



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	BNP Paribas
<b>LEI Code</b>	R0MUWSFPU8MPRO8K5P83
<b>Country Code</b>	FR

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

2024 EU-wide Transparency Exercise

Key Metrics

BNP Paribas

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	93,000	92,857	93,123	95,506	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	93,000	92,857	93,123	95,506	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	107,732	107,501	107,887	110,303	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	107,732	107,501	107,887	110,303	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	123,513	121,744	121,986	124,075	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	123,513	121,744	121,986	124,075	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	699,257	703,694	722,349	732,758	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	699,257	703,694	722,349	732,758	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.30%	13.20%	12.89%	13.03%	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	13.30%	13.20%	12.89%	13.03%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.41%	15.28%	14.94%	15.05%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.41%	15.28%	14.94%	15.05%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.66%	17.30%	16.89%	16.93%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.66%	17.30%	16.89%	16.93%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,423,624	2,346,500	2,471,222	2,478,954	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.45%	4.58%	4.37%	4.45%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

BNP Paribas

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	107,732	107,501	107,887	110,303	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	107,732	107,501	107,887	110,303	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,423,624	2,346,500	2,471,222	2,478,954	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,423,624	2,346,500	2,471,222	2,478,954	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.45%	4.58%	4.37%	4.45%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.45%	4.58%	4.37%	4.45%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise

Capital  
BNP Paribas

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	123,513	121,744	121,988	124,075	C01.00 (0001,0001)	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	95,000	92,857	93,123	95,506	C01.00 (0002,0002)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,158	21,125	20,973	20,130	C01.00 (0005,0005)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	85,667	86,227	87,425	89,914	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-3,106	-3,041	-3,056	-3,434	C01.00 (0030,0030)	Articles 41(10), 36(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	232	232	231	230	C01.00 (0035,0035)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0038,0038)	Articles 41(21), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,199	2,048	2,090	2,334	C01.00 (0039,0039)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,979	-2,398	-2,070	-1,755	C01.00 (0039,0039)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,157	-8,055	-7,661	-7,599	C01.00 (0039,0039) + C01.00 (0040,0040)	Articles 41(22), 36(1) point (b) and 37 of CRR; Article 41(23), 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)	-147	-311	-273	-216	C01.00 (0070,0070)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	-441	-999	-1,166	-1,375	C01.00 (0036,0036)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-429	-397	-430	-437	C01.00 (0036,0036)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0420,0020)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0460,0060)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-244	-284	-239	-479	C01.00 (0460,0060) + C01.00 (0465,0065) + C01.00 (0470,0070) + C01.00 (0471,0071) + C01.00 (0472,0072)	Articles 42(6), 36(1) point (k) and 80 to 84 of CRR; Article 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 of CRR; Article 36(1) point (k) and 77(2) of CRR; Article 36(1) point (k), 1 and 13(1) of CRR and Article 36(1) point (l) and 12(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-244	-284	-239	-479	C01.00 (0465,0065)	Articles 36(1) point (k), 24(1) point (b), 24(1) point (b) and 29 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	C01.00 (0480,0080)	Articles 42(7), 36(1) point (l), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0490,0090)	Articles 36(1) point (c) and 39; Article 40(1) point (a) and 40(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	C01.00 (0490,0090)	Articles 42(7), 36(1) point (l), 45, 46, 47, 49(1) point (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0510,0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-265	-239	-349	-354	C01.00 (0513,0013)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0514,0014)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0515,0015)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0524,0024)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-1,438	-1,461	-1,453	-1,453	C01.00 (0529,0029)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.9 + 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0520,0020)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0520,0020)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0520,0020)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,732	14,644	14,763	14,797	C01.00 (0030,0030)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	15,182	15,094	15,213	15,247	C01.00 (0046,0046) + C01.00 (0047,0047)	-	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-450	-450	-450	-450	C01.00 (0068,0068) + C01.00 (0070,0070) + C01.00 (0071,0071) + C01.00 (0072,0072) + C01.00 (0073,0073) + C01.00 (0074,0074) + C01.00 (0075,0075)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0068) + C01.00 (0069,0069) + C01.00 (0070,0070) + C01.00 (0071,0071) + C01.00 (0072,0072)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	107,732	107,561	107,887	110,363	C01.00 (0015,0015)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,781	14,243	14,100	13,772	C01.00 (0070,0070)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	16,382	15,090	15,192	14,997	C01.00 (0070,0070) + C01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	-3,132	-3,132	-3,132	-3,032	C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0050,0050)	-	
A.4.3	Tier 2 transitional adjustments	2,030	2,284	2,039	1,807	C01.00 (0080,0080) + C01.00 (0090,0090) + C01.00 (0095,0095)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	699,257	703,694	722,349	732,758	C01.00 (0010,0010)	Articles 90(3), 90, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.30%	13.20%	12.89%	13.69%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.41%	15.28%	14.94%	15.69%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.66%	17.30%	16.89%	16.93%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	93,000	92,857	93,123	95,506	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.30%	13.20%	12.89%	13.69%	CR 1(1) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0060)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0060)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0060)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0060)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BNP Paribas

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	551,288	540,393	570,604	579,828	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	202,137	207,443	208,253	208,501	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	306,635	286,737	313,579	324,137	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	42,307	45,941	48,543	46,698	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	40,982	39,836	43,154	44,112	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	5,907	5,189	4,561	3,977	C 02.00 (r0640, c0010)
Settlement risk	3	8	3	5	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	15,557	16,589	17,374	16,196	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	27,439	28,783	28,110	30,386	C 02.00 (r0520, c0010)
Of which the standardised approach	6,655	9,768	6,983	8,120	C 02.00 (r0530, c0010)
Of which IMA	20,784	19,015	21,127	22,266	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,351	1,450	1,410	1,485	C 19.00 (r0010, c0011)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	58,080	58,897	58,544	58,254	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,261	3,911	3,554	3,526	C 02.00 (r0600, c0010)
Of which standardised approach	8,631	10,215	10,207	10,206	C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,188	44,771	44,783	44,521	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	14,000	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	699,257	703,694	722,349	732,758	

