



Spring 2020 EU-wide Transparency Exercise

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

Spring 2020 EU-wide Transparency Exercise

Key Metrics

BNP Paribas

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	80,621	81,789	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	80,621	81,789	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	89,470	90,548	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	89,470	90,548	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	103,600	104,301	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	103,600	104,301	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	676,831	668,828	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	676,831	668,828	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	11.91%	12.23%	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	11.91%	12.23%	(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	13.22%	13.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.22%	13.54%	(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	15.31%	15.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.31%	15.59%	(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	2,255,173	1,955,795	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%	4.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	89,470	90,548	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	87,384	88,521	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,255,173	1,955,795	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,255,173	1,955,795	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.9%	4.5%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	103,600	104,301	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	80,621	81,789	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,088	27,085	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	63,766	65,662	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,519	2,139	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	380	366	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,863	1,742	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,456	-2,367	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-11,303	-11,380	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-427	-430	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-360	-551	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-178	-243	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-272	-232	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(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 (-)	-272	-232	C 01.00 (r460,c010)	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	C 01.00 (r480,c010)	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	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,848	8,758	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,213	7,181	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-450	-450	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	2,085	2,027	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	89,470	90,548	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,130	13,753	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	17,175	16,963	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-3,298	-3,456	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	253	247	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	676,831	668,828	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.91%	12.23%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.22%	13.54%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.31%	15.59%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	80,621	81,789	[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)	11.91%	12.23%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

(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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	537,456	535,231	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	230,325	226,671	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	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	254,363	254,192	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	52,596	54,189	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	31,492	27,422	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	2,656	2,294	C 02.00 (R640, c010)
Settlement risk	2	3	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	9,802	10,510	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	19,869	19,296	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,756	1,497	C 02.00 (R530, c010)
Of which IMA	17,923	17,521	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	992	992	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	70,452	68,891	C 02.00 (R590, c010)
Of which basic indicator approach	4,894	4,371	C 02.00 (R600, c010)
Of which standardised approach	9,726	10,243	C 02.00 (R610, c010)
Of which advanced measurement approach	55,832	54,278	C 02.00 (R620, c010)
Other risk exposure amounts	5,103	5,181	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	676,831	668,828	

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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	28,852	38,053
Of which debt securities income	1,944	2,585
Of which loans and advances income	22,490	29,717
Interest expenses	12,596	16,198
(Of which deposits expenses)	6,493	8,437
(Of which debt securities issued expenses)	2,812	3,618
(Expenses on share capital repayable on demand)	0	0
Dividend income	219	259
Net Fee and commission income	7,798	10,258
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	197	436
Gains or (-) losses on financial assets and liabilities held for trading, net	6,029	5,507
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3,507	-4,794
Gains or (-) losses from hedge accounting, net	-1,801	139
Exchange differences [gain or (-) loss], net	4,600	6,136
Net other operating income /(expenses)	737	651
TOTAL OPERATING INCOME, NET	30,530	40,447
(Administrative expenses)	20,477	26,150
(Depreciation)	1,701	2,195
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	53	1,066
(Commitments and guarantees given)	66	44
(Other provisions)	-13	1,022
Of which pending legal issues and tax litigation ¹		170
Of which restructuring ¹		163
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,107	3,056
(Financial assets at fair value through other comprehensive income)	14	18
(Financial assets at amortised cost)	2,092	3,038
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	823	822
(of which Goodwill)	817	817
Negative goodwill recognised in profit or loss	1	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2,919	3,416
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,290	10,576
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,630	8,576
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,630	8,576
Of which attributable to owners of the parent	6,324	8,173

⁽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."

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Total Assets: fair value and impairment distribution

BNP Paribas

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	173,582				163,330				IAS 1.54 (i)	
Financial assets held for trading	874,427	173,679	695,845	4,903	568,418	106,375	458,084	3,958	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	9,375	711	2,599	6,065	9,354	681	2,943	5,730	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	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	60,091	39,752	19,149	1,190	56,000	33,452	21,335	1,212	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	953,893				953,364				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	18,126	0	18,126	0	12,451	0	12,451	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	6,112				4,351				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	173,454				153,370					
TOTAL ASSETS	2,269,060				1,920,637				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	
Financial assets at fair value through other comprehensive income	Debt securities	57,593	278	115	-10	-22	-113	53,497	261	117	-5	-22	-113	Annex V. Part 1.31, 44(b)
	Loans and advances	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	100,400	787	218	-34	-15	-85	108,647	754	204	-30	-17	-87	Annex V. Part 1.31, 44(b)
	Loans and advances	758,838	83,940	33,454	-1,551	-3,202	-18,857	756,703	78,326	30,224	-1,627	-3,172	-16,562	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

BNP Paribas

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	779,888	516,417	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	61,456	61,216	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,166,914	1,106,684	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	19,396	14,276	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,117	3,989	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	9,510	8,835	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,248	3,103	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	111,038	94,396	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,157,566	1,808,916	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		311,798	252,490	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	25,393	14,580	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	72,612	50,910	Annex V.Part 1.31
Deposits	Central banks	113,413	55,598	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	34	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	39,304	34,626	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	14,428	14,592	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	130,879	83,973	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	10,775	9,165	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	439,230	325,169	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	148,775	140,072	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	312,431	313,706	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	215,673	220,206	ECB/2013/33 Annex 2.Part 2.9.1
	Households	324,894	325,804	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	187,786	188,495	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		254,438	238,638	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		19,361	19,088	Annex V.Part 1.37
Other financial liabilities		3,263	3,098	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,027,654	1,698,593	



Spring 2020 EU-wide Transparency Exercise

Market Risk
BNP Paribas

	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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	748	527	294	82	964	271							283	72	884	247								
Of which: General risk	420	308	0	0	0	0							0	0	0	0								
Of which: Specific risk	328	219	0	0	0	0							0	0	0	0								
Equities	0	0	124	37	225	94							138	34	310	52								
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	1,008	970	102	22	271	42							84	18	207	49								
Commodities risk	0	0	52	15	111	34							66	13	114	24								
Total	1,756	1,497	355	108	809	244	232	183	32	35	38	17,923	371	100	800	233	165	191	40	35	35	17,521		

