609	
	Regional governments or local authorities	755	402	80		810	416	83	
	Public sector entities	8,965	9,458	518		9,756	10,213	551	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,425	10,429	347		13,625	13,634	468	
	Corporates	27,699	21,230	20,987		29,041	22,368	22,012	
	of which: SME	5,460	4,383	4,162		6,265	5,138	4,879	
	Retail	17,736	15,950	11,452		17,796	16,034	11,516	
	of which: SME	3,007	2,860	1,634		2,983	2,856	1,632	
	Secured by mortgages on immovable property	26,983	22,350	9,982		27,542	22,692	10,091	
	of which: SME	6,576	6,036	2,858		8,778	8,172	3,988	
	Exposures in default	246	162	219	49	247	157	207	69
	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	557	557	1,392		492	492	1,230		
Other exposures	800	800	736		880	880	812		
Standardised Total²	69,116	69,116	43,159	385	73,024	69,862	43,134	389	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
BELGIUM	Central governments or central banks	3,152	3,152	2,872		3,037	3,037	2,821	
	Regional governments or local authorities	299	325	6		774	799	101	
	Public sector entities	308	280	12		298	271	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	687	682	138		274	263	55	
	Corporates	2,063	4,461	2,186		2,066	5,883	2,416	
	of which: SME	758	679	615		834	655	582	
	Retail	2,719	1,878	1,302		2,723	1,904	1,355	
	of which: SME	733	669	395		572	520	317	
	Secured by mortgages on immovable property	1,094	1,075	448		1,262	1,242	516	
	of which: SME	4	4	2		2	2	1	
	Exposures in default	107	63	66	42	110	64	66	45
	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	13	13	32		13	13	32		
Other exposures	2,796	2,796	2,507		2,634	2,634	2,322		
Standardised Total²	69,116	69,116	43,159	55	73,024	69,862	43,134	57	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	1,657	1,654	156		1,772	1,769	91	
	Regional governments or local authorities	3,461	1,806	361		3,455	1,738	348	
	Public sector entities	3,167	2,000	1,980		3,195	1,774	1,743	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,287	1,228	407		1,265	1,206	333	
	Corporates	8,894	7,967	6,752		9,610	8,502	7,196	
	of which: SME	1,938	1,806	1,567		2,193	2,023	1,796	
	Retail	28,607	22,146	16,059		29,373	22,834	16,557	
	of which: SME	3,694	3,342	1,956		3,542	3,224	1,850	
	Secured by mortgages on immovable property	1,535	1,482	689		1,139	1,093	583	
	of which: SME	871	839	361		679	647	325	
	Exposures in default	4,343	1,106	1,210	3,232	4,133	1,151	1,255	2,997
	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	8	8	19		8	8	20		
Other exposures	4,749	4,749	4,181		5,090	5,090	4,145		
Standardised Total ²				3,754				3,548	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	57	57	65		46	46	51	
	Regional governments or local authorities	15	15	3		13	13	3	
	Public sector entities	4	4	1		4	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,248	5,217	232		5,438	5,414	187	
	Corporates	3,811	3,990	3,248		3,986	3,070	3,024	
	of which: SME	1,795	1,779	1,727		1,344	1,280	1,248	
	Retail	11,354	6,738	4,699		11,650	6,896	4,776	
	of which: SME	2,403	2,343	1,403		2,370	2,219	1,268	
	Secured by mortgages on immovable property	1,812	1,740	666		1,818	1,749	679	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	374	122	138	253	365	108	116	262
	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	16	16	41		17	17	42		
Other exposures	1,683	1,683	1,256		1,824	1,824	1,333		
Standardised Total ²				384				394	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	335	307	22		357	357	31	
	Regional governments or local authorities	38	38	8		39	39	8	
	Public sector entities	16	16	3		63	63	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,881	7,865	226		6,097	5,940	194	
	Corporates	4,688	3,588	3,430		4,624	4,232	3,327	
	of which: SME	1,527	1,471	1,395		1,803	1,497	1,456	
	Retail	17,349	11,452	7,977		17,842	11,447	8,052	
	of which: SME	3,816	3,533	2,037		3,412	3,022	1,733	
	Secured by mortgages on immovable property	1,030	988	462		1,058	1,018	473	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	544	230	247	295	543	235	259	291
	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	127	127	318		128	128	321		
Other exposures	1,328	1,328	1,019		1,594	1,594	1,166		
Standardised Total ²				495				564	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	749	747	32		76	74	144	
	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	324	323	65		144	144	29	
	Corporates	1,164	920	920		914	704	703	
	of which: SME	36	34	34		43	4	4	
	Retail	154	120	87		51	33	24	
	of which: SME	22	19	11		13	9	6	
	Secured by mortgages on immovable property	97	59	26		112	79	35	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	3	4	4	5	1	1	4
	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	358	72	74		380	78	81		
Other exposures	766	766	736		727	727	691		
Standardised Total ²				5				4	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
JAPAN	Central governments or central banks	757	757	151		1,398	1,398	282	
	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	4,139	4,139	100		3,026	3,026	70	
	Corporates	27	23	18		38	36	27	
	of which: SME	3	2	1		1	0	0	
	Retail	2	2	1		1	1	1	
	of which: SME	2	2	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	8	8	8		11	11	11		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
SPAIN	Central governments or central banks	339	339	202		354	354	163	
	Regional governments or local authorities	34	34	7		61	61	12	
	Public sector entities	16	14	7		16	14	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	663	649	118		662	648	106	
	Corporates	2,955	2,169	2,139		3,165	2,313	2,288	
	of which: SME	1,225	834	804		1,286	909	888	
	Retail	1,810	1,657	1,107		1,957	1,738	1,109	
	of which: SME	1,173	1,078	673		1,251	1,091	624	
	Secured by mortgages on immovable property	4,309	4,239	1,614		4,313	4,245	1,614	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	595	426	444	171	562	403	413	161
	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	170	170	425		183	183	458		
Other exposures	1,483	1,483	1,014		1,561	1,561	1,052		
Standardised Total ²				254				245	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
POLAND	Central governments or central banks	3,299	3,299	305		6,577	6,577	551	
	Regional governments or local authorities	73	51	10		78	56	11	
	Public sector entities	9	34	3		13	29	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	98	47		174	191	95	
	Corporates	5,516	4,046	3,973		9,510	7,163	7,088	
	of which: SME	1,092	899	850		1,193	973	922	
	Retail	4,489	3,939	2,675		6,971	6,066	4,259	
	of which: SME	2,031	1,711	1,005		2,788	2,262	1,406	
	Secured by mortgages on immovable property	7,507	6,800	3,214		7,526	6,768	3,220	
	of which: SME	3,653	3,265	1,513		3,572	3,170	1,471	
	Exposures in default	999	437	475	345	1,391	829	1,064	385
	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	3	3	8		3	3	8		
Other exposures	575	575	401		725	725	550		
Standardised Total ²				562				645	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	30,943	34,478	13,688		32,110	35,525	13,999	
	Regional governments or local authorities	6,773	5,136	877		5,643	3,494	755	
	Public sector entities	16,024	15,356	2,528		15,734	14,944	2,451	
	Multilateral Development Banks	128	128	0		47	47	0	
	International Organisations	0	0	0		4	4	0	
	Institutions	50,285	50,957	5,150		47,768	48,327	5,428	
	Corporates	124,415	95,762	85,286		124,651	95,569	83,458	
	of which: SME	20,483	16,658	15,745		20,828	16,182	15,240	
	Retail	133,345	99,667	70,357		132,679	99,814	70,312	
	of which: SME	30,516	26,693	15,627		31,529	27,372	15,981	
	Secured by mortgages on immovable property	70,267	58,945	26,315		71,166	59,518	26,519	
	of which: SME	17,497	15,883	7,791		17,811	16,157	7,891	
	Exposures in default	12,629	5,163	5,746	7,085	12,165	4,968	5,444	6,789
	Items associated with particularly high risk	0	0	0		1,553	1,037	1,556	
	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)	570	186	65		549	182	66	
Equity	3,947	3,159	7,601		3,877	3,136	7,562		
Other exposures	36,560	36,560	26,170		36,583	36,583	26,073		
Standardised Total²	485,888	405,497	243,783	10,203	484,530	403,147	243,624	10,050	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	6,774	6,776	4,819		5,648	5,647	3,145	
	Regional governments or local authorities	356	330	66		349	324	65	
	Public sector entities	498	495	42		505	495	47	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,997	7,420	1,615		8,092	9,404	1,890	
	Corporates	22,352	17,135	13,921		22,772	17,591	14,303	
	of which: SME	2,305	1,604	1,478		2,435	1,592	1,466	
	Retail	16,458	10,412	6,880		15,157	9,684	6,338	
	of which: SME	7,018	5,607	3,277		7,003	5,631	3,298	
	Secured by mortgages on immovable property	9,457	8,746	4,129		9,756	8,771	4,094	
	of which: SME	1,243	1,185	626		1,281	1,180	619	
	Exposures in default	2,342	1,200	1,292	1,126	2,354	1,173	1,258	1,178
	Items associated with particularly high risk	0	0	0		11	30	45	
	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)	570	186	65		549	182	66	
Equity	1,409	873	1,982		1,378	856	1,945		
Other exposures	16,752	16,752	10,280		16,230	16,230	9,700		
Standardised Total²	1,819	1,819	1,819	1,819	1,819	1,819	1,819	1,819	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	4,374	4,382	609		5,753	5,760	648	
	Regional governments or local authorities	812	411	82		831	418	84	
	Public sector entities	11,845	12,385	583		11,856	12,406	613	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,260	12,278	402		9,173	9,192	329	
	Corporates	29,210	22,555	22,327		28,196	21,960	21,792	
	of which: SME	5,735	4,640	4,400		5,303	4,264	4,028	
	Retail	18,237	16,198	11,672		17,854	16,003	11,521	
	of which: SME	2,809	2,672	1,527		2,808	2,699	1,542	
	Secured by mortgages on immovable property	28,756	23,809	10,502		28,937	24,049	10,519	
	of which: SME	9,234	8,575	4,122		9,153	8,522	4,083	
	Exposures in default	226	132	177	39	225	130	170	35
	Items associated with particularly high risk	0	0	0		1,075	707	1,061	
	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		
Other exposures	1,009	1,009	923		1,191	1,191	1,110		
Standardised Total²	388	388	388	388	388	388	388	388	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(mln EUR, %)									
BELGIUM	Central governments or central banks	2,775	2,775	2,821		2,706	2,706	2,983	
	Regional governments or local authorities	843	866	117		799	822	119	
	Public sector entities	170	145	2		171	147	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	332	324	68		430	424	89	
	Corporates	2,076	5,442	2,330		2,143	6,353	2,538	
	of which: SME	745	526	496		742	471	439	
	Retail	3,357	2,404	1,689		3,043	2,146	1,491	
	of which: SME	848	774	466		796	718	420	
	Secured by mortgages on immovable property	1,274	1,253	513		1,687	1,664	703	
	of which: SME	1	1	1		2	2	1	
	Exposures in default	109	63	65	45	113	66	69	46
	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	13	13	32		13	13	32		
Other exposures	2,750	2,750	2,425		3,021	3,021	2,713		
Standardised Total²	56	56	56	56	56	56	56	56	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
ITALY	Central governments or central banks	1,853	1,850	43		2,826	2,823	1,488	
	Regional governments or local authorities	3,336	2,130	426		3,290	1,580	316	
	Public sector entities	3,035	1,855	1,835		3,016	1,722	1,695	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	635	575	237		661	601	288	
	Corporates	9,444	8,106	6,884		9,977	8,315	7,024	
	of which: SME	2,256	2,078	1,842		2,266	2,086	1,858	
	Retail	30,343	23,737	17,218		30,756	24,366	17,659	
	of which: SME	3,826	3,440	1,996		4,002	3,605	2,088	
	Secured by mortgages on immovable property	1,127	1,075	570		1,117	1,075	569	
	of which: SME	643	613	306		635	612	304	
	Exposures in default	4,211	1,155	1,249	3,062	3,877	1,084	1,172	2,811
	Items associated with particularly high risk	0	0	0		87	29	43	
	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	8	8	20		8	8	20		
Other exposures	5,694	5,694	4,724		5,677	5,677	4,681		
Standardised Total ²				3,635				3,376	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	12	12	19		15	15	18	
	Regional governments or local authorities	12	12	2		8	8	2	
	Public sector entities	4	3	1		43	42	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,759	5,737	210		5,033	5,015	172	
	Corporates	4,378	3,497	3,456		4,414	3,448	3,404	
	of which: SME	1,657	1,592	1,563		1,409	1,323	1,291	
	Retail	12,445	7,185	4,985		12,075	6,975	4,842	
	of which: SME	2,430	2,260	1,291		2,362	2,190	1,254	
	Secured by mortgages on immovable property	1,815	1,799	676		1,171	1,140	427	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	367	117	129	276	343	81	88	262
	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	27	27	66		27	27	66		
Other exposures	2,034	2,034	1,439		1,902	1,902	1,345		
Standardised Total ²				416				384	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
GERMANY	Central governments or central banks	372	372	31		292	292	25	
	Regional governments or local authorities	33	33	7		3	3	1	
	Public sector entities	12	12	2		16	16	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,198	9,042	346		9,662	9,507	270	
	Corporates	5,906	5,929	4,481		5,098	5,323	3,555	
	of which: SME	1,837	1,572	1,533		1,865	1,514	1,471	
	Retail	18,712	11,924	8,405		19,155	11,909	8,386	
	of which: SME	3,305	3,059	1,756		3,471	3,106	1,784	
	Secured by mortgages on immovable property	1,112	1,081	503		1,155	1,121	521	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	537	232	256	294	582	262	290	289
	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	119	119	297		115	115	287		
Other exposures	1,441	1,441	998		1,750	1,750	1,256		
Standardised Total ²				509				505	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	31	27	30		27	24	23	
	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	146	145	29		148	147	31	
	Corporates	1,099	801	786		1,250	908	871	
	of which: SME	38	3	2		38	4	4	
	Retail	79	48	34		60	38	27	
	of which: SME	12	9	5		12	8	5	
	Secured by mortgages on immovable property	39	33	19		26	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	11	6	9	4
	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	318	65	68		277	58	62		
Other exposures	812	812	762		799	799	757		
Standardised Total ²				4				6	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BNP Paribas