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

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

2024 EU-wide Transparency Exercise

P&L  
BNP Paribas

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	57,960	80,821	21,845	43,228
Of which debt securities income	4,809	6,806	2,209	4,610
Of which loans and advances income	45,264	63,318	17,008	33,071
Interest expenses	43,416	60,645	16,874	32,998
(Of which deposits expenses)	27,342	38,535	10,974	20,984
(Of which debt securities issued expenses)	8,276	11,620	3,346	6,779
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1,783	2,129	560	2,054
Net Fee and commission income	8,253	10,946	2,977	5,993
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	40	-13	144	159
Gains or (-) losses on financial assets and liabilities held for trading, net	5,531	11,049	3,026	3,670
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	108	-3,550	-780	-91
Gains or (-) losses from hedge accounting, net	272	-57	164	129
Exchange differences [gain or (-) loss], net	1,237	979	354	314
Net other operating income /(expenses)	457	623	144	307
<b>TOTAL OPERATING INCOME, NET</b>	<b>32,223</b>	<b>42,281</b>	<b>11,560</b>	<b>22,764</b>
(Administrative expenses)	19,323	26,209	6,968	13,255
(Cash contributions to resolution funds and deposit guarantee schemes)	1,136	1,148	0	174
(Depreciation)	1,557	2,060	554	1,079
Modification gains or (-) losses, net	-8	43	25	-21
(Provisions or (-) reversal of provisions)	532	1,522	146	116
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	126	0
(Commitments and guarantees given)	-112	-81	-20	-89
(Other provisions)	644	1,604	40	205
Of which pending legal issues and tax litigation <sup>1</sup>	0	-216	0	0
Of which restructuring <sup>1</sup>	0	193	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,131	2,976	673	1,427
(Financial assets at fair value through other comprehensive income)	-1	-2	1	6
(Financial assets at amortised cost)	2,132	2,978	673	1,421
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-6	16	-2	-4
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	226	226
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2,154	2,629	682	1,460
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>9,696</b>	<b>11,021</b>	<b>4,153</b>	<b>8,381</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>7,308</b>	<b>8,444</b>	<b>3,192</b>	<b>6,725</b>
Profit or (-) loss after tax from discontinued operations	2,947	2,947	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>10,255</b>	<b>11,392</b>	<b>3,192</b>	<b>6,725</b>
Of which attributable to owners of the parent	9,906	10,975	3,103	6,498

<sup>(1)</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BNP Paribas

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	280,849				295,409				209,275				196,403				IAS 1.54 (f)	
Financial assets held for trading	861,279	204,456	649,762	7,061	719,602	172,534	540,470	6,597	867,691	283,454	597,538	6,699	849,736	282,506	580,186	7,043	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,612	510	2,997	8,105	11,769	638	2,801	8,330	12,102	703	2,885	8,515	12,578	682	3,082	8,814	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	385	269	116	0	549	549	0	0	328	328	0	0	1,876	1,876	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	47,097	38,052	8,188	857	55,242	44,707	9,785	749	59,846	51,060	8,103	683	61,493	52,651	8,120	721	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	1,028,043				1,029,904				1,063,837				1,082,682				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	27,673	0	27,673	0	21,814	0	21,814	0	25,155	0	25,155	0	26,569	0	26,569	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	-4,389				-4,661				-3,871				-4,683				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	203,276				202,597				202,244				206,108					
<b>TOTAL ASSETS</b>	<b>2,453,927</b>				<b>2,334,224</b>				<b>2,436,606</b>				<b>2,432,762</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	44,662	219	109	-10	-12	-102	52,738	241	109	-7	-12	-102	57,828	317	108	-7	-13	-102	59,583	265	107	-8	-12	-102	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortized cost	Debt securities	113,518	140	93	-16	-3	-37	120,812	94	95	-12	-5	-40	130,937	79	85	-31	-4	-40	137,534	148	88	-33	-4	-39	Annex V Part 1.31.44(b)
	Loans and advances	830,282	72,273	26,140	-2,089	-2,441	-13,403	826,947	73,500	25,418	-1,969	-2,362	-13,078	853,652	70,084	25,897	-1,844	-2,264	-12,956	868,281	67,720	25,666	-1,958	-2,041	-13,266	Annex V Part 1.31.44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BNP Paribas

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	762,839	656,102	737,462	713,748	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	79,432	85,471	93,120	99,861	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,298,291	1,293,265	1,298,515	1,314,294	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	40,884	37,911	39,466	39,966	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-16,399	-14,175	-14,207	-14,247	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,959	9,221	8,965	8,460	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,588	3,603	3,834	3,233	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	148,159	134,101	138,947	139,924	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>2,324,752</b>	<b>2,205,498</b>	<b>2,306,103</b>	<b>2,305,240</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>129,175</b>	<b>128,725</b>	<b>130,502</b>	<b>127,522</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>2,453,927</b>	<b>2,334,224</b>	<b>2,436,606</b>	<b>2,432,762</b>	IAS 1.IG6

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

BNP Paribas

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		350,408	317,357	307,660	305,232	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	24,077	23,446	24,063	18,225	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	92,510	81,464	91,822	81,152	Annex V.Part 1.31
Deposits	Central banks	53,988	37,639	30,066	28,433	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	35,758	30,916	33,020	36,774	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	14,017	13,860	15,771	15,631	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	161,581	126,032	161,541	156,933	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	10,592	10,440	11,600	11,976	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	432,353	396,777	447,178	451,858	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	158,260	169,088	158,603	169,639	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	394,014	414,852	404,598	409,149	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	202,155	211,484	199,149	202,881	ECB/2013/33 Annex 2.Part 2.9.1
	Households	349,867	350,710	351,180	362,082	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	187,781	184,037	180,552	186,204	Annex V.Part 1.42(f), 44(c)
Debt securities issued		284,166	290,765	314,587	315,234	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		23,380	23,485	25,400	25,602	Annex V.Part 1.37
Other financial liabilities		2,723	2,789	2,850	2,798	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>2,181,445</b>	<b>2,072,749</b>	<b>2,168,564</b>	<b>2,167,870</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
BNP Paribas

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	1,005	1,193	331	105	687	229							260	103	691	243							
Of which: General risk	377	405	0	0	0	0							0	0	0	0							
Of which: Specific risk	628	789	0	0	0	0							0	0	0	0							
Equities	1	1	162	50	296	90							141	44	229	65							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	5,640	8,574	184	31	175	51							100	23	176	39							
Commodities risk	0	0	87	30	83	47							68	19	111	39							
<b>Total</b>	<b>6,655</b>	<b>9,768</b>	<b>406</b>	<b>124</b>	<b>826</b>	<b>264</b>	<b>319</b>	<b>373</b>	<b>56</b>	<b>39</b>	<b>58</b>	<b>20,784</b>	<b>331</b>	<b>116</b>	<b>724</b>	<b>229</b>	<b>414</b>	<b>346</b>	<b>53</b>	<b>33</b>	<b>15</b>	<b>19,015</b>	
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	995	1,214	327	110	750	266							249	80	814	295							
Of which: General risk	384	483	0	0	0	0							0	0	0	0							
Of which: Specific risk	611	731	0	0	0	0							0	0	0	0							
Equities	0	0	152	58	199	79							173	61	211	68							
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	5,988	6,906	74	33	127	48							113	45	202	83							
Commodities risk	0	0	56	19	143	65							76	23	255	82							
<b>Total</b>	<b>6,983</b>	<b>8,120</b>	<b>403</b>	<b>142</b>	<b>790</b>	<b>266</b>	<b>522</b>	<b>459</b>	<b>64</b>	<b>52</b>	<b>63</b>	<b>21,127</b>	<b>347</b>	<b>112</b>	<b>788</b>	<b>280</b>	<b>570</b>	<b>553</b>	<b>60</b>	<b>59</b>	<b>58</b>	<b>22,266</b>	

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









Table showing IRB Approach for Consolidated data. Columns include As of 30/09/2023 and As of 31/12/2023, with sub-columns for Original Exposures, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise. (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated at total quarter.