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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	31,006	33,661	14,048		32,911	35,421	14,438	
	Regional governments or local authorities	5,775	3,466	774		5,916	3,681	809	
	Public sector entities	16,932	16,266	2,466		18,176	17,130	2,223	
	Multilateral Development Banks	46	46	0		192	192	0	
	International Organisations	1	1	0		9	9	0	
	Institutions	48,228	48,828	4,948		43,834	44,133	5,155	
	Corporates	121,232	90,230	78,847		119,920	90,229	77,043	
	of which: SME	21,840	16,825	15,852		26,482	20,226	19,041	
	Retail	129,063	96,650	68,093		130,052	96,720	68,035	
	of which: SME	30,170	26,381	15,392		31,783	27,387	16,035	
	Secured by mortgages on immovable property	72,980	61,123	27,406		70,733	59,266	26,208	
	of which: SME	18,195	16,524	8,189		20,636	18,728	9,242	
	Exposures in default	12,060	4,732	5,215	6,855	10,762	4,436	4,838	5,922
	Items associated with particularly high risk	1,565	1,047	1,570		1,250	862	1,288	
	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)	536	167	62		533	149	59		
Equity	3,811	3,156	7,645		3,907	3,282	7,971		
Other exposures	28,495	28,495	21,345		28,348	28,348	20,547		
Standardised Total ²	471,728	387,868	232,420	9,923	466,543	383,860	228,615	8,969	

⁽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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	6,178	6,177	3,218		5,870	5,860	3,669	
	Regional governments or local authorities	329	305	61		364	344	69	
	Public sector entities	473	456	40		709	697	50	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,282	7,537	1,569		4,557	5,517	1,650	
	Corporates	20,808	15,331	12,449		20,111	14,939	11,288	
	of which: SME	2,786	1,717	1,555		3,096	1,954	1,734	
	Retail	14,572	9,366	6,120		14,325	9,222	6,038	
	of which: SME	6,775	5,482	3,207		6,790	5,334	3,122	
	Secured by mortgages on immovable property	9,849	8,676	4,016		9,703	8,522	3,986	
	of which: SME	1,212	1,112	574		1,162	1,105	563	
	Exposures in default	2,111	913	987	1,118	1,756	738	804	1,000
	Items associated with particularly high risk	13	32	48		12	9	13	
	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)	536	167	62		533	149	59		
Equity	1,308	851	1,955		1,302	859	1,982		
Other exposures	13,608	13,608	8,239		13,575	13,575	7,979		
Standardised Total ²				1,683				1,526	

⁽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 30/09/2019				As of 31/12/2019			
		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	5,023	5,030	611		6,311	6,311	641	
	Regional governments or local authorities	914	461	92		933	466	93	
	Public sector entities	13,243	13,824	771		14,005	14,577	755	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,888	9,911	439		10,798	10,818	420	
	Corporates	28,600	21,838	21,710		28,514	21,703	21,491	
	of which: SME	5,307	4,213	3,977		7,865	6,351	6,024	
	Retail	17,794	15,906	11,431		17,238	15,376	11,038	
	of which: SME	2,896	2,792	1,595		2,885	2,769	1,582	
	Secured by mortgages on immovable property	30,227	25,102	11,162		29,154	24,075	10,621	
	of which: SME	9,465	8,840	4,325		12,580	11,657	5,781	
	Exposures in default	297	188	242	37	311	202	264	35
	Items associated with particularly high risk	1,058	698	1,047		930	612	915	
	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	2,186	2,186	2,099		1,694	1,694	1,619		
Standardised Total ²				384				390	

⁽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 30/09/2019				As of 31/12/2019			
		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	2,776	2,140	2,962		2,885	2,249	2,809	
	Regional governments or local authorities	761	733	111		909	877	113	
	Public sector entities	170	143	2		38	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	319	313	66		287	281	68	
	Corporates	1,604	5,439	1,910		1,783	6,651	2,137	
	of which: SME	667	435	403		857	392	382	
	Retail	3,171	2,193	1,525		2,921	2,052	1,412	
	of which: SME	797	728	425		853	764	446	
	Secured by mortgages on immovable property	1,743	1,716	700		1,976	1,948	828	
	of which: SME	2	2	1		1	1	0	
	Exposures in default	68	32	33	33	68	30	31	33
	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	2,213	2,213	2,183		2,028	2,028	2,023		
Standardised Total ²				48				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 30/09/2019				As of 31/12/2019			
		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, %)									
ITALY	Central governments or central banks	2,622	2,617	1,426		2,755	2,750	1,563	
	Regional governments or local authorities	3,381	1,639	328		3,241	1,581	316	
	Public sector entities	2,738	1,550	1,526		2,998	1,432	1,239	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	602	550	229		1,087	1,040	343	
	Corporates	9,314	7,524	6,325		9,063	7,308	5,996	
	of which: SME	2,239	2,061	1,856		2,326	2,165	1,967	
	Retail	29,544	23,245	16,822		28,405	22,184	15,950	
	of which: SME	3,860	3,514	2,023		4,461	4,042	2,344	
	Secured by mortgages on immovable property	1,151	1,104	595		1,121	1,075	574	
	of which: SME	646	616	310		673	644	323	
	Exposures in default	3,742	1,063	1,155	2,740	2,810	943	1,006	1,923
	Items associated with particularly high risk	77	20	31		43	20	30	
	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		32	32	79		
Other exposures	3,675	3,675	3,257		3,623	3,623	3,208		
Standardised Total ²				3,307				2,503	

⁽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 30/09/2019				As of 31/12/2019			
		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 KINGDOM	Central governments or central banks	24	24	17		32	32	15	
	Regional governments or local authorities	10	10	2		8	8	2	
	Public sector entities	44	43	8		47	47	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,459	5,542	204		4,385	4,470	188	
	Corporates	4,278	3,259	3,211		4,432	3,415	3,370	
	of which: SME	1,371	1,243	1,207		1,368	1,225	1,188	
	Retail	12,406	7,130	4,950		13,388	7,659	5,333	
	of which: SME	2,424	2,239	1,281		2,515	2,314	1,324	
	Secured by mortgages on immovable property	1,193	1,163	434		1,226	1,196	446	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	354	78	85	255	344	69	75	260
	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	68		32	32	80		
Other exposures	1,912	1,912	1,309		2,075	2,075	1,393		
Standardised Total ²				392				400	

⁽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 30/09/2019				As of 31/12/2019			
		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, %)									
GERMANY	Central governments or central banks	286	286	19		392	392	19	
	Regional governments or local authorities	3	3	1		8	8	2	
	Public sector entities	17	17	2		18	18	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,606	8,452	257		6,484	6,330	344	
	Corporates	4,965	5,108	3,402		5,110	5,319	3,441	
	of which: SME	1,745	1,336	1,284		1,794	1,349	1,296	
	Retail	18,340	11,317	7,929		18,510	10,891	7,699	
	of which: SME	3,517	3,182	1,828		3,507	3,084	1,844	
	Secured by mortgages on immovable property	1,198	1,162	539		1,206	1,181	543	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	614	293	331	312	635	297	335	327
	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	113	113	283		113	113	283		
Other exposures	1,823	1,823	1,323		2,461	2,461	1,514		
Standardised Total ²				517				545	