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
JAPAN	Central governments or central banks	642	642	10		62	62	23	
	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	3,656	3,655	93		3,258	3,258	94	
	Corporates	23	23	18		57	25	20	
	of which: SME	0	0	0		3	1	0	
	Retail	2	2	1		5	3	2	
	of which: SME	2	2	1		5	3	2	
	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	3	3	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	47	47	47		45	45	45		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
SPAIN	Central governments or central banks	358	358	160		367	366	122	
	Regional governments or local authorities	23	23	5		39	38	8	
	Public sector entities	18	17	8		7	6	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	577	564	110		465	454	98	
	Corporates	3,366	2,433	2,411		3,169	2,137	2,117	
	of which: SME	1,401	1,004	985		1,451	949	934	
	Retail	2,049	1,823	1,172		2,254	1,976	1,287	
	of which: SME	1,284	1,125	648		1,360	1,156	671	
	Secured by mortgages on immovable property	4,127	4,060	1,533		4,293	4,227	1,588	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	568	409	420	160	556	399	408	156
	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	192	192	480		184	184	460		
Other exposures	1,666	1,666	1,117		1,696	1,696	1,094		
Standardised Total ²				241				241	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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
(m€ EUR, %)									
POLAND	Central governments or central banks	6,208	6,220	551		6,447	6,447	532	
	Regional governments or local authorities	67	48	10		71	53	11	
	Public sector entities	13	23	4		21	23	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	298	328	142		174	205	86	
	Corporates	8,323	6,166	6,113		8,697	6,308	6,034	
	of which: SME	1,067	914	880		876	665	618	
	Retail	6,856	5,832	4,093		7,136	6,251	4,267	
	of which: SME	2,544	2,130	1,317		3,440	2,954	1,794	
	Secured by mortgages on immovable property	7,610	6,753	3,225		8,544	7,390	3,660	
	of which: SME	3,287	2,920	1,337		3,602	3,189	1,492	
	Exposures in default	1,214	655	808	357	1,084	509	581	371
	Items associated with particularly high risk	0	0	0		67	38	57	
	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	3	3	8		3	3	8		
Other exposures	770	770	590		737	737	554		
Standardised Total ²				627				646	

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

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

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018														
		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												
(min EUR, %)																					
Consolidated data	Central banks and central governments	329,978	116	328,831	2,751	4	78	310,226	103	309,252	2,614	0	86								
	Institutions	78,822	313	71,082	12,501	9	241	69,970	316	60,142	10,739	10	274								
	Corporates	584,172	14,496	452,567	200,016	971	9,415	562,638	13,115	431,609	191,895	621	8,673								
	Corporates - Of Which: Specialised Lending	31,924	441	25,328	11,793	61	338	31,405	418	24,645	10,698	25	325								
	Corporates - Of Which: SME	47,409	3,828	42,511	21,433	154	2,635	40,569	3,306	36,332	19,370	220	2,208								
	Retail	261,838	11,143	257,196	52,462	4,348	7,307	263,562	10,574	258,913	52,479	4,183	6,685								
	Retail - Secured on real estate property	165,660	4,087	165,214	21,075	1,918	1,577	167,907	3,969	167,485	20,712	1,795	1,446								
	Retail - Secured on real estate property - Of Which: SME	11,144	639	10,684	2,798	182	233	11,742	687	11,302	3,079	213	250								
	Retail - Secured on real estate property - Of Which: non-SME	154,516	3,448	154,530	18,277	1,736	1,344	156,164	3,282	156,183	17,633	1,582	1,197								
	Retail - Qualifying Revolving	18,193	1,168	15,187	3,684	223	1,157	18,031	1,150	15,028	3,768	358	1,080								
	Retail - Other Retail	77,985	5,888	76,795	27,703	2,107	4,573	77,624	5,454	76,401	27,999	2,030	4,158								
	Retail - Other Retail - Of Which: SME	28,543	2,718	27,482	8,287	1,278	1,747	28,030	2,478	26,997	8,140	1,187	1,555								
	Retail - Other Retail - Of Which: non-SME	49,442	3,170	49,313	19,416	829	2,826	49,593	2,976	49,403	19,860	843	2,603								
	Equity	13,525	0	13,119	43,349	0	0	12,959	0	12,534	41,146	0	0								
Other non credit-obligation assets				154	0	0				248											
IRB Total ²				311,233						299,120											