Table showing IRB Approach for FRANCE. Columns include As of 30/09/2023 and As of 31/12/2023, with sub-columns for Original Exposures, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

Table showing IRB Approach for UNITED STATES. Columns include As of 30/09/2023 and As of 31/12/2023, with sub-columns for Original Exposures, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

Table showing IRB Approach for BELGIUM. Columns include As of 30/09/2023 and As of 31/12/2023, with sub-columns for Original Exposures, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

Table showing IRB Approach for ITALY. Columns include As of 30/09/2023 and As of 31/12/2023, with sub-columns for Original Exposures, Exposure Value, Risk exposure amount, and Value adjustments and provisions. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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











**2024 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2023

		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
(min EUR)																	
[ 0 - 3M]		15	0	15	0	0	0	0	1	343	0	0	2,389	0	0	0	
13M - 1Y]		75	0	75	0	24	0	0	0	0	15	0	1,274	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	123	0	7	0	159	0	0	0	
2Y1 - 3Y]		139	0	139	0	0	0	0	0	0	0	189	1,189	0	0	0	
3Y - 5Y]		53	0	53	0	0	0	0	0	0	222	4,246	0	0	0	0	
5Y - 10Y]		213	147	147	147	0	0	0	171	6,698	0	0	0	0	0	0	
10Y - more		53	0	53	0	0	0	0	901	3,872	48	0	191	0	0	0	
Total		556	214	372	0	24	160	1,195	16,535	489	9,447	28	0	0	0	0	1
[ 0 - 3M]		2,958	2,301	1,399	0	0	0	0	74	6,977	1,540	22,108	28	0	0	0	
13M - 1Y]		1,802	1,193	46	0	0	0	0	109	2,063	26	3,062	1	0	0	0	
1Y1 - 2Y]		20,097	22,478	60	145	192	19,891	1,507	485	8,829	853	0	0	0	0	0	
2Y1 - 3Y]		901	1,009	33	0	0	869	369	1,240	75	7,139	0	0	0	0	0	
3Y - 5Y]		3,132	2,493	215	0	0	2,922	1,030	6,495	1	22	4	0	0	0	0	
5Y - 10Y]		5,277	5,903	893	1,387	2,867	648	9,208	15	278	0	0	0	0	0	0	
10Y - more		6,547	0	1,218	1,324	3,797	0	8,800	0	0	0	0	0	0	0	0	
Total		38,455	36,370	3,874	3,113	31,620	2,617	36,285	2,145	14,473	856	0	0	0	0	0	178
[ 0 - 3M]		2,437	2,405	2,405	29	0	0	0	10	634	611	0	0	0	0	0	0
13M - 1Y]		1,245	1,275	60	29	74	1,082	2	499	28	2,858	0	0	0	0	0	0
1Y1 - 2Y]		1,626	1,669	134	28	111	1,393	36	2,399	66	1,464	0	0	0	0	0	0
2Y1 - 3Y]		698	615	15	65	48	2,400	47	76	0	1,811	0	0	0	0	0	0
3Y - 5Y]		1,725	0	190	29	481	1,026	119	5,075	178	5,126	0	0	0	0	0	0
5Y - 10Y]		2,930	1,541	296	29	1,904	1,031	4	225	226	9,122	0	0	0	0	0	0
10Y - more		840	861	196	29	273	4,062	937	92	0	1,433	0	0	0	0	0	0
Total		11,301	8,451	3,266	205	2,568	6,323	1,134	15,684	1,278	24,680	2	0	0	0	0	33
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	0	2	0	0	0	0	0	0	17	0	0	0	0	0	0
[ 0 - 3M]		302	270	302	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		211	157	211	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		104	77	104	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		90	45	90	0	0	0	0	0	0	53	0	0	0	0	0	0
5Y - 10Y]		58	18	58	0	0	0	0	0	0	143	0	0	0	0	0	0
10Y - more		34	0	34	0	0	0	0	0	0	33	0	0	0	0	0	0
Total		847	561	847	0	0	0	0	0	0	232	0	0	0	0	0	0
[ 0 - 3M]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		24	7	24	0	0	16	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		239	239	70	0	0	168	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		288	285	17	0	0	271	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		31	22	29	0	0	29	2	0	0	0	0	0	0	0	0	0
5Y - 10Y]		36	17	17	0	0	19	0	0	0	0	0	0	0	0	0	0
10Y - more		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		627	598	134	0	0	562	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		294	10	294	0	0	0	0	0	0	1	20	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	1	20	0	0	0	0	0
1Y1 - 2Y]		261	0	261	0	0	0	0	0	0	0	20	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	1	20	0	0	0	0	0
3Y - 5Y]		302	22	3	0	0	299	0	0	1	20	0	0	0	0	0	0
5Y - 10Y]		1,744	1,128	985	0	0	763	0	0	1	20	0	0	0	0	0	0
10Y - more		479	157	479	0	0	0	0	0	0	20	0	0	0	0	0	0
Total		3,079	1,314	2,017	0	0	1,062	0	0	7	141	30	0	0	0	0	11
[ 0 - 3M]		638	550	554	0	0	74	39	5	0	2	32	0	0	0	0	0
13M - 1Y]		1,396	1,224	311	0	0	1,094	0	0	0	0	830	1,930	0	0	0	0
1Y1 - 2Y]		2,826	2,479	471	0	0	2,355	0	0	0	0	0	8	0	0	0	0
2Y1 - 3Y]		1,847	1,620	711	102	1,034	0	51	0	0	0	1,248	0	0	0	0	0
3Y - 5Y]		1,304	1,070	672	0	291	940	293	12,719	0	0	0	0	0	0	0	0
5Y - 10Y]		7,075	6,205	1,564	0	1,750	3,770	100	3,445	0	5	0	0	0	0	0	0
10Y - more		3,393	0	603	603	1,540	2,067	18,393	42	43	0	0	0	0	0	0	0
Total		19,079	19,797	6,539	0	3,745	18,799	2,499	34,976	46	877	3,962	1	0	0	0	169