⁽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 30/09/2019				As of 31/12/2019			
		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, %)									
SPAIN	Central governments or central banks	275	275	120		455	455	117	
	Regional governments or local authorities	39	38	8		80	79	16	
	Public sector entities	7	6	3		7	6	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	475	463	99		351	344	115	
	Corporates	2,743	1,738	1,719		3,051	1,988	1,967	
	of which: SME	1,441	934	919		1,584	1,103	1,088	
	Retail	1,773	1,511	1,000		1,861	1,572	1,044	
	of which: SME	943	757	435		1,023	812	474	
	Secured by mortgages on immovable property	4,273	4,209	1,579		4,268	4,205	1,576	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	536	390	396	144	523	376	393	141
	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	196	196	491		211	211	527		
Other exposures	272	272	272		260	260	260		
Standardised Total ²				227				223	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BNP Paribas

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	26	22	25		22	19	22	
	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	145	144	31		169	168	34	
	Corporates	1,164	817	751		1,138	806	785	
	of which: SME	31	2	1		44	7	6	
	Retail	52	35	25		57	37	26	
	of which: SME	12	9	6		14	9	6	
	Secured by mortgages on immovable property	40	37	19		41	37	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	8	12	4	70	64	64	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	249	52	56		231	49	53		
Other exposures	707	707	689		538	538	538		
Standardised Total ²				7				7	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
POLAND	Central governments or central banks	5,957	5,951	555		6,597	6,591	517	
	Regional governments or local authorities	69	50	10		84	66	13	
	Public sector entities	21	21	4		20	20	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	137	170	71		90	165	69	
	Corporates	8,846	6,468	6,058		9,395	6,727	6,536	
	of which: SME	1,298	1,077	1,025		2,943	2,385	2,222	
	Retail	6,209	5,403	3,750		6,981	6,053	4,157	
	of which: SME	2,721	2,319	1,437		3,023	2,484	1,481	
	Secured by mortgages on immovable property	8,552	7,558	3,785		8,502	7,667	3,600	
	of which: SME	3,550	3,173	1,498		3,798	3,365	1,570	
	Exposures in default	1,091	495	577	399	1,199	498	527	438
	Items associated with particularly high risk	66	37	56		82	67	100	
	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		15	15	37		
Other exposures	435	435	374		612	612	551		
Standardised Total ²				656				711	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	8	3,354	11		9	3,224	10	
	Regional governments or local authorities	10	8	2		9	7	1	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	106	103	28		94	93	26	
	Corporates	1,461	999	927		1,436	1,001	954	
	of which: SME	527	350	344		570	380	377	
	Retail	1,070	954	582		1,106	990	603	
	of which: SME	853	763	439		894	793	455	
	Secured by mortgages on immovable property	6,848	3,511	1,242		6,631	3,423	1,203	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	60	29	32	11	62	34	39	12
	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	2	2	6		2	2	6		
Other exposures	69	69	68		78	78	77		
Standardised Total ²				19				21	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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	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		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	334,171	65	333,597	3,910	0	98	308,162	59	307,784	3,524	0	70
	Institutions	80,815	496	71,762	13,361	64	395	79,757	432	69,179	13,053	30	373
	Corporates	632,189	13,713	492,761	209,885	4,723	8,004	623,082	11,865	480,001	206,326	3,521	6,985
	Corporates - Of Which: Specialised Lending	59,766	955	49,099	15,189	193	507	61,233	1,034	50,811	16,300	218	554
	Corporates - Of Which: SME	43,473	3,255	38,729	23,543	1,435	2,042	40,310	2,724	35,928	21,998	1,040	1,705
	Retail	271,289	10,509	266,664	55,181	4,655	7,103	273,493	9,589	269,194	55,444	4,321	6,195
	Retail - Secured on real estate property	175,194	3,875	174,770	22,357	1,693	1,507	177,757	3,608	177,333	22,615	1,597	1,278
	Retail - Secured on real estate property - Of Which: SME	11,768	626	11,336	3,208	321	269	11,784	570	11,349	3,176	295	233
	Retail - Secured on real estate property - Of Which: non-SME	163,426	3,249	163,434	19,149	1,372	1,238	165,974	3,039	165,984	19,439	1,302	1,045
	Retail - Qualifying Revolving	17,959	1,159	15,060	3,724	365	1,154	17,839	1,059	15,022	3,742	348	1,028
	Retail - Other Retail	78,137	5,475	76,834	29,100	2,597	4,442	77,897	4,921	76,838	29,086	2,377	3,889
	Retail - Other Retail - Of Which: SME	28,343	2,505	27,235	8,923	1,747	1,707	28,285	2,300	27,389	8,826	1,566	1,467
	Retail - Other Retail - Of Which: non-SME	49,794	2,971	49,599	20,177	850	2,735	49,612	2,621	49,449	20,260	810	2,421
	Equity	16,197	0	15,757	52,596	0	0	16,887	0	16,262	54,189	0	0
Other non credit-obligation assets				173						179			
IRB Total ²				335,106						332,714			