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

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018														
		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												
(min EUR, %)																					
FRANCE	Central banks and central governments	107,843	0	107,613	155	0	0	174,887	0	174,658	196	0	2								
	Institutions	12,625	30	11,022	1,774	0	7	10,044	30	8,598	1,675	0	8								
	Corporates	111,211	1,296	85,889	49,506	138	1,686	105,405	1,297	82,475	48,612	151	1,663								
	Corporates - Of Which: Specialised Lending	4,589	0	2,946	1,658	0	13	4,732	0	3,147	1,677	0	11								
	Corporates - Of Which: SME	19,694	604	18,001	11,721	69	709	15,359	565	14,066	10,921	89	669								
	Retail	132,269	4,579	129,235	23,663	1,883	3,264	133,527	4,618	130,424	23,574	1,918	3,325								
	Retail - Secured on real estate property	83,072	861	83,074	6,971	445	177	84,104	864	84,106	6,514	451	155								
	Retail - Secured on real estate property - Of Which: SME	3,410	125	3,411	933	65	29	3,370	122	3,370	943	64	29								
	Retail - Secured on real estate property - Of Which: non-SME	79,661	735	79,663	6,038	380	148	80,734	742	80,736	5,571	387	126								
	Retail - Qualifying Revolving	12,402	909	9,221	2,639	256	919	12,392	931	9,211	2,714	290	912								
	Retail - Other Retail	36,795	2,809	36,941	14,053	1,182	2,168	37,030	2,822	37,107	14,347	1,177	2,258								
	Retail - Other Retail - Of Which: SME	13,361	1,033	13,163	4,040	542	565	13,416	1,028	13,216	4,143	544	565								
	Retail - Other Retail - Of Which: non-SME	23,434	1,776	23,778	10,014	639	1,602	23,614	1,795	23,891	10,203	633	1,693								
	Equity	7,256	0	7,128	23,809	0	0	6,919	0	6,778	22,477	0	0								
Other non credit-obligation assets																					
IRB Total																					

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

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018														
		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												
(min EUR, %)																					
UNITED STATES	Central banks and central governments	35,348	0	35,348	21	0	0	19,661	0	19,661	7	0	0								
	Institutions	7,174	31	6,012	920	0	19	10,839	29	7,443	724	0	18								
	Corporates	94,013	772	67,228	20,507	104	491	93,946	722	67,101	21,688	48	574								
	Corporates - Of Which: Specialised Lending	3,806	15	3,117	1,305	1	23	4,082	15	3,286	1,280	1	30								
	Corporates - Of Which: SME	760	0	553	148	0	0	449	0	331	59	0	0								
	Retail	63	4	62	12	2	2	62	4	61	15	2	2								
	Retail - Secured on real estate property	30	2	30	4	1	1	33	2	33	6	1	1								
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0								
	Retail - Secured on real estate property - Of Which: non-SME	29	2	29	4	1	1	32	2	32	6	1	1								
	Retail - Qualifying Revolving	7	0	7	1	0	0	7	0	7	1	0	0								
	Retail - Other Retail	25	2	25	7	1	1	22	2	22	8	1	1								
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	0	5	1	4	1	0	1								
	Retail - Other Retail - Of Which: non-SME	21	2	21	6	1	1	18	1	17	7	1	1								
	Equity	635	0	602	1,957	0	0	600	0	569	1,853	0	0								
Other non credit-obligation assets																					
IRB Total																					

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

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018														
		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												
(min EUR, %)																					
BELGIUM	Central banks and central governments	39,464	0	39,463	45	0	3	10,732	0	10,730	24	0	3								
	Institutions	10,757	9	10,085	1,131	0	2	9,631	9	8,929	871	0	2								
	Corporates	63,721	1,348	47,639	22,140	66	726	65,598	1,476	49,199	21,833	117	754								
	Corporates - Of Which: Specialised Lending	4,392	0	2,959	1,188	0	5	4,529	9	3,156	1,215	16	16								
	Corporates - Of Which: SME	10,087	346	9,006	3,075	24	181	10,955	360	9,634	3,070	46	181								
	Retail	73,678	1,113	71,780	12,097	223	427	74,258	1,127	72,406	12,154	228	402								
	Retail - Secured on real estate property	55,071	826	54,613	8,038	107	196	55,690	830	55,252	8,052	106	177								
	Retail - Secured on real estate property - Of Which: SME	6,553	293	6,093	1,355	26	93	6,593	289	6,154	1,320	25	86								
	Retail - Secured on real estate property - Of Which: non-SME	48,519	533	48,520	6,683	81	103	49,098	541	49,098	6,732	81	90								
	Retail - Qualifying Revolving	494	12	405	77	7	11	497	12	407	75	7	10								
	Retail - Other Retail	18,113	276	16,763	3,982	109	220	18,071	286	16,746	4,027	115	215								
	Retail - Other Retail - Of Which: SME	6,369	113	5,527	1,174	16	93	6,490	116	5,665	1,184	16	87								
	Retail - Other Retail - Of Which: non-SME	11,743	163	11,236	2,807	93	127	11,581	170	11,081	2,843	98	129								
	Equity	2,050	0	2,016	7,060	0	0	1,971	0	1,938	6,789	0	0								
Other non credit-obligation assets																					
IRB Total																					

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

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018														
		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												
(min EUR, %)																					
ITALY	Central banks and central governments	21,048	0	21,047	143	0	51	21,705	0	21,704	145	0	55								
	Institutions	2,421	101	2,086	547	0	107	2,612	100	2,298	808	0	122								
	Corporates	49,959	6,708	40,240	20,735	237	3,725	49,904	5,630	39,006	19,961	108	2,904								
	Corporates - Of Which: Specialised Lending	342	133	333	258	0	90	335	158	334	224	0	108								
	Corporates - Of Which: SME	9,317	2,531	8,742	4,011	58	1,502	8,421	2,019	7,874	3,663	60	1,109								
	Retail	37,224	4,722	37,224	10,525	2,067	2,952	36,849	4,176	36,854	10,258	1,846	2,489								
	Retail - Secured on real estate property	21,860	2,320	21,860	5,196	1,351	1,175	22,532	2,193	22,532	5,282	1,223	1,089								
	Retail - Secured on real estate property - Of Which: SME	880	206	880	467	89	105	1,553	263	1,553	780	123	131								
	Retail - Secured on real estate property - Of Which: non-SME	20,980	2,114	20,980	4,729	1,261	1,071	20,979	1,930	20,980	4,502	1,100	958								
	Retail - Qualifying Revolving	4	0	3	1	0	0	3	0	3	1	0	0								
	Retail - Other Retail	15,360	2,402	15,361	5,329	716	1,776	14,313	1,982	14,318	4,976	623	1,400								
	Retail - Other Retail - Of Which: SME	8,334	1,536	8,334	2,946	716	1,065	7,532	1,305	7,536	2,670	623	878								
	Retail - Other Retail - Of Which: non-SME	7,026	865	7,027	2,383	0	711	6,781	677	6,782	2,306	0									