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet			
		Non-derivative financial assets by accounting portfolio				Carrying amount	Notional amount	Carrying amount	Notional amount	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	Nominal	Provisions				
[ 0 - 3M]		76	0	57	17	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		533	543	17	17	358	158	0	13	0	13	0	241	0	0	0	
1Y1 - 2Y]		616	518	12	12	187	298	0	16	0	16	0	310	0	0	0	
2Y1 - 3Y]		401	340	1	17	0	383	0	91	0	0	0	0	0	0	0	
[3Y - 5Y]		857	1,038	0	17	476	363	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		403	0	0	0	0	86	0	0	0	0	0	0	0	0	0	
[10Y - more]		20	0	3	17	0	0	0	0	0	0	0	0	0	0	0	
Total		2,506	2,437	73	119	1,118	1,196	7	7	91	28	551	0	0	0	0	
[ 0 - 3M]		1,215	1,181	1,215	0	0	0	59	3,209	56	568	13	0	0	0	0	
13M - 1Y]		1,142	1,108	18	0	84	288	0	282	146	2,203	13	0	0	0	0	
1Y1 - 2Y]		1,223	1,189	307	0	236	226	0	5,374	85	431	13	0	0	0	0	
2Y1 - 3Y]		307	273	6	0	151	150	10	509	18	983	13	0	0	0	0	
[3Y - 5Y]		1,112	1,086	252	0	112	220	646	7,068	185	2,397	13	0	0	0	0	
[5Y - 10Y]		1,599	1,556	71	0	568	961	1,652	13,810	188	3,408	13	0	0	0	0	
[10Y - more]		81	47	0	0	0	0	0	0	53	148	13	0	0	0	0	
Total		6,578	6,443	1,880	0	2,113	2,677	2,184	30,352	538	10,413	51	0	0	0	0	
[ 0 - 3M]		10	10	10	0	10	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		142	142	10	0	38	94	2	34	1	16	0	0	0	0	0	
1Y1 - 2Y]		248	248	10	0	109	128	2	34	1	16	0	0	0	0	0	
2Y1 - 3Y]		47	46	10	0	28	28	2	34	1	16	0	0	0	0	0	
[3Y - 5Y]		277	277	10	0	94	173	2	34	1	16	0	0	0	0	0	
[5Y - 10Y]		133	133	10	0	0	123	2	34	1	16	0	0	0	0	0	
[10Y - more]		10	10	0	0	0	0	2	34	1	16	0	0	0	0	0	
Total		869	866	78	0	250	548	17	240	6	111	0	0	0	0	0	
[ 0 - 3M]		3,953	1,324	0	0	3,953	0	0	12	0	0	0	0	0	0	0	
13M - 1Y]		307	0	172	0	0	21	0	114	0	0	0	0	0	0	0	
1Y1 - 2Y]		806	0	613	0	68	125	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		992	0	754	0	0	238	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		3,206	916	3,033	0	160	160	72	172	4	122	0	0	0	0	0	
[5Y - 10Y]		4,810	1,790	4,422	0	139	48	0	30	0	538	0	0	0	0	0	
[10Y - more]		5,588	2,425	5,588	0	0	0	0	0	0	0	0	0	0	0	0	
Total		19,457	6,464	18,432	0	380	897	12	172	34	689	0	0	0	0	0	
[ 0 - 3M]		9,046	7,473	8,985	32	0	28	46	21	244	109	0	0	0	0	0	
13M - 1Y]		2,870	1,297	2,962	32	512	263	6	142	17	1,274	0	0	0	0	0	
1Y1 - 2Y]		5,546	3,967	5,546	32	1,154	1,642	3	174	2	77	0	0	0	0	0	
2Y1 - 3Y]		5,972	4,400	5,046	32	580	314	1	11	36	525	10	0	0	0	0	
[3Y - 5Y]		7,308	5,734	3,789	32	2,209	1,276	22	308	28	568	0	0	0	0	0	
[5Y - 10Y]		18,211	16,039	10,498	32	3,889	4,833	18	462	1	27	0	0	0	0	0	
[10Y - more]		12,447	10,875	9,897	32	366	2,882	38	360	57	352	0	0	0	0	0	
Total		61,392	50,385	42,820	225	10,838	12,881	130	1,891	159	3,067	119	0	0	0	0	
[ 0 - 3M]		153	153	31	0	122	0	4	33	4	26	0	0	0	0	0	
13M - 1Y]		1,319	1,305	1,423	0	494	0	0	118	0	0	0	0	0	0	0	
1Y1 - 2Y]		1,868	1,821	1,645	0	223	0	0	0	0	1	29	0	0	0	0	
2Y1 - 3Y]		989	989	484	0	347	139	0	26	0	0	0	0	0	0	0	
[3Y - 5Y]		387	375	276	0	0	112	1	112	1	1	0	0	0	0	0	
[5Y - 10Y]		620	513	108	0	513	36	9	36	1	146	0	0	0	0	0	
[10Y - more]		489	283	34	0	1	465	0	0	0	0	0	0	0	0	0	
Total		6,412	5,999	4,882	0	1,187	1,230	16	172	17	58	146	0	0	0	0	
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		36	36	35	0	0	1	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		97	97	0	0	0	0	0	86	0	0	0	0	0	0	0	
2Y1 - 3Y]		24	24	3	0	0	22	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		22	18	18	0	0	5	0	0	0	0	0	0	0	0	0	
[10Y - more]		39	11	19	0	0	0	0	0	0	0	0	0	0	0	0	
Total		218	202	84	0	0	134	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]		230	230	56	0	56	0	0	608	5,057	235	0	0	0	0	0	
13M - 1Y]		1,770	1,438	1,438	124	1,770	185	305	305	2,052	2,850	3	0	0	0	0	
1Y1 - 2Y]		7,647	7,645	7,386	0	71	180	19	661	48	995	34	0	0	0	0	
2Y1 - 3Y]		496	493	620	0	76	80	17	489	35	719	0	0	0	0	0	
[3Y - 5Y]		1,510	1,438	1,276	0	0	60	2	24	0	6,048	0	0	0	0	0	
[5Y - 10Y]		2,890	2,639	2,178	0	52	459	62	532	27	1,153	210	0	0	0	0	
[10Y - more]		1,631	1,535	1,627	0	4	0	58	171	12	209	0	0	0	0	0	
Total		16,235	14,811	14,908	0	441	887	931	12,094	728	14,481	290	0	0	0	0	