(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.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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	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		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	88,640	0	88,413	90	0	8	141,922	0	141,697	119	0	8
	Institutions	16,411	0	14,755	2,146	0	15	10,936	0	9,392	1,863	0	14
	Corporates	120,909	1,976	96,445	54,996	828	1,368	123,752	1,708	97,632	54,999	400	1,503
	Corporates - Of Which: Specialised Lending	11,601	62	9,409	3,283	13	43	12,188	63	9,335	3,126	6	47
	Corporates - Of Which: SME	17,380	622	15,406	13,336	103	522	17,262	584	15,320	13,211	97	585
	Retail	137,587	4,577	134,852	26,983	2,067	3,572	138,868	4,499	136,188	25,965	1,884	3,366
	Retail - Secured on real estate property	88,085	835	88,085	8,032	440	208	89,206	863	89,206	8,274	450	215
	Retail - Secured on real estate property - Of Which: SME	3,381	110	3,381	928	58	45	3,402	110	3,402	938	57	45
	Retail - Secured on real estate property - Of Which: non-SME	84,705	724	84,705	7,104	382	162	85,804	753	85,804	7,336	392	171
	Retail - Qualifying Revolving	11,924	924	8,974	2,477	353	943	11,954	898	9,012	2,724	287	885
	Retail - Other Retail	37,577	2,818	37,793	16,474	1,273	2,421	37,708	2,738	37,971	14,967	1,147	2,265
	Retail - Other Retail - Of Which: SME	14,053	1,043	13,975	4,520	555	712	14,155	1,062	14,110	4,561	557	659
	Retail - Other Retail - Of Which: non-SME	23,525	1,775	23,818	11,954	718	1,710	23,553	1,676	23,861	10,406	590	1,606
	Equity	9,614	0	9,476	32,180	0	0	10,197	0	9,938	33,853	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 30/09/2019					As of 31/12/2019						
		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	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		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	28,625	0	28,625	41	0	0	22,203	0	22,203	35	0	0
	Institutions	9,135	155	6,580	1,004	0	146	9,407	151	7,399	1,087	0	143
	Corporates	105,967	1,071	76,151	21,026	183	409	100,261	911	70,860	21,001	107	376
	Corporates - Of Which: Specialised Lending	2,534	100	2,107	864	57	64	3,067	121	2,409	963	74	57
	Corporates - Of Which: SME	887	0	768	141	0	0	867	0	757	148	0	0
	Retail	114	4	113	23	2	3	117	4	116	25	2	2
	Retail - Secured on real estate property	30	2	30	5	1	1	33	1	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	1	32	6	1	1
	Retail - Qualifying Revolving	7	1	6	1	0	0	7	1	7	1	0	0
	Retail - Other Retail	78	2	77	18	1	2	77	2	77	18	1	1
	Retail - Other Retail - Of Which: SME	5	1	5	2	1	1	5	1	5	2	0	1
	Retail - Other Retail - Of Which: non-SME	73	1	73	16	1	1	72	1	72	17	0	1
	Equity	694	0	661	2,282	0	0	693	0	660	2,265	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 30/09/2019					As of 31/12/2019						
		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	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		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments	26,710	0	26,702	42	0	3	10,828	0	10,820	33	0	2
	Institutions	8,995	32	8,343	784	19	2	9,078	8	8,467	732	5	6
	Corporates	67,701	1,404	51,820	20,748	727	759	64,319	1,530	48,943	18,612	930	743
	Corporates - Of Which: Specialised Lending	5,041	41	3,514	1,242	35	9	5,014	49	3,538	1,220	15	8
	Corporates - Of Which: SME	10,078	334	8,912	2,778	170	168	9,238	289	8,272	2,561	142	160
	Retail	76,536	1,070	74,729	12,692	656	419	78,332	1,063	76,513	12,842	651	404
	Retail - Secured on real estate property	57,486	760	57,056	8,511	472	192	59,328	745	58,896	8,664	462	170
	Retail - Secured on real estate property - Of Which: SME	6,498	239	6,068	1,485	147	88	6,549	228	6,116	1,461	140	78
	Retail - Secured on real estate property - Of Which: non-SME	50,988	521	50,988	7,026	325	104	52,778	517	52,779	7,203	323	91
	Retail - Qualifying Revolving	500	12	422	84	8	11	497	12	419	84	7	11
	Retail - Other Retail	18,550	298	17,251	4,097	176	216	18,507	306	17,198	4,093	181	224
	Retail - Other Retail - Of Which: SME	6,438	115	5,623	1,121	66	76	6,558	117	5,728	1,124	67	78
	Retail - Other Retail - Of Which: non-SME	12,113	183	11,628	2,965	111	141	11,950	189	11,470	2,970	114	145
	Equity	2,375	0	2,326	8,097	0	0	2,386	0	2,333	8,900	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 30/09/2019					As of 31/12/2019						
		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	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		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	27,391	0	27,502	189	0	59	28,201	0	28,494	198	0	36
	Institutions	2,682	107	2,219	637	5	111	3,261	100	2,782	914	3	106
	Corporates	53,834	4,996	42,537	25,693	2,480	2,737	51,081	3,626	40,282	23,622	1,595	1,699
	Corporates - Of Which: Specialised Lending	3,350	235	3,127	1,247	58	119	3,518	230	3,285	1,168	58	120
	Corporates - Of Which: SME	7,583	1,895	7,143	4,753	1,141	1,104	6,825	1,456	6,375	3,976	785	722
	Retail	36,070	4,150	36,070	9,854	1,885	2,464	36,071	3,506	36,072	9,894	1,603	1,936
	Retail - Secured on real estate property	22,791	2,194	22,791	4,680	761	1,074	22,246	1,914	22,246	4,541	664	860
	Retail - Secured on real estate property - Of Which: SME	1,544	262	1,544	743	113	129	1,489	218	1,489	723	94	103
	Retail - Secured on real estate property - Of Which: non-SME	21,247	1,932	21,247	3,937	648	945	20,757	1,696	20,757	3,818	570	757
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,275	1,955	13,276</									