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	12,444	0	12,444	15	0	0	2,393	0	7,393	11	0	0
	Institutions	8,898	1	8,480	1,414	0	3	5,036	1	4,635	832	0	3
	Corporates	50,631	513	41,596	11,234	15	342	41,590	462	32,050	9,901	3	345
	Corporates - Of Which: Specialised Lending	3,097	0	2,683	895	0	4	2,889	2	2,389	703	3	3
	Corporates - Of Which: SME	1,280	15	1,181	168	0	2	454	15	422	176	0	3
	Retail	167	2	169	83	2	1	153	5	161	70	2	2
	Retail - Secured on real estate property	45	1	45	7	1	0	52	4	52	8	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	1	44	7	1	0	51	4	52	8	1	1
	Retail - Qualifying Revolving	5	0	4	1	0	0	8	1	8	1	0	0
	Retail - Other Retail	118	1	120	74	1	0	93	1	101	61	1	1
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	114	1	117	73	0	0	90	1	98	60	1	1
	Equity	452	0	419	1,240	0	0	470	0	440	1,297	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	11,690	0	11,690	26	0	0	9,836	0	9,836	26	0	0
	Institutions	3,307	0	3,106	292	0	2	2,449	0	2,276	297	0	1
	Corporates	20,926	111	14,622	6,712	6	83	17,231	142	11,798	5,354	30	103
	Corporates - Of Which: Specialised Lending	525	0	410	202	0	0	422	0	347	117	0	1
	Corporates - Of Which: SME	377	2	339	143	0	2	352	2	310	99	0	2
	Retail	182	7	185	39	2	4	192	8	195	39	1	4
	Retail - Secured on real estate property	118	4	118	18	1	1	118	4	118	18	1	1
	Retail - Secured on real estate property - Of Which: SME	5	0	4	1	0	0	6	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	113	4	113	18	1	1	112	4	113	18	1	1
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail	60	3	64	20	1	3	70	3	74	20	1	3
	Retail - Other Retail - Of Which: SME	13	1	13	4	0	1	11	1	11	3	0	1
	Retail - Other Retail - Of Which: non-SME	48	2	51	16	1	2	59	3	63	17	1	2
	Equity	38	0	29	69	0	0	34	0	25	54	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	14,089	0	14,278	17	0	0	1,503	0	1,690	7	0	0
	Institutions	1,555	0	1,522	307	0	0	870	0	837	173	0	0
	Corporates	26,256	200	21,719	8,836	6	129	24,665	192	20,277	8,623	10	130
	Corporates - Of Which: Specialised Lending	2,360	17	1,888	1,146	1	14	2,344	18	1,902	1,294	1	17
	Corporates - Of Which: SME	2,543	36	1,826	1,029	2	27	2,142	34	1,488	768	3	19
	Retail	7,067	95	7,103	1,284	17	63	7,171	104	7,207	1,289	17	66
	Retail - Secured on real estate property	5,148	52	5,161	763	5	23	5,049	52	5,065	742	5	21
	Retail - Secured on real estate property - Of Which: SME	275	11	277	39	1	6	203	8	202	31	1	3
	Retail - Secured on real estate property - Of Which: non-SME	4,873	41	4,884	724	4	17	4,846	45	4,863	712	4	18
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Other Retail	1,914	42	1,938	519	12	39	2,117	51	2,138	545	13	45
	Retail - Other Retail - Of Which: SME	363	16	352	85	2	17	481	23	467	95	2	20
	Retail - Other Retail - Of Which: non-SME	1,551	26	1,586	434	10	23	1,636	28	1,671	451	11	24
	Equity	935	0	853	2,707	0	0	915	0	816	2,499	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
JAPAN	Central banks and central governments	32,481	0	32,481	49	0	0	13,028	0	13,028	23	0	0
	Institutions	2,286	0	2,029	385	0	1	2,325	0	2,021	220	0	1
	Corporates	6,554	0	5,290	1,476	0	3	5,267	0	4,349	1,129	0	2
	Corporates - Of Which: Specialised Lending	25	0	25	1	0	0	25	0	25	0	0	0
	Corporates - Of Which: SME	8	0	8	1	0	0	7	0	7	1	0	0
	Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	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	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	3	0	3	12	0	0	4	0	3	13	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	4,070	0	4,070	138	0	0	4,041	0	4,041	101	0	0
	Institutions	1,460	0	1,049	170	0	0	1,507	0	1,061	158	0	0
	Corporates	9,005	231	6,462	3,015	51	113	11,032	173	7,849	3,605	1	118
	Corporates - Of Which: Specialised Lending	1,057	61	1,008	401	0	47	1,141	61	1,076	445	0	26
	Corporates - Of Which: SME	81	2	76	16	0	2	233	2	230	53	0	2
	Retail	8,982	452	9,591	3,978	52	485	9,127	384	9,756	4,264	110	303
	Retail - Secured on real estate property	9	1	9	1	0	0	9	1	9	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	1	9	1	0	0	9	1	9	1	0	0
	Retail - Qualifying Revolving	4,314	182	4,878	711	38	179	4,133	144	4,718	720	40	113
	Retail - Other Retail	4,659	269	4,704	3,266	53	316	4,985	239	5,030	3,543	69	191
	Retail - Other Retail - Of Which: SME	43	2	43	22	0	3	49	3	50	25	1	2
	Retail - Other Retail - Of Which: non-SME	4,616	267	4,660	3,244	53	313	4,936	236	4,980	3,518	69	188
	Equity	37	0	30	83	0	0	33	0	26	65	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
POLAND	Central banks and central governments	823	0	823	3	0	0	935	0	935	3	0	0
	Institutions	272	0	269	37	0	0	166	0	164	32	0	0
	Corporates	1,919	35	1,679	706	0	10	1,776	35	1,578	658	0	12
	Corporates - Of Which: Specialised Lending	79	0	76	34	0	0	79	0	78	33	0	0
	Corporates - Of Which: SME	9	0	9	0	0	0	9	0	9	1	0	0
	Retail	6	0	5	2	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	3	0	3	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												

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	334,263	100	333,555	3,147	0	111	326,381	87	325,867	3,492	0	136
	Institutions	72,532	355	63,835	11,998	21	273	82,122	304	74,193	13,272	20	258
	Corporates	596,161	14,763	462,115	200,430	1,116	8,383	609,399	13,702	475,303	200,592	3,247	8,061
	Corporates - Of Which: Specialised Lending	27,843	392	21,156	9,063	11	288	26,416	418	20,895	8,311	46	288
	Corporates - Of Which: SME	45,854	3,696	40,346	22,820	183	2,069	45,221	3,320	40,454	23,369	786	2,198
	Retail	266,223	10,579	261,664	53,152	4,082	7,062	269,630	10,526	265,062	52,832	3,445	7,051
	Retail - Secured on real estate property	169,573	3,937	169,166	20,814	1,329	1,529	172,398	3,903	171,958	20,323	815	1,496
	Retail - Secured on real estate property - Of Which: SME	11,655	661	11,232	3,054	201	271	11,715	627	11,258	3,160	287	262
	Retail - Secured on real estate property - Of Which: non-SME	157,918	3,276	157,934	17,760	1,129	1,258	160,683	3,276	160,699	17,163	529	1,234
	Retail - Qualifying Revolving	18,056	1,159	15,213	3,697	354	1,131	17,828	1,188	15,060	3,647	365	1,130
	Retail - Other Retail	78,594	5,483	77,284	28,640	2,399	4,402	79,404	5,435	78,045	28,862	2,264	4,425
	Retail - Other Retail - Of Which: SME	28,213	2,534	27,121	8,531	1,557	1,743	28,255	2,500	27,155	8,150	1,333	1,718
	Retail - Other Retail - Of Which: non-SME	50,381	2,949	50,163	20,109	842	2,659	51,149	2,935	50,890	20,712	931	2,708
Equity	13,757	0	13,331	43,979	0	0	14,269	0	13,826	45,633	0	0	
Other non credit-obligation assets				175						315			
IRB Total ²				312,881						316,136			