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2023

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)	On balance sheet				Direct exposures				Off balance sheet		Risk weighted exposure amount
				Non-derivative financial assets by accounting portfolio				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]	Other Central and eastern Europe countries non EEA	30	30	28	0	2	0	0	0	0	0	12	0	
[ 3M - 1Y]		298	298	16	0	1	0	0	0	0	0	32	0	
[ 1Y - 2Y]		978	978	146	0	107	0	223	0	0	0	276	0	
[ 2Y - 3Y]		303	307	81	0	65	0	177	0	0	9	316	12	0
[ 3Y - 5Y]		498	458	102	0	52	0	304	10	51	0	0	12	0
[ 5Y - 10Y]	881	879	111	0	12	0	758	16	286	0	0	32	0	
[ 10Y - more]	171	167	10	0	0	0	161	0	0	10	54	12	0	
<b>Total</b>		<b>2,695</b>	<b>2,671</b>	<b>493</b>	<b>0</b>	<b>237</b>	<b>1,965</b>	<b>24</b>	<b>337</b>	<b>19</b>	<b>370</b>	<b>370</b>	<b>0</b>	<b>633</b>
[ 0 - 3M]	Middle East	209	209	459	0	0	0	14	197	25	655	143	0	
[ 3M - 1Y]		291	251	174	0	0	0	77	1	1	15	143	0	
[ 1Y - 2Y]		156	156	0	0	0	0	0	0	0	1	26	143	0
[ 2Y - 3Y]		199	189	369	0	0	0	0	0	1	1	15	143	0
[ 3Y - 5Y]		231	235	156	0	0	0	79	0	6	45	143	143	0
[ 5Y - 10Y]	1,612	1,612	178	0	0	0	1,435	0	2	1	15	143	0	
[ 10Y - more]	350	350	350	0	0	0	0	0	0	0	19	143	0	
<b>Total</b>		<b>2,788</b>	<b>2,788</b>	<b>1,358</b>	<b>0</b>	<b>0</b>	<b>1,695</b>	<b>14</b>	<b>199</b>	<b>41</b>	<b>788</b>	<b>1,002</b>	<b>0</b>	<b>503</b>
[ 0 - 3M]	Latin America and the Caribbean	269	269	0	0	0	1	1	8	0	1	108	0	
[ 3M - 1Y]		494	494	454	0	30	10	1	8	0	1	108	0	
[ 1Y - 2Y]		1,427	1,427	1,692	0	1,427	123	123	8	0	1	108	0	
[ 2Y - 3Y]		607	643	167	0	402	1	38	1	8	0	1	108	0
[ 3Y - 5Y]		309	298	131	0	101	79	1	8	0	1	108	0	
[ 5Y - 10Y]	698	701	87	0	141	473	1	8	0	1	108	1		
[ 10Y - more]	143	113	69	0	0	74	1	74	8	0	1	108	0	
<b>Total</b>		<b>3,990</b>	<b>3,933</b>	<b>2,229</b>	<b>0</b>	<b>969</b>	<b>792</b>	<b>4</b>	<b>56</b>	<b>0</b>	<b>8</b>	<b>788</b>	<b>0</b>	<b>650</b>
[ 0 - 3M]	Africa	72	72	11	0	0	60	0	0	0	19	102	1	
[ 3M - 1Y]		310	310	14	0	14	291	0	0	0	10	72	1	
[ 1Y - 2Y]		279	279	9	0	82	187	0	0	0	0	60	1	
[ 2Y - 3Y]		229	221	133	0	4	92	0	0	0	0	96	1	
[ 3Y - 5Y]		299	298	36	0	26	188	0	0	0	0	96	1	
[ 5Y - 10Y]	735	720	128	0	9	598	0	0	0	0	56	1		
[ 10Y - more]	417	399	96	0	0	320	0	0	0	0	56	1		
<b>Total</b>		<b>2,390</b>	<b>2,294</b>	<b>411</b>	<b>0</b>	<b>136</b>	<b>1,793</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>296</b>	<b>540</b>	<b>4</b>	<b>1,400</b>
[ 0 - 3M]	Others	1,785	1,689	1,093	0	1,073	495	121	1,673	268	5,069	248	0	
[ 3M - 1Y]		2,634	2,538	525	0	1,607	902	121	1,673	265	5,241	248	0	
[ 1Y - 2Y]		2,140	2,049	277	0	1,333	533	121	1,673	265	5,396	248	0	
[ 2Y - 3Y]		2,152	2,057	154	0	1,508	501	121	1,673	259	5,017	248	0	
[ 3Y - 5Y]		2,356	2,215	307	0	1,211	938	121	1,673	259	5,017	248	0	
[ 5Y - 10Y]	2,290	2,099	496	0	1,093	712	121	1,673	280	5,189	248	0		
[ 10Y - more]	2,900	2,442	847	0	1,093	705	144	1,981	298	5,017	248	0		
<b>Total</b>		<b>15,935</b>	<b>15,067</b>	<b>2,812</b>	<b>0</b>	<b>9,137</b>	<b>3,986</b>	<b>869</b>	<b>12,027</b>	<b>1,856</b>	<b>35,901</b>	<b>1,734</b>	<b>0</b>	<b>830</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