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
BNP Paribas

		IRB Approach									
		As of 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure 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	17,996	0	17,996	12	0	12,694	0	12,694	12	0
	Institutions	5,022	1	4,709	786	0	5	3,454	1	3,187	621
	Corporates	53,526	472	42,765	11,342	40	348	48,863	469	38,293	11,421
	Corporates - Of Which: Specialised Lending	4,167	0	3,272	938	0	3	3,930	0	3,253	1,001
	Corporates - Of Which: SME	1,533	16	1,370	358	10	5	688	15	582	133
	Retail	157	6	124	35	2	2	121	5	106	26
	Retail - Secured on real estate property	44	4	44	7	2	1	41	3	41	7
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	4	43	6	2	1	40	3	40	7
	Retail - Qualifying Revolving	8	1	8	1	0	0	8	1	8	1
	Retail - Other Retail	104	1	72	27	1	1	71	1	57	18
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	3	0	3	1	0
	Retail - Other Retail - Of Which: non-SME	101	1	69	26	1	1	68	1	53	17
	Equity	329	0	283	680	0	0	306	0	261	601
	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 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure 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	12,386	0	12,384	60	0	11,765	0	11,763	61	0
	Institutions	2,487	63	2,287	399	29	8	7,103	42	4,652	644
	Corporates	20,411	279	14,604	6,041	110	161	21,282	266	14,484	6,337
	Corporates - Of Which: Specialised Lending	649	14	574	176	6	0	671	4	567	170
	Corporates - Of Which: SME	424	7	352	138	1	3	436	7	365	142
	Retail	184	6	187	40	1	3	186	6	189	44
	Retail - Secured on real estate property	135	3	134	23	1	1	133	3	133	25
	Retail - Secured on real estate property - Of Which: SME	9	0	5	1	0	0	5	0	4	1
	Retail - Secured on real estate property - Of Which: non-SME	129	3	130	23	1	1	128	3	129	24
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail	47	3	50	16	1	2	51	3	54	18
	Retail - Other Retail - Of Which: SME	9	1	9	2	0	1	12	1	12	4
	Retail - Other Retail - Of Which: non-SME	38	2	41	14	1	2	39	2	42	14
	Equity	38	0	31	66	0	0	41	0	35	74
	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 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure 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	9,850	0	9,850	137	0	10,531	0	10,531	141	0
	Institutions	1,514	0	1,099	177	0	1,371	0	958	174	0
	Corporates	13,034	279	10,170	4,405	105	109	12,988	207	10,028	4,370
	Corporates - Of Which: Specialised Lending	1,364	61	1,315	499	0	24	1,581	61	1,528	576
	Corporates - Of Which: SME	287	2	240	90	1	2	208	2	170	69
	Retail	10,547	475	11,021	3,532	1	501	9,595	281	10,152	4,396
	Retail - Secured on real estate property	11	1	11	3	1	0	11	1	11	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	1	10	3	1	0	11	1	11	2
	Retail - Qualifying Revolving	4,643	175	5,070	936	0	169	4,454	99	4,978	698
	Retail - Other Retail	5,894	299	5,941	2,594	0	333	5,130	181	5,163	3,697
	Retail - Other Retail - Of Which: SME	62	3	62	23	0	4	67	4	67	36
	Retail - Other Retail - Of Which: non-SME	5,832	295	5,879	2,571	0	328	5,063	178	5,096	3,661
	Equity	23	0	18	49	0	0	27	0	22	66
	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 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure 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	18,480	0	18,670	16	0	1,982	0	2,176	3	0
	Institutions	1,362	4	1,323	287	0	1,108	1	1,066	218	0
	Corporates	27,130	85	22,577	8,697	29	66	29,044	82	24,687	9,167
	Corporates - Of Which: Specialised Lending	2,720	20	2,215	1,112	2	10	2,944	19	2,439	1,294
	Corporates - Of Which: SME	2,280	29	1,748	992	2	19	2,288	29	1,741	944
	Retail	7,956	104	7,781	1,409	19	69	8,004	105	8,030	1,475
	Retail - Secured on real estate property	6,269	56	6,275	1,096	6	27	6,408	57	6,416	1,031
	Retail - Secured on real estate property - Of Which: SME	321	10	320	44	1	6	321	10	320	46
	Retail - Secured on real estate property - Of Which: non-SME	5,947	46	5,955	963	4	21	6,087	48	6,095	985
	Retail - Qualifying Revolving	5	0	4	2	0	0	5	0	4	2
	Retail - Other Retail	1,682	48	1,502	401	14	41	1,592	48	1,611	442
	Retail - Other Retail - Of Which: SME	655	19	432	99	1	18	518	18	493	136
	Retail - Other Retail - Of Which: non-SME	1,028	29	1,070	302	12	23	1,073	30	1,117	307
	Equity	1,031	0	930	2,787	0	0	1,134	0	978	2,806
	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 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure 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	817	0	794	3	0	822	0	822	4	0
	Institutions	186	0	185	32	0	78	0	77	23	0
	Corporates	1,810	46	1,730	796	2	16	1,704	64	1,851	842
	Corporates - Of Which: Specialised Lending	99	0	76	36	0	0	63	17	61	40
	Corporates - Of Which: SME	28	0	105	104	0	0	28	0	103	99
	Retail	5	5	5	1	0	5	5	5	1	0
	Retail - Secured on real estate property	3	0	3	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	3	0	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	39	0	39	143	0	0	34	0	34	126
	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 30/09/2019					As of 31/12/2019				
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	638	0	637	1	0	712	0	711	1	0
	Institutions	2,361	0	2,164	199	0	2,464	0	2,297	214	0
	Corporates	21,012	123	16,003	7,137	47	93	20,555	150	15,072	7,048
	Corporates - Of Which: Specialised Lending	636	0	521	156	0	0	484	0	422	159
	Corporates - Of Which: SME	303	44	231	113	6	13	336	46	266	122
	Retail	67	1	65	14	1	1	69	2	67	15
	Retail - Secured on real estate property	45	0	45	8	0	0	45	0	45	8
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	6	0	0	42	0	42	6
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0
	Retail - Other Retail	21	1	19	6	1	1	22	1	21	7
	Retail - Other Retail - Of Which: SME	16	0	15	1	0	0	5	0	5	1
	Retail - Other Retail - Of Which: non-SME	5	1	4	5	0	6	1	16	6	6
	Equity	150	0	142	398	0	0	159	0	145	399
	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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2019