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments	116,363	0	116,133	162	0	0	105,646	0	105,418	161	0	8
	Institutions	10,814	29	9,196	1,843	0	8	14,731	28	13,191	1,922	0	16
	Corporates	108,636	1,284	85,107	51,518	144	1,115	112,755	1,804	88,886	52,344	864	1,482
	Corporates - Of Which: Specialised Lending	4,944	3	3,266	1,595	3	2	4,913	3	3,280	1,542	1	14
	Corporates - Of Which: SME	17,815	597	15,922	13,369	74	470	18,593	595	16,579	13,615	89	643
	Retail	135,188	4,625	132,066	26,066	2,065	3,597	135,889	4,561	132,882	25,978	2,069	3,516
	Retail - Secured on real estate property	85,272	855	85,273	7,294	450	256	86,155	841	86,156	7,212	456	211
	Retail - Secured on real estate property - Of Which: SME	3,349	122	3,349	931	64	53	3,357	115	3,357	908	62	48
	Retail - Secured on real estate property - Of Which: non-SME	81,923	734	81,924	6,363	386	202	82,797	727	82,798	6,304	394	163
	Retail - Qualifying Revolving	12,320	939	9,170	2,549	343	933	11,901	945	8,955	2,475	351	917
	Retail - Other Retail	37,596	2,831	37,623	16,223	1,273	2,408	37,832	2,775	37,771	16,291	1,262	2,388
	Retail - Other Retail - Of Which: SME	13,643	1,035	13,406	4,185	551	735	13,803	1,035	13,539	4,204	566	716
	Retail - Other Retail - Of Which: non-SME	23,953	1,795	24,216	12,038	722	1,673	24,029	1,740	24,232	12,087	696	1,673
Equity	7,341	0	7,210	24,069	0	0	7,869	0	7,726	25,744	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	30,777	0	30,777	38	0	0	23,531	0	23,531	37	0	0
	Institutions	8,412	56	6,426	826	0	18	8,945	29	7,258	955	0	18
	Corporates	106,448	1,486	78,347	22,673	634	578	105,978	1,140	78,638	21,490	244	535
	Corporates - Of Which: Specialised Lending	527	0	464	252	0	2	475	0	445	227	0	2
	Corporates - Of Which: SME	1,363	11	757	202	0	12	730	0	572	199	0	0
	Retail	113	4	112	26	2	2	220	4	220	32	4	2
	Retail - Secured on real estate property	34	2	34	5	1	1	131	2	131	10	2	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	2	33	5	1	1	131	2	131	9	2	1
	Retail - Qualifying Revolving	2	0	2	1	0	0	8	0	8	1	0	0
	Retail - Other Retail	77	2	76	20	1	1	81	2	80	21	3	1
	Retail - Other Retail - Of Which: SME	5	1	4	1	0	1	4	1	4	1	0	1
	Retail - Other Retail - Of Which: non-SME	72	1	72	19	0	1	76	1	76	20	2	1
Equity	642	0	610	2,011	0	0	677	0	643	2,233	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
BELGIUM	Central banks and central governments	29,794	0	29,794	41	0	3	24,606	0	24,585	38	0	3
	Institutions	9,023	9	8,349	838	0	3	10,234	8	9,599	886	5	2
	Corporates	64,308	1,414	48,753	23,430	82	797	65,953	1,433	50,203	19,605	749	741
	Corporates - Of Which: Specialised Lending	4,949	0	3,374	1,306	0	6	4,863	28	3,278	1,247	35	9
	Corporates - Of Which: SME	9,955	351	8,825	3,161	38	181	10,206	352	9,150	2,855	177	178
	Retail	75,142	1,123	73,285	12,249	231	423	76,341	1,081	74,496	12,396	401	403
	Retail - Secured on real estate property	56,015	818	55,596	7,961	105	182	56,817	777	56,363	8,067	227	172
	Retail - Secured on real estate property - Of Which: SME	6,520	268	6,100	1,326	23	85	6,574	246	6,120	1,490	146	83
	Retail - Secured on real estate property - Of Which: non-SME	49,495	549	49,496	6,635	83	97	50,243	531	50,243	6,577	81	89
	Retail - Qualifying Revolving	498	12	406	77	7	11	498	12	420	82	7	10
	Retail - Other Retail	18,629	293	17,283	4,212	118	230	19,026	292	17,713	4,247	166	221
	Retail - Other Retail - Of Which: SME	6,659	116	5,817	1,294	17	87	6,628	115	5,803	1,176	65	87
	Retail - Other Retail - Of Which: non-SME	11,970	177	11,465	2,917	101	133	12,398	177	11,910	3,071	102	134
Equity	2,325	0	2,289	8,048	0	0	2,280	0	2,234	7,811	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ITALY	Central banks and central governments	22,432	0	22,431	148	0	80	24,420	0	24,538	163	0	96
	Institutions	2,496	113	2,235	520	2	106	2,572	109	2,275	744	2	111
	Corporates	50,706	6,336	39,946	20,052	85	2,937	51,066	5,257	40,127	21,665	856	2,780
	Corporates - Of Which: Specialised Lending	299	134	298	219	0	96	168	136	168	27	5	97
	Corporates - Of Which: SME	8,543	2,367	8,059	3,488	55	1,134	8,026	1,983	7,548	3,842	454	1,126
	Retail	36,387	4,162	36,386	9,785	1,719	2,442	36,392	4,161	36,392	8,949	897	2,475
	Retail - Secured on real estate property	22,714	2,182	22,714	4,721	753	1,063	22,882	2,203	22,882	4,102	117	1,083
	Retail - Secured on real estate property - Of Which: SME	1,556	260	1,556	759	110	129	1,554	256	1,554	724	77	127
	Retail - Secured on real estate property - Of Which: non-SME	21,157	1,921	21,157	3,961	642	934	21,328	1,947	21,328	3,377	39	956
	Retail - Qualifying Revolving	4	0	3	1	0	0	4	0	4	1	0	0
	Retail - Other Retail	13,669	1,980	13,669	5,064	966	1,378	13,506	1,959	13,506	4,847	780	1,392
	Retail - Other Retail - Of Which: SME	7,200	1,352	7,201	2,865	966	884	7,140	1,320	7,141	2,600	697	888
	Retail - Other Retail - Of Which: non-SME	6,469	627	6,468	2,199	0	495	6,366	639	6,366	2,247	83	504
Equity	521	0	494	1,737	0	0	513	0	486	1,714	0		

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
UNITED KINGDOM	Central banks and central governments	12,518	0	12,518	11	0	13,532	0	13,532	11	0	
	Institutions	4,728	1	4,218	945	0	3	8,100	0	7,767	1,297	0
	Corporates	50,721	435	40,949	11,438	1	352	54,641	468	44,407	11,932	180
	Corporates - Of Which: Specialised Lending	2,549	0	2,158	648	0	3	2,465	0	2,122	603	0
	Corporates - Of Which: SME	1,118	15	958	315	0	5	569	15	494	323	10
	Retail	117	5	121	34	2	2	230	5	236	102	3
	Retail - Secured on real estate property	53	3	53	8	1	1	79	3	79	14	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	53	3	53	8	1	1	79	3	79	14	1
	Retail - Qualifying Revolving	9	1	8	1	0	0	6	1	6	1	0
	Retail - Other Retail	55	1	59	25	1	1	145	1	150	87	2
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	52	1	56	24	1	1	143	1	148	86	2
	Equity	291	0	256	610	0	0	300	0	267	648	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
GERMANY	Central banks and central governments	10,746	0	10,745	62	0	10,700	0	10,699	59	0	
	Institutions	4,000	0	3,822	512	0	0	2,592	0	2,436	345	0
	Corporates	19,584	184	13,580	6,079	54	114	21,007	244	14,900	6,670	102
	Corporates - Of Which: Specialised Lending	485	0	326	105	0	0	615	0	511	166	0
	Corporates - Of Which: SME	440	2	373	200	0	3	498	2	425	204	0
	Retail	182	7	185	37	1	3	191	6	194	41	2
	Retail - Secured on real estate property	118	3	117	18	1	1	128	3	127	19	0
	Retail - Secured on real estate property - Of Which: SME	5	0	4	1	0	0	5	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	112	3	113	17	1	1	123	3	123	18	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	4	0	3	1	0
	Retail - Other Retail	61	3	65	19	1	2	59	3	63	21	2
	Retail - Other Retail - Of Which: SME	11	1	11	3	0	0	11	1	11	3	0
	Retail - Other Retail - Of Which: non-SME	50	2	53	16	1	2	49	2	52	19	2
	Equity	34	0	27	54	0	0	36	0	29	62	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
LUXEMBOURG	Central banks and central governments	15,656	0	15,845	17	0	17,741	0	17,930	16	0	
	Institutions	900	0	864	195	0	0	1,678	0	1,641	319	0
	Corporates	25,796	196	21,076	8,614	8	146	27,594	83	22,950	8,709	7
	Corporates - Of Which: Specialised Lending	2,321	20	1,875	1,069	2	11	2,280	20	1,861	952	2
	Corporates - Of Which: SME	2,734	34	1,925	1,104	3	22	2,595	25	2,058	1,150	2
	Retail	7,364	108	7,401	1,302	18	69	7,572	108	7,609	1,326	19
	Retail - Secured on real estate property	5,030	54	5,043	714	5	23	5,415	55	5,428	775	5
	Retail - Secured on real estate property - Of Which: SME	203	7	202	22	1	4	206	7	205	32	1
	Retail - Secured on real estate property - Of Which: non-SME	4,828	47	4,841	687	4	20	5,209	48	5,223	743	4
	Retail - Qualifying Revolving	5	0	4	2	0	0	5	0	4	2	0
	Retail - Other Retail	2,329	53	2,354	587	14	46	2,152	52	2,177	550	14
	Retail - Other Retail - Of Which: SME	594	24	580	128	2	21	563	23	548	120	2
	Retail - Other Retail - Of Which: non-SME	1,734	30	1,775	459	12	25	1,589	29	1,629	430	12
	Equity	957	0	850	2,568	0	0	973	0	871	2,641	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
JAPAN	Central banks and central governments	35,728	0	35,728	61	0	37,061	0	37,061	61	0	
	Institutions	2,214	0	1,942	272	0	0	2,270	0	2,030	250	0
	Corporates	5,870	3	4,954	1,275	2	3	5,844	3	5,033	1,302	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	10	0	10	1	0	0	10	0	10	1	0
	Retail	4	0	4	1	0	0	11	0	11	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	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	3	0	3	0	0	0	9	0	9	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	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	4	0	4	12	0	0	4	0	4	14	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
SPAIN	Central banks and central governments	4,006	0	4,006	102	0	7,773	0	7,773	124	0	
	Institutions	1,418	0	1,010	175	0	0	1,458	0	1,048	170	0
	Corporates	10,523	184	7,831	3,571	24	104	10,289	272	7,663	3,797	156
	Corporates - Of Which: Specialised Lending	1,206	61	1,142	450	0	26	1,218	61	1,182	464	0
	Corporates - Of Which: SME	339	2	328	96	0	2	242	2	224	92	0
	Retail	9,520	407	10,286	3,013	1	440	10,080	446	10,678	3,305	1
	Retail - Secured on real estate property	9	1	9	1	0	0	18	1	18	3	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	9	1	9	1	0	0	17	1	17	3	0
	Retail - Qualifying Revolving	4,261	149	4,985	831	0	147	4,492	167	5,051	852	0
	Retail - Other Retail	5,250	257	5,292	2,180	0	293	5,570	278	5,610	2,450	1
	Retail - Other Retail - Of Which: SME	54	3	54	18	0	4	57	3	57	21	0
	Retail - Other Retail - Of Which: non-SME	5,196	254	5,238	2,162	0	289	5,513	275	5,553	2,430	1
	Equity	25	0	18	50	0	0	24	0	18	50	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2019				As of 30/06/2019						
		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			
		(min EUR, %)										
POLAND	Central banks and central governments	805	0	805	3	0	829	0	829	4	0	
	Institutions	178	0	177	35	0	0	169	0	166	29	0
	Corporates	1,825	35	1,572	627	0	11	1,789	47	1,589	689	0
	Corporates - Of Which: Specialised Lending	78	0	78	33	0	0	119	0	87	53	0
	Corporates - Of Which: SME	8	0	8	1	0	0	29	0	106	107	0
	Retail	6	0	5	1	0	0	10	0	10	1	0
	Retail - Secured on real estate property	4	0	4	1	0	0	8	0	8	1	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	4	0	4	1	0	0	8	0	8	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	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	2	0	2	0	0
	Equity	42	0	42	154	0	0	38	0	38	141	0
Other non credit-obligation assets												
IRB Total												