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





**2024 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2024

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet				
				Non-derivative financial assets by accounting portfolio				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]	Finland	25	0	0	0	25	0	7	19	1	27	0	0	0	0	
13M - 1Y]		0	0	73	0	73	0	0	17	0	605	0	0	0	0	
1Y1 - 2Y]		12	0	0	0	12	0	0	86	0	293	0	0	0	0	
2Y1 - 3Y]		57	0	57	0	57	0	0	0	5,303	202	1,554	0	0	0	
3Y - 5Y]		136	49	136	0	0	0	0	230	0	230	7,247	0	0	0	
[5Y - 10Y]	225	127	225	0	0	0	157	236	0	4,694	0	0	0	0		
[10Y - more]	597	390	499	0	88	0	0	1,005	8,631	44	272	0	0	0		
Total	1,992	867	822	0	113	157	0	1,303	16,738	609	10,048	0	0	0		
[0 - 3M]	France	4,998	3,184	1,446	0	2,643	250	3,991	52	9,539	54	9,539	34	0	0	
13M - 1Y]		1,723	952	351	0	3,100	65	2,726	106	6,248	0	4,248	0	0	0	
1Y1 - 2Y]		20,881	21,258	80	0	20,501	77	1,506	1,695	12,609	749	12,609	0	0	0	
2Y1 - 3Y]		943	0	296	0	649	316	3,099	233	5,989	0	5,989	0	0	0	
[3Y - 5Y]		5,110	4,203	683	0	3,668	1,233	11,245	47	19,963	3	19,963	0	0	0	
[5Y - 10Y]	5,461	4,688	1,299	0	1,313	2,857	1,864	20,219	31	485	0	0	0	0		
[10Y - more]	7,049	6,423	1,871	0	1,239	4,801	488	18,895	2	0	0	0	0	0		
Total	44,556	46,433	6,336	0	3,863	35,810	4,234	61,161	2,168	43,325	317	0	0	0		
[0 - 3M]	Germany	4,381	4,018	19	0	19	344	644	344	522	498	0	0	0	0	
13M - 1Y]		1,490	1,327	103	0	78	1,308	0	54	2,905	0	0	0	0	0	
1Y1 - 2Y]		673	598	217	0	598	217	2,664	427	1,682	0	0	0	0	0	
2Y1 - 3Y]		1,102	1,034	42	0	205	915	17	109	124	3,651	0	0	0	0	
[3Y - 5Y]		3,327	2,716	847	0	1,073	1,407	21	5,115	135	5,419	0	0	0	0	
[5Y - 10Y]	4,292	0	693	0	1,665	1,923	4	1,923	236	9,119	0	0	0	0		
[10Y - more]	335	744	391	0	276	197	835	6,446	92	1,720	0	0	0	0		
Total	16,148	10,321	6,283	0	3,344	6,921	1,045	15,018	1,245	24,993	0	0	0	0		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	15	15	0	0	0	15	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	15	15	0	0	0	15	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	4	0	4	0	4	0	0	0	0	0	0	0	0	0	
13M - 1Y]		17	0	17	0	17	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		110	68	110	0	110	0	0	44	748	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		63	23	63	0	63	0	0	57	936	0	0	0	0	0	
[5Y - 10Y]	148	88	148	0	148	0	0	158	1,871	0	0	0	0	0		
[10Y - more]	140	81	140	0	140	0	0	37	1,250	0	0	0	0	0		
Total	491	257	491	0	491	0	0	255	6,110	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		171	167	12	0	12	158	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		305	292	39	0	39	0	0	266	0	0	0	0	0	0	
2Y1 - 3Y]		296	248	244	0	244	12	0	0	0	0	0	0	0	0	
[3Y - 5Y]		81	65	99	0	99	23	0	23	0	0	0	0	0	0	
[5Y - 10Y]	35	13	16	0	16	19	0	19	0	0	0	0	0	0		
[10Y - more]	7	0	7	0	7	0	0	0	0	0	0	0	0	0		
Total	865	785	378	0	378	0	0	478	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
13M - 1Y]		25	0	25	0	25	0	1	0	7	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	1	0	7	0	0	0	0	0	
2Y1 - 3Y]		374	65	0	0	0	274	0	1	7	0	0	0	0	0	
[3Y - 5Y]		117	0	3	0	3	114	0	1	7	0	0	0	0	0	
[5Y - 10Y]	1,272	903	745	0	745	527	0	1	7	0	0	0	0	0		
[10Y - more]	398	144	309	0	309	99	0	1	7	0	0	0	0	0		
Total	2,956	1,112	1,082	0	1,082	59	0	8	31	0	0	0	0	0		
[0 - 3M]	Italy	4,715	5,025	2,318	0	298	2,098	24	0	39	108	0	0	0	0	
13M - 1Y]		818	972	325	0	294	245	0	7	11,148	0	0	0	0	0	
1Y1 - 2Y]		1,629	1,738	606	0	9	1,014	0	23	0	2,285	0	0	0	0	
2Y1 - 3Y]		570	714	448	0	100	125	0	76	0	0	0	0	0	0	
[3Y - 5Y]		3,322	3,344	276	0	290	2,367	0	162	9,874	0	0	0	0	0	
[5Y - 10Y]	8,029	0	1,885	0	1,522	4,613	112	2,891	0	487	0	0	0	0		
[10Y - more]	2,989	3,164	1,125	0	412	1,432	1,582	14,239	236	990	0	0	0	0		
Total	22,115	18,693	7,298	0	3,650	11,843	1,879	27,912	686	11,795	3,915	0	0	0		







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off balance sheet							
		Non-derivative financial assets by accounting portfolio										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				Nominal	
								Carrying amount		Notional amount		Carrying amount		Notional amount					
[ 0 - 3M]	Other Central and eastern Europe countries non EEA	100	100	4	0	0	0	103	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		372	372	7	0	99	0	270	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		467	467	231	0	48	0	168	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		149	149	18	0	4	0	127	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		638	638	52	0	56	0	530	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		1,216	1,216	151	0	22	0	1,043	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	199	199	41	0	6	0	153	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>3,148</b>	<b>3,147</b>	<b>823</b>	<b>0</b>	<b>231</b>	<b>0</b>	<b>2,394</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>319</b>	<b>0</b>	<b>518</b>	
[ 0 - 3M]	Middle East	362	362	323	0	0	0	36	0	1	12	0	0	0	0	0	0	0	
[ 3M - 1Y]		345	345	321	0	0	0	24	25	347	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		321	321	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		321	321	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		464	464	392	0	0	0	72	0	1	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		1,811	1,811	369	0	0	0	1,442	0	0	0	19	0	0	0	0	0	0	
[ 10Y - more]	320	320	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>3,970</b>	<b>3,967</b>	<b>2,383</b>	<b>0</b>	<b>0</b>	<b>1,867</b>	<b>25</b>	<b>1,867</b>	<b>365</b>	<b>11</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>536</b>	
[ 0 - 3M]	Latin America and the Caribbean	-483	-483	-383	0	21	0	-77	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		1,209	1,194	1,045	0	82	0	82	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		613	626	304	0	0	0	60	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		584	565	156	0	0	0	368	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		712	684	379	0	312	0	22	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		684	723	90	0	0	0	684	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	99	55	44	0	0	0	55	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>4,564</b>	<b>4,365</b>	<b>2,372</b>	<b>0</b>	<b>1,072</b>	<b>1,060</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>783</b>	<b>0</b>	<b>683</b>	
[ 0 - 3M]	Africa	333	333	99	0	0	0	14	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y]		311	311	26	0	0	0	210	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		142	142	7	0	4	0	131	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		148	148	27	0	17	0	104	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		220	224	81	0	0	0	133	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		869	861	232	0	21	0	616	1	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	895	599	188	0	0	0	410	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>2,836</b>	<b>2,612</b>	<b>621</b>	<b>0</b>	<b>371</b>	<b>1,844</b>	<b>2</b>	<b>1,844</b>	<b>31</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>153</b>	<b>0</b>	<b>1,827</b>	
[ 0 - 3M]	Others	3,168	3,039	833	0	1,360	0	976	101	1,416	345	6,935	217	0	0	0	0	0	
[ 3M - 1Y]		3,167	3,037	596	0	1,461	0	1,110	98	1,463	357	7,447	217	0	0	0	0	0	
[ 1Y - 2Y]		3,257	3,129	442	0	1,714	0	1,103	90	1,264	348	6,936	217	0	0	0	0	0	
[ 2Y - 3Y]		3,769	3,624	874	0	1,862	0	1,033	90	1,294	345	6,935	217	0	0	0	0	0	
[ 3Y - 5Y]		3,160	3,008	502	0	1,639	0	1,020	90	1,294	345	6,935	217	0	0	0	0	0	
[ 5Y - 10Y]		2,987	2,849	550	0	1,229	0	1,208	90	1,294	372	7,187	217	0	0	0	0	0	
[ 10Y - more]	4,008	3,795	1,632	0	1,795	0	1,224	121	1,653	345	6,935	217	0	0	0	0	0		
<b>Total</b>		<b>23,516</b>	<b>22,467</b>	<b>5,421</b>	<b>0</b>	<b>10,488</b>	<b>7,867</b>	<b>674</b>	<b>9,866</b>	<b>2,456</b>	<b>49,306</b>	<b>1,821</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,510</b>	