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		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 [		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 [		16	16	16	0	0	0	0	0	10	0	203	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		8	8	8	0	0	0	0	0	0	0	0	0	0	
[10Y - more		5	4	5	0	0	0	0	0	0	0	0	0	0		
Total		29	28	29	0	0	0	0	0	10	203	0	0	0	0	
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		45	45	45	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		40	40	40	4	4	0	0	0	0	0	0	0	0	
[2Y - 3Y [		87	87	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		164	164	0	9	155	0	0	0	0	0	0	0	0	
[5Y - 10Y [		179	178	1	14	164	0	0	0	0	0	0	0	0	
[10Y - more		13	13	1	1	11	0	0	0	0	0	0	0	0		
Total		527	526	2	0	28	497	0	0	0	0	107	0	0	3	
[0 - 3M [		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 [		27	0	27	0	0	0	5	37	45	2,635	0	0	0	
[3M - 1Y [		64	3	7	0	0	57	5	37	0	0	0	0	0	
[1Y - 2Y [		128	66	4	0	89	35	5	37	52	1,568	0	0	0	
[2Y - 3Y [		227	166	64	0	164	0	5	37	127	1,718	4	0	0	
[3Y - 5Y [		192	131	32	0	149	11	5	37	46	480	0	0	0	
[5Y - 10Y [		221	118	103	0	103	0	5	37	113	1,122	0	0	0	
[10Y - more		420	358	420	0	0	0	5	37	0	0	0	0	0		
Total		1,278	884	671	0	504	104	34	256	383	7,524	4	0	0	1	
[0 - 3M [		1	1	1	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		375	375	5	0	365	4	0	0	162	3,213	0	0	0	
[1Y - 2Y [		609	594	60	0	232	317	0	0	0	32	0	0	0	
[2Y - 3Y [		640	636	53	0	480	107	0	0	0	1	0	0	0	
[3Y - 5Y [		1,651	1,626	68	0	588	995	0	0	6	102	1	0	0	
[5Y - 10Y [		3,662	3,614	81	0	346	3,235	0	0	0	0	4	0	0	
[10Y - more		38	16	3	0	35	0	0	0	0	0	0	0	0		
Total		6,976	6,863	272	0	2,010	4,693	0	0	169	3,316	39	0	0	25	
[0 - 3M [		1	0	1	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		191	144	0	0	167	0	0	0	0	0	0	0	0	
[1Y - 2Y [		51	4	0	0	51	0	0	0	0	0	0	0	0	
[2Y - 3Y [		163	115	55	0	108	0	0	0	0	0	0	0	0	
[3Y - 5Y [		690	643	45	0	60	585	0	0	259	5,084	0	0	0	
[5Y - 10Y [		2,156	2,109	58	0	393	1,705	0	0	0	0	0	0	0	
[10Y - more		910	863	114	0	795	0	0	0	0	0	0	0	0		
Total		4,164	3,878	297	0	561	3,305	0	0	259	5,084	3	0	0	913	
[0 - 3M [		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 [		13	12	0	0	12	0	0	0	0	0	0	0	0	
[5Y - 10Y [		23	12	23	0	0	0	0	0	0	0	0	0	0	
[10Y - more		53	39	53	0	0	0	0	0	0	0	0	0	0		
Total		89	62	89	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	5	0	0	0	0	0	0	0	0	
[1Y - 2Y [		6	6	0	0	6	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 [		2	2	0	0	0	0	0	0	8	154	0	0	0	
[5Y - 10Y [		74	72	9	0	65	0	14	106	0	0	0	0	0	
[10Y - more		52	52	0	0	52	0	0	0	0	0	0	0	0		
Total		139	136	17	0	5	117	14	106	8	154	0	0	0	1	
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	6	110	0	0	0	
[1Y - 2Y [		2	0	2	0	0	0	0	0	6	110	0	0	0	
[2Y - 3Y [		3	0	3	0	0	0	0	0	6	110	0	0	0	
[3Y - 5Y [		7	0	7	0	0	0	0	0	6	110	0	0	0	
[5Y - 10Y [		801	727	585	0	0	216	0	0	6	110	0	0	0	
[10Y - more		3	0	3	0	0	0	321	2,402	6	110	0	0	0		
Total		816	727	600	0	0	216	321	2,402	39	770	0	0	0	2	

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2019

(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		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 [		13	0	13	0	0	0	0	1	4	83	0	0	
[3M - 1Y [		328	0	36	0	116	76	3	24	4	83	0	0	
[1Y - 2Y [		369	0	5	0	123	241	0	0	4	83	0	0	
[2Y - 3Y [		149	0	0	0	0	0	0	0	4	83	0	1	
[3Y - 5Y [		1,689	946	165	0	437	1,086	0	0	4	83	0	0	
[5Y - 10Y [		4,560	3,817	640	0	676	3,244	0	0	4	83	0	82	
[10Y - more		4,910	4,167	280	0	413	4,217	0	0	4	83	0	0		
Total		12,018	8,929	1,153	0	1,766	8,999	3	25	30	582	83	0	192	
[0 - 3M [		0	0	0	0	0	0	8	37	0	0	0	0	
[3M - 1Y [		6	6	6	0	0	0	5	74	0	0	0	0	
[1Y - 2Y [		116	115	0	0	89	27	0	140	0	0	0	0	
[2Y - 3Y [		22	20	0	0	22	0	1	14	5	136	0	0	
[3Y - 5Y [		101	100	1	0	0	101	1	20	3	34	0	0	
[5Y - 10Y [		1	0	0	0	0	0	0	0	4	56	0	0	
[10Y - more		1	0	1	0	0	0	0	0	0	0	0	0		
Total		248	241	10	0	111	128	38	286	12	227	2	0	5	
[0 - 3M [		200	0	200	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1,022	592	566	0	120	336	0	28	0	0	0	0	
[1Y - 2Y [		948	519	47	0	616	284	2	44	0	0	0	0	
[2Y - 3Y [		1,500	1,070	78	0	237	1,184	1	9	0	290	0	0	
[3Y - 5Y [		778	349	290	0	117	370	3	59	0	0	0	0	
[5Y - 10Y [		2,091	1,662	882	0	635	574	29	134	0	0	0	0	
[10Y - more		2,126	1,991	134	0	0	0	0	0	0	0	0	0		
Total		8,664	5,888	4,055	0	1,727	2,883	37	274	0	290	0	0	35	
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		47	45	0	0	46	0	0	0	0	0	0	0	
[1Y - 2Y [		7	5	0	0	7	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		7	5	2	0	5	0	0	0	0	0	0	0	
[5Y - 10Y [		18	17	18	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		79	71	20	0	11	46	0	0	0	0	0	0	1	
[0 - 3M [		321	320	0	0	320	0	0	2	0	48	0	0	
[3M - 1Y [		156	155	1	0	36	119	2	17	0	0	0	0	
[1Y - 2Y [		363	361	0	0	211	152	0	0	0	0	0	0	
[2Y - 3Y [		550	548	0	0	270	280	0	0	0	0	0	0	
[3Y - 5Y [		127	126	1	0	126	0	0	0	0	0	0	0	
[5Y - 10Y [		1,064	1,063	685	0	379	0	1	6	0	3	0	0	
[10Y - more		323	321	323	0	0	0	0	0	0	0	0	0		
Total		2,904	2,894	1,332	0	896	677	3	23	3	51	0	0	1	
[0 - 3M [		0	0	0	0	0	0	173	888	10	968	0	0	
[3M - 1Y [		276	276	0	0	191	85	151	284	17	995	0	0	
[1Y - 2Y [		337	337	155	0	103	80	50	428	7	253	151	0	
[2Y - 3Y [		305	305	0	0	174	130	11	429	1	23	30	0	
[3Y - 5Y [		1,094	1,094	32	0	803	259	2	39	60	1,559	0	0	
[5Y - 10Y [		1,151	1,151	36	0	370	745	99	1,513	360	5,126	0	0	
[10Y - more		9	9	8	0	0	2	4	87	0	0	0	0		
Total		3,172	3,018	231	0	1,641	1,301	490	3,668	455	8,924	191	0	19	
[0 - 3M [		13	17	33	0	12	0	12	87	1	21	0	0	
[3M - 1Y [		2,413	2,397	33	0	0	2,380	0	87	1	21	0	0	
[1Y - 2Y [		33	17	33	0	0	0	12	87	1	21	0	0	
[2Y - 3Y [		33	17	33	0	0	0	12	87	1	21	0	0	
[3Y - 5Y [		33	17	33	0	0	0	12	87	1	21	0	0	
[5Y - 10Y [		33	17	33	0	0	0	12	87	1	21	0	0	
[10Y - more		33	17	33	0	0	0	12	87	1	21	0	0		
Total		2,614	2,501	234	0	0	2,380	81	610	8	150	0	0	2	