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost											
[0 - 3M [Spain	31	9	31	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		557	557	66	0	132	359	0	0	0	0	7	0	0	
[1Y - 2Y [		554	505	51	0	368	34	1	12	25	1,018	0	0	0	
[2Y - 3Y [		569	569	0	0	122	352	0	0	0	0	0	0	0	
[3Y - 5Y [		710	471	0	0	131	253	0	0	0	0	50	0	0	
[5Y - 10Y [		3,357	0	1,371	0	526	1,461	0	0	0	0	0	0	0	
[10Y - more	1,604	1,593	831	0	0	773	0	0	0	0	0	0	0			
Total	7,383	3,705	2,771	0	1,279	3,232	1	12	25	1,018	59	0	0	128		
[0 - 3M [	Sweden	1	0	1	0	0	0	1	17	0	38	0	0	0	
[3M - 1Y [		109	103	13	0	95	0	22	450	4	43	0	0	0	
[1Y - 2Y [		6	1	6	0	0	0	9	100	0	0	0	0	0	
[2Y - 3Y [		112	106	0	0	93	19	14	77	3	172	0	0	0	
[3Y - 5Y [		133	128	17	0	38	78	4	175	7	338	0	0	0	
[5Y - 10Y [		43	38	43	0	0	0	0	0	6	226	0	0	0	
[10Y - more	1	0	1	0	0	0	0	0	0	0	0	0	0			
Total	405	376	82	0	226	97	49	818	20	816	0	0	0	1		
[0 - 3M [	United Kingdom	1,077	551	1,077	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1,675	1,150	0	0	394	1,231	0	15	0	0	0	0	0	
[1Y - 2Y [		652	127	339	0	0	314	0	30	0	24	0	0	0	
[2Y - 3Y [		202	0	54	0	0	148	0	0	17	0	0	0	0	
[3Y - 5Y [		1,807	1,281	293	0	279	1,235	0	0	13	0	0	0	0	
[5Y - 10Y [		1,587	1,061	632	0	621	334	23	342	0	0	0	0	0	
[10Y - more	1,449	924	1,433	0	16	0	0	0	0	0	0	0	0			
Total	8,449	5,095	3,878	0	1,294	3,277	23	387	1	29	24	0	0	39		
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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			
Total	1	0	1	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	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Norway	3	0	0	0	0	2	0	0	0	0	0	0	0	
[3M - 1Y [		13	8	0	0	0	2	0	0	0	0	0	0	0	
[1Y - 2Y [		3	0	0	0	0	2	0	0	0	0	0	0	0	
[2Y - 3Y [		3	0	0	0	0	2	0	0	0	0	0	0	0	
[3Y - 5Y [		3	0	0	0	0	2	0	0	0	0	0	0	0	
[5Y - 10Y [		24	20	22	0	2	0	0	0	0	0	0	0	0	
[10Y - more	3	0	0	0	0	0	0	0	0	0	0	0	0			
Total	50	28	32	0	0	17	0	0	0	0	0	0	0	1		
[0 - 3M [	Australia	201	201	0	0	0	0	0	4	0	0	0	0	0	
[3M - 1Y [		82	82	0	0	47	35	0	0	18	0	0	0	0	
[1Y - 2Y [		386	386	1	0	176	209	0	0	0	0	0	0	0	
[2Y - 3Y [		335	335	5	0	172	158	0	0	0	0	0	0	0	
[3Y - 5Y [		755	736	0	0	478	277	0	4	0	0	0	0	0	
[5Y - 10Y [		1,232	1,232	1,057	0	175	0	0	11	0	0	0	0	0	
[10Y - more	707	707	707	0	0	0	0	0	0	0	0	0	0			
Total	3,699	3,680	1,972	0	1,048	679	1	19	0	18	0	0	0	2		
[0 - 3M [	Canada	70	70	0	0	0	0	123	2,383	0	23	0	0	0	
[3M - 1Y [		1,090	1,090	0	0	314	775	265	8,885	37	600	23	0	0	
[1Y - 2Y [		168	168	38	0	102	28	280	1,396	10	1,637	23	0	0	
[2Y - 3Y [		166	0	0	0	92	74	85	450	30	3,564	23	0	0	
[3Y - 5Y [		668	97	393	0	178	178	9	332	98	12,951	23	0	0	
[5Y - 10Y [		689	689	95	0	222	373	112	1,328	271	8,710	23	0	0	
[10Y - more	40	0	0	0	0	0	2	51	0	0	23	0	0			
Total	2,891	2,724	339	0	1,123	1,428	877	14,592	681	27,462	164	0	0	19		
[0 - 3M [	Hong Kong	33	29	33	0	0	0	3	46	3	106	0	0	0	
[3M - 1Y [		33	29	33	0	0	0	3	46	3	106	0	0	0	
[1Y - 2Y [		33	29	33	0	0	0	3	46	3	106	0	0	0	
[2Y - 3Y [		33	29	33	0	0	0	3	46	3	106	0	0	0	
[3Y - 5Y [		33	29	33	0	0	0	3	46	3	106	0	0	0	
[5Y - 10Y [		33	29	33	0	0	0	3	46	3	106	0	0	0	
[10Y - more	33	29	33	0	0	0	3	46	3	106	0	0	0			
Total	228	201	228	0	0	0	19	321	18	745	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	17	17	17	0	0	0	0	0	0	0	0	0	55	0	
[3M - 1Y [313	313	35	0	35	242	0	0	0	0	0	0	55	0	
[1Y - 2Y [252	249	62	0	51	139	0	0	0	0	0	0	55	0	
[2Y - 3Y [268	268	32	0	69	168	0	0	0	0	0	0	55	0	
[3Y - 5Y [381	381	0	0	107	274	0	0	0	0	0	0	55	0	
[5Y - 10Y [1,110	1,068	23	0	107	980	0	0	0	0	0	0	55	0	
[10Y - more	179	168	74	0	17	88	0	0	0	0	0	0	55	0		
Total		2,520	2,465	244	0	386	1,891	0	0	0	0	0	383	0	993	
[0 - 3M [Others	958	826	136	0	523	298	57	959	20	787	50	0	0		
[3M - 1Y [		1,407	1,274	248	0	766	393	59	986	20	787	50	0	0
[1Y - 2Y [		1,345	1,213	197	0	837	311	58	961	20	787	50	0	0
[2Y - 3Y [		1,284	1,152	231	0	639	413	57	959	20	787	50	0	0
[3Y - 5Y [		1,577	1,425	235	0	831	511	57	959	23	787	50	0	0
[5Y - 10Y [		1,144	957	239	0	523	382	57	959	23	787	50	0	0
[10Y - more	1,082	916	190	0	523	368	61	1,015	20	787	50	0	0			
Total		8,797	7,762	1,477	0	4,644	2,677	407	6,797	140	5,638	349	0	379		