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

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BNP Paribas

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which: defaulted	Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which: defaulted	Of which Stage 3 <sup>4)</sup>			
in EUR																						
Cash balances at central banks and other demand deposits	278,425	0	0	0	0	24	0	0	0	0	292,741	0	0	0	0	28	0	0	0	0		
Debt securities (including at amortised cost and fair value)	160,468	0	359	359	202	41	229	139	0	176,628	0	349	349	284	38	228	142	0	0	0		
Central banks	4,454	0	0	0	0	0	0	0	0	4,703	0	0	0	0	0	0	0	0	0	0		
General governments	107,554	0	0	0	0	19	0	0	0	118,856	0	0	0	0	17	0	0	0	0	0		
Credit institutions	15,491	0	103	103	101	0	103	101	0	18,109	0	101	101	101	0	101	101	101	0	0		
Other financial corporations	25,271	0	155	155	71	17	53	19	0	27,899	0	152	152	71	13	56	12	0	0	0		
Non-financial corporations	6,697	0	102	102	30	9	73	29	0	6,461	0	96	96	32	6	69	29	0	0	0		
Loans and advances (including at amortised cost and fair value)	934,823	5,700	27,229	28,755	26,140	4,524	13,556	13,403	8,582	928,787	4,895	26,775	26,310	25,418	4,338	13,261	13,078	8,551	0	0		
Central banks	18,194	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	33,632	61	250	150	150	13	29	27	186	34,227	34	256	163	163	15	39	38	167	0	0		
Credit institutions	11,681	4	85	84	85	18	80	79	1	7,536	3	80	79	79	26	67	66	0	0	0		
Other financial corporations	87,273	169	1,530	1,527	1,475	189	834	811	539	92,223	124	1,412	1,412	1,347	114	856	821	502	0	0		
Non-financial corporations	443,418	4,198	13,898	13,547	13,094	1,982	6,972	6,868	4,914	444,913	3,656	14,115	13,810	13,081	1,807	6,978	6,868	5,010	0	0		
of which: small and medium-sized enterprises	128,742	791	5,462	5,372	5,148	844	2,328	2,322	2,422	132,740	781	5,507	5,506	5,485	770	2,363	2,356	2,532	0	0		
of which: Loans collateralized by commercial immovable property	69,083	111	2,103	2,083	2,000	344	601	594	1,490	69,340	102	2,051	2,038	2,018	332	638	638	1,404	0	0		
Households	340,624	1,266	11,467	11,448	11,338	2,321	5,641	5,617	2,904	340,158	987	10,872	10,844	10,749	2,339	5,321	5,288	2,871	0	0		
of which: Loans collateralized by residential immovable property	136,836	389	3,604	3,596	3,559	315	1,234	1,233	2,261	136,904	331	3,514	3,509	3,509	318	1,216	1,214	2,214	0	0		
of which: Credit for consumption	97,871	626	6,309	6,307	6,202	1,761	3,660	3,637	97,993	500	5,800	5,888	5,796	1,763	3,350	3,325	298	0	0			
DEBT INSTRUMENTS other than HFT	1,373,716	5,700	27,591	27,117	26,340	4,589	13,788	13,542	8,582	1,397,553	4,895	27,128	26,661	25,824	4,400	13,487	13,290	8,551	0	0		
OFF-BALANCE SHEET EXPOSURES	568,794		1,846	1,842	1,811	579	271	271	464	561,777		1,661	1,650	1,642	579	213	213	298				