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2019

Residual Maturity	Country / Region	(mln EUR)													Risk weighted exposure amount		
		Direct exposures								Derivatives				Off balance sheet			
		On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Japan	1,263	841	1,263	0	0	0	4	0	0	0	0	0	0	0	0	19
[3M - 1Y [100	0	100	0	0	0	0	22	0	0	0	0	0	0	0	
[1Y - 2Y [210	0	202	0	0	8	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [1,111	688	1,075	0	0	36	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [511	89	263	0	33	215	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [673	250	530	0	0	143	0	7	0	0	0	0	0	0	0	
[10Y - more		1,824	1,401	1,824	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5,692	3,269	5,257	0	33	402	4	30	0	0	0	0	0	0	0		
[0 - 3M [U.S.	3,551	3,551	3,551	0	0	50	87	4	342	0	2	384	0	2	203	
[3M - 1Y [		5,298	5,298	4,305	0	205	789	18	230	1,347	0	2	384	0	2
[1Y - 2Y [		6,464	6,464	4,560	0	569	1,335	29	1,052	9	246	0	2	246	0
[2Y - 3Y [		4,702	4,702	979	0	2,293	1,430	9	268	1	197	0	2	197	0
[3Y - 5Y [		11,971	11,971	4,476	0	6,655	841	15	145	11	108	0	2	189	0
[5Y - 10Y [		8,607	4,771	4,327	0	467	3,814	145	733	29	52	0	2	852	0
[10Y - more		17,522	3,609	4,452	0	467	9,460	75	45	30	1,707	0	2	852	0		
Total	58,116	54,280	25,806	0	14,641	17,669	342	2,560	184	3,602	1,866	14	203	0			
[0 - 3M [China	46	46	46	0	0	31	283	0	46	0	0	0	0	0	21	
[3M - 1Y [		521	37	483	0	2	8	0	257	0	0	0	0	0	0
[1Y - 2Y [		113	113	104	0	0	1	23	20	354	18	0	0	0	0
[2Y - 3Y [		423	419	286	0	0	1	44	6	155	8	0	0	0	0
[3Y - 5Y [		552	548	151	0	401	0	26	207	0	0	0	0	0	0
[5Y - 10Y [		557	496	211	0	0	345	53	79	0	0	0	0	0	0
[10Y - more		51	25	0	0	0	36	0	0	0	0	0	0	0	0		
Total	2,263	2,163	607	0	1,273	383	119	893	26	509	26	0	0	0			
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		29	26	3	0	24	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		106	103	17	0	89	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		101	99	9	0	92	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		145	142	3	0	142	0	0	0	0	0	0	0	0	0
[10Y - more		17	15	11	0	6	0	0	0	0	0	0	0	0	0		
Total	398	386	43	0	24	331	0	0	0	0	28	0	0	0			
[0 - 3M [Other advanced economies non EEA	240	240	240	0	0	169	2,384	240	4,897	5	0	5	0	0	68	
[3M - 1Y [		3,865	3,865	3,268	0	176	421	286	745	138	3,535	42	0	42	0
[1Y - 2Y [		1,912	1,414	426	0	73	426	6	134	48	1,305	116	0	116	0
[2Y - 3Y [		254	254	118	0	121	15	27	208	1	28	0	0	46	0
[3Y - 5Y [		593	589	310	0	241	62	613	1	28	152	0	0	152	0
[5Y - 10Y [		2,017	2,004	1,907	0	111	217	25	217	94	664	9	0	664	0
[10Y - more		815	804	815	0	0	0	1	10	24	248	126	0	248	0		
Total	9,698	9,668	8,073	0	964	661	576	4,310	546	10,705	495	0	0	0			
[0 - 3M [Other Central and eastern Europe countries non EEA	133	133	133	0	0	0	0	0	0	0	0	0	0	0	583	
[3M - 1Y [		672	455	136	0	136	81	0	0	0	0	0	0	0	0
[1Y - 2Y [		589	589	25	0	322	242	0	0	0	11	0	0	0	0
[2Y - 3Y [		357	357	7	0	27	324	0	0	0	121	0	0	0	0
[3Y - 5Y [		486	486	107	0	109	271	0	0	0	0	0	0	0	0
[5Y - 10Y [		409	409	73	0	233	103	0	0	0	0	0	0	0	0
[10Y - more		14	14	2	0	2	12	0	0	0	0	0	0	0	0		
Total	2,660	2,658	801	0	826	1,033	0	0	0	132	0	0	0	0			
[0 - 3M [Middle East	3	3	0	0	3	9	11	3	2,418	0	0	0	2,418	0	348	
[3M - 1Y [		1,059	1,059	0	0	1,059	0	0	5	89	2,418	0	0	2,418	0
[1Y - 2Y [		18	15	0	0	3	66	0	0	0	2,418	0	0	2,418	0
[2Y - 3Y [		3	3	0	0	0	0	0	0	0	2,418	0	0	2,418	0
[3Y - 5Y [		1,645	1,642	12	0	1,634	0	0	0	0	2,418	0	0	2,418	0
[5Y - 10Y [		210	67	182	0	0	143	1	3	0	2,418	0	0	2,418	0
[10Y - more		308	256	60	0	248	0	1	1	0	2,418	0	0	2,418	0		
Total	3,246	3,160	153	0	3,093	3,093	11	80	5	16,923	0	0	0	0			
[0 - 3M [Latin America and the Caribbean	315	315	315	0	0	2	15	0	1	0	0	0	1	0	345	
[3M - 1Y [		517	517	360	0	0	157	1	4	0	1	0	0	1	0
[1Y - 2Y [		486	486	198	0	53	235	1	4	0	1	0	0	1	0
[2Y - 3Y [		388	387	103	0	133	152	1	4	0	1	0	0	1	0
[3Y - 5Y [		310	294	147	0	13	151	1	4	0	1	0	0	666	0
[5Y - 10Y [		372	342	84	0	36	251	1	4	0	1	0	0	1	0
[10Y - more		251	217	67	0	0	184	1	4	0	1	0	0	1	0		
Total	2,640	2,557	1,275	0	234	1,131	5	38	0	7	670	0	0	0			