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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Spain	53	0	53	0	0	0	0	0	0	0	0	0	0	0	0	147
[3M - 1Y [798	611	109	0	335	355	13	252	52	2,041	0	0	0	0	0	
[1Y - 2Y [482	278	76	0	103	202	1	20	10	794	0	0	0	0	0	
[2Y - 3Y [232	56	0	0	108	67	0	0	0	0	11	0	0	0	0	
[3Y - 5Y [647	0	210	0	120	317	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [4,884	3,059	1,542	0	621	2,721	0	0	0	0	72	0	0	0	0	
[10Y - more	4,044	3,573	701	0	245	3,097	0	0	0	0	0	0	0	0	0		
Total		11,139	7,522	2,747	0	1,531	6,759	14	272	62	2,834	82	0	0	0		
[0 - 3M [Sweden	0	0	0	0	0	0	4	166	0	0	0	0	0	0	3	
[3M - 1Y [		93	87	5	0	88	0	12	377	3	254	0	0	0	0
[1Y - 2Y [		29	23	10	0	19	0	34	326	0	0	0	0	0	0
[2Y - 3Y [		150	144	41	0	109	0	0	0	5	258	0	0	0	0
[3Y - 5Y [		86	80	5	0	81	81	1	95	3	65	0	0	0	0
[5Y - 10Y [		50	45	50	0	0	0	0	0	4	108	0	0	0	0
[10Y - more	2	0	2	0	0	0	0	0	0	0	0	0	0	0			
Total		410	379	113	0	197	100	51	964	15	685	1	0	0	0		
[0 - 3M [United Kingdom	503	0	503	0	0	0	0	73	0	20	0	0	0	0	45	
[3M - 1Y [		1,646	1,121	349	0	1,297	0	0	13	0	0	0	0	0	0
[1Y - 2Y [		647	121	101	0	0	545	0	33	0	0	0	0	0	0
[2Y - 3Y [		120	0	77	0	0	43	0	40	0	47	0	0	0	0
[3Y - 5Y [		2,274	1,749	478	0	344	1,452	0	0	0	1	0	0	0	0
[5Y - 10Y [		1,968	1,378	478	0	436	1,54	27	364	0	0	0	0	0	0
[10Y - more	2,015	1,889	0	0	16	0	0	0	0	0	0	0	0	0			
Total		9,172	5,923	4,885	0	781	3,506	28	524	0	21	47	0	0	0		
[0 - 3M [Iceland																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [Liechtenstein																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [Norway	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2	0	0	0	0	2	0	0	0	0	0	0	0	0
[1Y - 2Y [		8	4	0	0	7	2	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	0	0	0	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	0	3	0	0	2	0	0	0	0	0	0	0	0
[5Y - 10Y [		20	16	19	0	2	2	0	0	0	0	0	0	0	0
[10Y - more	2	0	2	0	0	2	0	0	0	0	0	0	0	0			
Total		40	20	21	0	7	11	0	0	0	0	0	0	0	0		
[0 - 3M [Australia	165	143	165	0	0	0	0	30	2	84	0	0	0	0	3	
[3M - 1Y [		708	686	2	0	509	197	0	0	0	32	0	0	0	0
[1Y - 2Y [		282	260	2	0	173	107	0	0	0	0	0	0	0	0
[2Y - 3Y [		554	531	85	0	315	154	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,089	1,066	299	0	570	220	0	2	0	0	0	0	0	0
[5Y - 10Y [		1,418	1,395	1,160	0	258	0	3	26	0	0	0	0	0	0
[10Y - more	604	582	604	0	0	0	0	0	0	0	0	0	0	0			
Total		4,820	4,663	2,318	0	1,825	677	3	57	3	116	0	0	0	0		
[0 - 3M [	Canada	229	163	229	0	0	160	517	3	238	0	0	0	0	34	
[3M - 1Y [		399	333	3	0	113	283	137	418	230	14,791	0	0	0	
[1Y - 2Y [		106	40	0	0	106	0	110	295	0	4,871	220	0	0	
[2Y - 3Y [		376	310	10	0	208	159	17	2,510	2	380	0	0	0	
[3Y - 5Y [		1,105	1,039	190	0	584	331	8	4,117	38	2,753	0	0	0	
[5Y - 10Y [		1,128	1,063	10	0	382	736	72	1,657	462	10,410	0	0	0	
[10Y - more	17	0	15	0	0	2	6	51	0	0	0	0	0				
Total		3,361	2,948	457	0	1,393	1,511	509	9,564	736	33,444	220	0	0	0		
[0 - 3M [	Hong Kong	26	25	26	0	0	6	117	2	79	0	0	0	0	0	
[3M - 1Y [		26	25	26	0	0	0	6	117	2	79	0	0	0	
[1Y - 2Y [		26	25	26	0	0	0	6	117	2	79	0	0	0	
[2Y - 3Y [		26	25	26	0	0	0	6	117	2	79	0	0	0	
[3Y - 5Y [		26	25	26	0	0	0	6	117	2	79	0	0	0	
[5Y - 10Y [		26	25	26	0	0	0	6	117	2	79	0	0	0	
[10Y - more	26	25	26	0	0	0	6	117	2	79	0	0	0				
Total		180	178	180	0	0	0	44	822	12	550	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Japan	11,353	10,694	11,353	0	0	0	0	0	0	0	0	0	0	0	0	14	
[3M - 1Y [2,874	2,215	2,874	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [1,553	894	1,553	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [1,305	646	1,305	0	0	43	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [1,364	705	1,364	0	0	1,162	32	0	0	0	0	0	0	0	0		
[5Y - 10Y [1,912	1,253	1,867	0	0	45	0	0	0	0	0	0	0	0	0		
[10Y - more		2,692	2,033	2,692	0	0	0	0	0	0	0	0	0	0	0	0		
Total		23,053	18,440	22,763	0	32	257	0	0	0	0	0	0	0	0	0		
[0 - 3M [U.S.	4,475	3,308	4,475	0	0	0	76	705	1	133	0	2	0	0		217
[3M - 1Y [4,367	3,200	4,367	0	0	1,255	25	545	100	2,043	333	2	0	0		
[1Y - 2Y [	4,349		3,182	4,349	0	0	1,223	58	2,766	0	96	2,098	2	0	0		
[2Y - 3Y [	5,933		4,766	5,933	0	0	1,020	4	182	85	5,868	243	2	0	0		
[3Y - 5Y [	11,371		10,204	11,371	0	0	6,112	11	1,367	11	1,499	398	2	0	0		
[5Y - 10Y [	11,785		10,619	11,785	0	0	2,058	115	1,731	35	414	1,161	2	0	0		
[10Y - more	15,086		13,920	15,086	0	0	3,472	76	749	0	0	0	2	0	0			
Total	57,366		49,199	29,627	0	15,705	12,034	366	6,865	221	10,052	4,233	12	0	0			
[0 - 3M [China		0	0	0	0	0	0	10	470	2	7	0	0	0	0	18	
[3M - 1Y [402	191	402	0	0	68	144	1	183	0	0	0	0	0		
[1Y - 2Y [		201	201	201	0	0	90	1	3	10	39	14	0	0	0	
[2Y - 3Y [		372	119	372	0	0	253	0	17	0	0	0	0	0	0	
[3Y - 5Y [		721	719	721	0	0	301	0	12	0	290	0	0	0	0	
[5Y - 10Y [		365	315	365	0	0	0	0	22	0	230	0	0	0	0	
[10Y - more		14	14	14	0	0	0	0	24	0	67	0	0	0	0			
Total		2,076	2,006	1,220	0	711	145	75	1,403	12	562	15	0	0	0			
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		3
[3M - 1Y [4	2	4	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [	31		29	31	0	0	24	1	0	0	0	0	0	0	0		
[2Y - 3Y [	48		46	48	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	78		76	78	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	126		124	126	0	0	113	0	0	0	0	0	0	0	0		
[10Y - more	2		0	2	0	0	0	0	0	0	0	0	0	0	0			
Total	288		276	33	0	24	232	0	0	0	0	24	0	0	0			
[0 - 3M [Other advanced economies non EEA		387	387	387	0	0	0	700	14,615	131	6,637	0	0	0	0	27	
[3M - 1Y [1,806	1,806	1,806	0	0	363	162	1,807	5	1,263	4	0	0	0		
[1Y - 2Y [		2,248	2,248	2,248	0	0	230	7	321	15	1,078	1	0	0	0	
[2Y - 3Y [		852	849	852	0	0	262	113	0	0	96	1,989	17	0	0	
[3Y - 5Y [		898	718	898	0	0	138	42	7	542	13,417	36	0	0	0	
[5Y - 10Y [		1,664	1,632	1,664	0	0	59	183	1,017	7	283	21	0	0	0	
[10Y - more		1,214	1,187	1,214	0	0	0	0	0	112	16,294	25	0	0	0			
Total		9,070	9,008	7,693	0	993	384	946	17,768	902	40,961	103	0	0	0			
[0 - 3M [Other Central and eastern Europe countries non EEA	3	3	3	0	0	0	0	0	0	0	0	0	0	0		347
[3M - 1Y [651	241	651	0	0	252	159	0	0	0	0	0	0	0		
[1Y - 2Y [	492		489	492	0	0	74	171	0	0	0	0	0	0	0		
[2Y - 3Y [	372		364	372	0	0	35	263	0	0	0	3	0	0	0		
[3Y - 5Y [	405		402	405	0	0	133	244	0	0	0	0	0	0	0		
[5Y - 10Y [	285		263	285	0	0	114	67	0	0	0	0	0	0	0		
[10Y - more	10		9	10	0	0	8	0	0	0	0	0	0	0	0			
Total	2,219		2,179	820	0	493	906	0	0	0	0	3	0	0	0			
[0 - 3M [Middle East		325	320	325	0	0	0	7	101	0	4	2,789	0	0	0	280	
[3M - 1Y [406	406	406	0	0	86	0	0	0	0	2,789	0	0	0		
[1Y - 2Y [		414	321	414	0	0	94	0	0	4	167	2,789	0	0	0	
[2Y - 3Y [		325	320	325	0	0	0	0	0	0	0	2,789	0	0	0	
[3Y - 5Y [		1,849	1,849	1,849	0	0	321	1,527	18	0	0	2,789	0	0	0	
[5Y - 10Y [		567	420	567	0	0	326	0	9	0	0	2,789	0	0	0	
[10Y - more		517	175	517	0	0	183	0	3	0	0	2,789	0	0	0			
Total		4,402	3,913	2,263	0	0	2,140	7	130	4	167	19,523	0	0	0			
[0 - 3M [Latin America and the Caribbean	355	354	344	0	0	0	2	40	0	1	0	0	0	0		314
[3M - 1Y [650	644	557	0	0	83	0	0	0	1	0	0	0	0		
[1Y - 2Y [	667		667	281	0	0	44	332	0	0	1	0	0	0	0		
[2Y - 3Y [	412		412	135	0	0	97	168	0	0	1	0	0	0	0		
[3Y - 5Y [	321		306	117	0	0	72	121	0	0	1	713	0	0	0		
[5Y - 10Y [	467		420	231	0	0	22	203	0	0	1	0	0	0	0		
[10Y - more	323		246	145	0	0	0	166	0	0	1	0	0	0	0			
Total	3,194		3,048	1,810	0	235	1,074	2	40	0	7	716	0	0	0			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Africa	48	48	48	0	0	0	0	0	0	0	0	90	0	
[3M - 1Y [		412	412	33	0	83	297	0	0	0	0	0	90	0
[1Y - 2Y [		198	198	23	0	65	110	0	0	0	0	0	110	0
[2Y - 3Y [		327	327	13	0	75	238	0	0	0	0	0	138	0
[3Y - 5Y [		449	447	73	0	92	284	0	0	0	0	0	90	0
[5Y - 10Y [		866	842	41	0	103	722	0	0	0	0	0	90	0
[10Y - more		166	102	52	0	0	114	0	0	0	0	0	90	0	
Total		2,467	2,375	285	0	417	1,765	0	0	0	0	0	700	0	1,047
[0 - 3M [Others	864	524	214	0	406	244	250	4,694	37	1,698	57	57	0	
[3M - 1Y [		1,451	1,060	486	0	711	255	236	4,438	43	1,942	57	57	0
[1Y - 2Y [		1,237	843	229	0	666	341	236	4,436	37	1,698	65	57	0
[2Y - 3Y [		1,376	904	300	0	605	471	236	4,436	37	1,698	57	57	0
[3Y - 5Y [		1,503	1,109	271	0	854	379	236	4,436	37	1,698	57	57	0
[5Y - 10Y [		1,353	932	520	0	497	336	237	4,593	37	1,698	57	57	0
[10Y - more		1,050	670	323	0	406	322	247	4,496	37	1,698	57	57	0	
Total		8,834	6,122	2,342	0	4,145	2,347	1,680	31,530	267	12,131	407	0	509	

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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

BNP Paribas

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	128,909	0	509	507	77	286	2	136,062	0	493	493	80	276	0
Central banks	4,139	0	0	0	3	0	0	4,758	0	0	0	1	0	0
General governments	96,688	0	1	1	25	0	0	102,158	0	0	0	22	0	0
Credit institutions	9,407	0	144	144	7	144	0	9,771	0	126	126	7	113	0
Other financial corporations	14,783	0	148	148	33	62	0	15,669	0	128	128	39	57	0
Non-financial corporations	3,893	0	216	214	9	80	2	3,706	0	238	238	11	106	0
Loans and advances (including at amortised cost and fair value)	1,009,166	4,131	39,775	36,421	4,476	21,521	12,083	1,002,823	4,937	37,854	34,687	4,480	19,975	11,155
Central banks	209,275	0	0	0	1	0	0	184,962	0	0	0	0	0	0
General governments	35,570	35	958	243	32	26	664	36,785	38	877	226	27	33	591
Credit institutions	20,555	1	137	127	28	85	49	16,911	1	154	152	42	92	62
Other financial corporations	63,182	24	1,358	1,308	124	866	476	67,678	9	1,285	1,259	119	943	326
Non-financial corporations	358,763	2,476	20,601	20,201	1,483	11,853	6,061	369,235	3,432	19,436	19,005	1,542	10,603	5,058
of which: small and medium-sized enterprises at amortised cost	109,892	904	9,849	9,702	712	5,470	2,230	113,776	1,164	9,964	9,821	746	5,319	2,234
Households	321,820	1,596	16,720	14,541	2,807	8,691	4,833	327,253	1,457	16,102	14,044	2,750	8,305	5,118
DEBT INSTRUMENTS other than HFT	1,138,075	4,131	40,284	36,928	4,554	21,807	12,084	1,138,885	4,937	38,348	35,180	4,560	20,251	11,155
OFF-BALANCE SHEET EXPOSURES	709,852		1,922	1,922	467	283	389	669,250		1,928	1,928	457	318	400

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

BNP Paribas

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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	Of which: defaulted	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	138,237	0	483	483	81	264	0	150,861	0	492	492	72	281	48
Central banks	5,400	0	0	0	2	0	0	5,523	0	1	1	1	1	0
General governments	102,833	0	0	0	23	0	0	113,687	0	0	0	27	0	0
Credit institutions	10,123	0	126	126	6	114	0	10,391	0	123	123	3	117	0
Other financial corporations	16,442	0	114	114	39	47	0	17,802	0	130	130	32	57	0
Non-financial corporations	3,438	0	242	242	11	103	0	3,457	0	237	237	8	106	48
Loans and advances (including at amortised cost and fair value)	1,046,373	4,843	38,282	34,881	4,522	20,077	11,089	1,043,569	4,499	36,510	33,511	4,373	19,156	10,754
Central banks	200,803	0	0	0	0	0	0	182,782	0	0	0	0	0	0
General governments	37,195	53	933	322	30	28	573	34,110	101	368	184	29	36	332
Credit institutions	27,157	28	139	134	28	86	51	33,127	0	117	112	30	96	20
Other financial corporations	70,518	13	1,368	1,361	142	886	422	71,929	10	1,346	1,341	140	879	463
Non-financial corporations	379,716	2,868	19,676	18,947	1,574	10,664	5,312	387,323	2,890	18,646	18,014	1,584	9,848	5,292
of which: small and medium-sized enterprises at amortised cost	115,228	1,067	9,824	9,699	798	5,354	2,314	116,100	1,040	9,285	9,158	830	4,931	2,256
Households	330,984	1,880	16,167	14,118	2,748	8,412	4,732	334,298	1,497	16,033	13,859	2,591	8,297	4,648
DEBT INSTRUMENTS other than HFT	1,184,610	4,843	38,765	35,364	4,602	20,341	11,089	1,194,430	4,499	37,002	34,003	4,445	19,436	10,802
OFF-BALANCE SHEET EXPOSURES	720,350		2,274	2,274	483	336	566	726,163		2,463	2,463	482	356	554

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 30/09/2018					As of 31/12/2018				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	163	163	2	2	0	162	162	47	47	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	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	162	162	2	2	0	161	161	46	46	0
Loans and advances (including at amortised cost and fair value)	10,978	8,376	3,917	3,535	3,184	11,302	8,312	3,879	3,509	3,271
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	19	5	2	2	16	8	5	2	2	2
Credit institutions	10	10	8	8	1	9	9	8	8	0
Other financial corporations	458	276	143	136	42	357	331	150	149	177
Non-financial corporations	4,648	3,963	1,908	1,885	1,525	5,016	3,812	1,797	1,737	1,482
of which: small and medium-sized enterprises at amortised cost	1,416	1,145	498	492	498	1,572	1,166	502	465	561
Households	5,844	4,123	1,856	1,503	1,600	5,912	4,155	1,921	1,613	1,611
DEBT INSTRUMENTS other than HFT	11,141	8,539	3,919	3,537	3,184	11,464	8,474	3,925	3,556	3,271
Loan commitments given	104	98	1	1	22	593	141	19	2	360

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 31/03/2019					As of 30/06/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	164	164	47	47	0	175	165	47	47	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	11	0	0	0	0
Non-financial corporations	164	164	47	47	0	164	164	47	47	0
Loans and advances (including at amortised cost and fair value)	11,896	8,368	4,020	3,602	3,746	11,613	8,243	3,780	3,412	3,794
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	6	2	2	5	8	6	3	3	5
Credit institutions	9	9	8	8	0	9	9	7	7	0
Other financial corporations	360	292	144	140	120	330	282	144	141	91
Non-financial corporations	5,521	3,831	1,913	1,808	1,975	5,278	3,689	1,727	1,632	2,070
of which: small and medium-sized enterprises at amortised cost	1,623	1,174	523	478	578	1,461	1,060	453	409	557
Households	5,997	4,230	1,953	1,643	1,645	5,988	4,259	1,900	1,628	1,629
DEBT INSTRUMENTS other than HFT	12,060	8,532	4,068	3,649	3,746	11,788	8,408	3,827	3,458	3,794
Loan commitments given	667	143	21	3	421	686	139	25	2	427

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

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