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2019

		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)					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	23	23	23	0	0	0	0	0	0	0	0	0	32	0	
[3M - 1Y [		397	397	40	0	99	258	0	0	0	0	0	0	32	0
[1Y - 2Y [		285	285	24	0	110	150	0	0	0	0	0	0	48	0
[2Y - 3Y [		252	252	21	0	55	176	0	0	0	0	0	0	57	0
[3Y - 5Y [		467	437	103	0	82	281	0	0	0	0	0	0	345	0
[5Y - 10Y [		781	779	34	0	118	629	0	0	0	0	0	0	32	0
[10Y - more	199	163	82	0	6	111	0	0	0	0	0	0	32	0		
Total		2,404	2,335	327	0	471	1,606	0	0	0	0	0	577	0	946	
[0 - 3M [Others	789	713	91	0	344	353	248	1,859	45	873	57	0	57	0	
[3M - 1Y [		981	871	80	0	533	367	261	1,953	34	676	64	0	64	0
[1Y - 2Y [		1,204	1,070	112	0	559	532	248	1,858	34	676	57	0	57	0
[2Y - 3Y [		1,731	1,595	158	0	797	775	248	1,858	34	676	57	0	57	0
[3Y - 5Y [		1,534	1,389	210	0	932	391	248	1,858	34	676	57	0	57	0
[5Y - 10Y [		1,099	915	287	0	344	467	248	1,971	34	676	57	0	57	0
[10Y - more	889	736	165	0	344	379	272	1,950	34	676	57	0	57	0		
Total		8,226	7,289	1,104	0	3,852	3,264	1,777	13,308	251	4,929	403	0	618		

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.

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

- 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

BNP Paribas

	As of 30/09/2019							As of 31/12/2019						
	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		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		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	
(mln EUR)														
Debt securities (including at amortised cost and fair value)	161,992	0	501	501	80	281	45	165,933	0	483	483	74	282	45
Central banks	5,772	0	1	1	1	1	0	3,369	0	1	1	2	1	0
General governments	121,599	0	0	0	33	0	0	127,683	0	0	0	28	0	0
Credit institutions	12,192	0	128	128	1	119	0	11,926	0	117	117	1	112	0
Other financial corporations	18,622	0	115	115	36	53	0	18,231	0	93	93	34	45	0
Non-financial corporations	3,807	0	257	257	9	108	45	4,723	0	272	272	9	123	45
Loans and advances (including at amortised cost and fair value)	1,047,596	4,692	36,719	33,497	4,335	19,275	10,965	1,025,959	3,523	33,315	30,259	4,310	17,051	10,281
Central banks	169,963	0	0	0	0	0	0	154,017	0	0	0	0	0	0
General governments	34,011	130	373	191	26	35	329	35,120	133	266	131	26	34	229
Credit institutions	33,247	8	231	225	8	216	12	19,059	5	96	88	8	80	14
Other financial corporations	76,980	8	1,212	1,204	139	784	409	73,973	65	1,354	1,348	143	884	466
Non-financial corporations	395,373	3,129	18,609	17,954	1,573	9,871	5,606	403,184	1,838	16,477	15,867	1,597	8,420	5,320
of which: small and medium-sized enterprises at amortised cost	116,588	1,047	7,500	7,343	740	3,711	2,009	119,583	703	6,986	6,842	762	3,289	1,947
Households	338,021	1,417	16,294	13,923	2,588	8,370	4,608	340,605	1,482	15,121	12,825	2,536	7,633	4,252
DEBT INSTRUMENTS other than HFT	1,209,588	4,692	37,220	33,998	4,414	19,556	11,010	1,191,891	3,523	33,799	30,742	4,384	17,333	10,326
OFF-BALANCE SHEET EXPOSURES	773,253		2,688	2,688	495	351	636	721,253		2,527	2,526	484	334	649

⁽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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 30/09/2019					As of 31/12/2019				
	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)	177	166	48	48	0	213	167	49	49	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	11	0	0	0	0	11	0	0	0	0
Non-financial corporations	166	166	48	48	0	202	167	49	49	0
Loans and advances (including at amortised cost and fair value)	11,736	8,523	3,883	3,482	3,741	11,511	8,103	3,658	3,304	3,863
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	10	5	3	3	7	8	7	2	2	6
Credit institutions	8	8	8	8	0	7	7	7	7	0
Other financial corporations	334	285	132	130	157	361	285	146	143	200
Non-financial corporations	5,279	3,693	1,803	1,679	1,939	5,246	3,453	1,687	1,566	2,009
of which: small and medium-sized enterprises at amortised cost	1,412	937	412	357	553	1,499	956	403	356	630
Households	6,105	4,530	1,937	1,663	1,639	5,889	4,352	1,816	1,587	1,648
DEBT INSTRUMENTS other than HFT	11,913	8,688	3,931	3,531	3,741	11,724	8,270	3,707	3,353	3,863
Loan commitments given	570	117	16	3	324	581	133	24	8	302

⁽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.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BNP Paribas

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	15,229	942	14,763	486	0	15,260	871	14,803	437	0
B Mining and quarrying	4,546	230	4,530	106	0	4,555	157	4,541	110	0
C Manufacturing	69,082	3,412	69,052	2,079	0	71,271	2,825	71,244	1,604	0
D Electricity, gas, steam and air conditioning supply	22,680	1,121	22,432	605	0	24,118	995	23,809	643	0
E Water supply	2,286	248	2,216	153	0	2,178	185	2,178	119	0
F Construction	18,123	1,515	18,122	966	0	19,256	1,855	19,235	1,176	0
G Wholesale and retail trade	61,043	2,580	60,979	2,053	0	61,482	2,188	61,422	1,713	0
H Transport and storage	31,873	1,109	31,829	480	0	31,225	1,071	31,200	559	0
I Accommodation and food service activities	9,655	734	9,655	555	0	9,275	509	9,275	386	0
J Information and communication	13,237	930	13,237	528	0	13,806	818	13,806	435	0
K Financial and insurance activities	10,938	191	10,821	166	0	13,156	340	13,034	176	0
L Real estate activities	65,205	3,609	65,079	2,147	0	64,406	2,801	64,340	1,543	0
M Professional, scientific and technical activities	10,820	251	10,819	179	0	11,512	227	11,511	173	0
N Administrative and support service activities	35,982	701	35,978	413	0	37,478	583	37,478	415	0
O Public administration and defence, compulsory social security	604	121	604	102	0	643	124	643	125	0
P Education	930	29	930	18	0	859	25	848	18	0
Q Human health services and social work activities	5,782	128	5,782	79	0	6,029	112	6,029	85	0
R Arts, entertainment and recreation	2,216	91	2,216	68	0	2,196	86	2,196	58	0
S Other services	15,142	666	15,128	263	0	14,480	706	14,428	241	0
Loans and advances	395,373	18,609	394,173	11,444	0	403,184	16,477	402,021	10,017	0

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