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures  
BNP Paribas

	As of 31/03/2024										As of 30/06/2024														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>							
		Of which: defaulted	Of which Stage 3 <sup>(4)</sup>				Of which Stage 3 <sup>(4)</sup>	Of which Stage 3 <sup>(4)</sup>	Of which Stage 3 <sup>(4)</sup>	Of which: defaulted			Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>		Of which Stage 3 <sup>(4)</sup>							
(in € bn)																									
Cash balances at central banks and other demand deposits	206,761	0	2	2	23	0	0	0	0	0	394,038	0	2	2	22	0	0	0	0	0	0	0	0	0	0
Debt securities (including of amortised cost and fair value)	191,082	0	338	338	193	95	226	142	0	0	201,023	0	339	339	97	227	143	0	0	0	0	0	0	0	0
Central banks	5,067	0	0	0	1	0	0	0	0	0	6,692	0	0	0	1	0	0	0	0	0	0	0	0	0	0
General governments	128,919	0	0	0	95	0	0	0	0	0	137,075	0	0	0	99	0	0	0	0	0	0	0	0	0	0
Credit institutions	20,861	0	101	101	101	1	101	101	0	0	21,746	0	101	101	101	0	101	101	0	0	0	101	101	0	0
Other financial corporations	29,188	0	144	144	64	14	29	16	0	0	30,107	0	147	147	66	14	63	15	0	0	0	63	15	0	0
Non-financial corporations	6,146	0	93	93	28	3	66	26	0	0	5,402	0	92	92	27	2	63	26	0	0	0	63	26	0	0
Loans and advances (including at amortised cost and fair value)	952,276	5,652	27,004	26,808	25,697	4,196	13,142	12,956	8,571	0	964,634	4,098	26,801	26,350	25,664	3,997	13,471	13,266	8,216	0	0	0	0	0	0
Central banks	20,094	0	0	0	0	0	0	0	0	0	20,611	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	35,159	48	258	162	161	31	26	37	135	0	35,315	33	257	166	166	16	40	38	119	0	0	40	38	119	0
Credit institutions	19,598	3	72	72	71	16	66	67	4	0	16,810	2	73	73	72	13	69	68	1	0	0	69	68	1	0
Other financial corporations	96,303	15	1,474	1,474	1,281	128	893	857	469	0	100,401	102	1,120	1,076	135	135	846	809	244	0	0	846	809	244	0
Non-financial corporations	443,124	4,268	14,635	14,360	13,609	1,760	7,081	6,969	5,173	0	453,169	2,605	14,349	14,021	13,467	1,556	7,218	7,078	5,098	0	0	7,218	7,078	5,098	0
of which: small and medium-sized enterprises	129,442	793	5,716	5,573	5,563	763	2,346	2,338	2,972	0	131,051	683	5,576	5,493	5,478	710	2,330	2,324	2,556	0	0	2,330	2,324	2,556	0
of which: Loans collateralised by commercial immovable property	70,143	238	2,360	2,352	387	457	657	653	1,671	0	69,557	202	2,407	2,444	2,432	342	691	689	1,742	0	0	691	689	1,742	0
Households	337,097	1,520	10,364	10,540	10,456	2,277	5,061	5,036	2,767	0	338,327	1,584	11,000	10,969	10,888	2,277	5,299	5,272	2,814	0	0	5,299	5,272	2,814	0
of which: Loans collateralised by residential immovable property	136,178	612	3,309	3,305	3,302	259	1,049	1,044	2,100	0	136,588	670	3,319	3,313	3,310	272	1,045	1,044	1,044	0	0	1,045	1,044	1,044	0
of which: Credit for consumption	95,977	529	5,789	5,786	5,701	1,750	3,284	3,263	211	0	95,311	523	6,060	6,046	5,967	1,099	3,470	3,454	235	0	0	3,470	3,454	235	0
DEBT INSTRUMENTS other than HFT	1,350,118	5,652	27,344	26,848	25,892	4,273	13,368	13,099	8,571	0	1,359,675	4,098	27,143	26,691	25,664	4,076	13,688	13,480	8,216	0	0	13,688	13,480	8,216	0
OFF-BALANCE SHEET EXPOSURES	563,276	0	1,811	1,811	1,796	664	319	315	472	0	566,496	0	2,120	2,120	2,116	488	299	296	622	0	0	299	296	622	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative charges in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative charges in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/IFRS framework (template F 28.00 / F 29.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated charges in fair value due to credit risk and provisions) is disclosed consistently with the FTR/IFRS sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	26	26	14	14	0	0	25	25	13	13	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	19	19	7	7	0		20	20	7	7	0	
Non-financial corporations	7	7	7	7	0		6	6	6	6	0	
Loans and advances (including at amortised cost and fair value)	15,372	8,131	3,693	3,341	6,852	2,511	14,451	7,738	3,491	3,179	6,977	2,695
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12	5	5	4	4	0	20	5	4	4	0	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0
Other financial corporations	738	417	255	243	225	153	797	421	254	244	252	169
Non-financial corporations	8,993	3,962	1,796	1,619	4,700	1,441	8,462	3,915	1,779	1,639	4,981	1,660
of which: small and medium-sized enterprises	2,053	949	409	357	1,300		1,906	933	401	362	1,320	
Households	5,624	3,742	1,631	1,470	1,924	917	5,166	3,392	1,449	1,287	1,744	866
DEBT INSTRUMENTS other than HFT	15,398	8,156	3,706	3,355	6,852		14,476	7,763	3,504	3,192	6,977	
Loan commitments given	2,892	401	47	25	1,489	196	2,599	309	58	40	1,465	64
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mIn EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	61	61	42	42	0	0	61	61	45	45	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	39	39	20	20	0		39	39	23	23	0		0
Non-financial corporations	22	22	22	22	0		22	22	22	22	0		0
Loans and advances (including at amortised cost and fair value)	14,584	7,636	3,521	3,194	6,880	2,589	15,079	7,464	3,469	3,121	7,392	2,445	2,445
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	3	3	3	0	0	19	4	3	3	0	0	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0	0
Other financial corporations	704	430	264	256	231	163	711	423	244	237	234	171	171
Non-financial corporations	8,642	3,828	1,846	1,692	4,873	1,583	9,069	3,606	1,789	1,593	5,402	1,466	1,466
of which: small and medium-sized enterprises	1,843	927	411	370	1,214		2,212	1,047	480	418	1,449		
Households	5,214	3,369	1,403	1,239	1,775	844	5,276	3,426	1,428	1,283	1,756	808	808
DEBT INSTRUMENTS other than HFT	14,644	7,696	3,563	3,236	6,880		15,140	7,525	3,514	3,165	7,392		
Loan commitments given	2,518	298	48	30	1,448	51	2,448	199	40	22	998	25	25
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 BNP Paribas

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
	of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted					
A Agriculture, forestry and fishing	12,745	543	542	12,689	344	0	12,989	460	457	12,841	341	0	13,267	554	547	13,231	323	0	12,869	573	572	12,744	335	0
B Mining and quarrying	6,107	167	167	6,107	112	0	7,422	192	192	7,622	124	0	7,511	202	201	7,511	132	0	6,724	225	194	6,724	132	0
C Manufacturing	89,546	2,376	2,148	89,296	1,988	0	91,424	2,603	2,439	90,489	2,035	0	84,655	2,956	2,932	84,198	2,207	0	80,261	2,959	2,818	80,265	2,192	0
D Electricity, gas, steam and air conditioning supply	18,045	276	272	18,045	147	0	18,397	312	310	18,397	198	0	20,010	339	339	19,731	182	0	19,002	293	279	18,674	140	0
E Water supply	2,352	100	100	2,352	47	0	2,307	88	88	2,307	77	0	2,605	31	31	2,605	42	0	3,006	119	119	3,006	96	0
F Construction	25,488	2,192	2,171	25,488	1,626	0	25,544	2,110	2,099	25,523	1,493	0	26,392	2,447	2,436	26,331	1,543	0	27,358	2,366	2,353	27,358	1,748	0
G Wholesale and retail trade	66,173	1,968	1,909	66,037	1,291	0	69,057	2,120	2,084	69,046	1,323	0	68,451	2,186	2,141	68,443	1,288	0	70,956	1,977	1,913	70,956	1,204	0
H Transport and storage	25,278	693	690	25,239	397	0	26,009	993	991	26,029	423	0	27,660	971	970	27,669	390	0	28,260	696	696	28,764	368	0
I Accommodation and food service activities	7,689	707	707	7,641	564	0	7,545	693	692	7,517	397	0	7,485	638	637	7,468	337	0	7,351	593	593	7,293	295	0
J Information and communication	16,617	197	191	16,666	166	0	16,133	620	606	15,756	179	27	15,140	579	575	14,712	148	26	16,687	643	633	16,287	150	88
K Financial and insurance activities	24,195	609	172	24,193	396	0	21,102	788	731	20,964	550	0	24,007	585	481	24,109	423	0	24,074	434	431	24,418	276	0
L Real estate activities	69,754	1,564	1,563	69,699	707	0	61,270	1,494	1,494	61,266	720	0	60,973	1,538	1,527	60,699	790	0	59,344	1,602	1,601	59,246	705	0
M Professional, scientific and technical activities	21,686	628	619	21,686	294	0	19,413	604	602	19,413	333	0	20,338	669	638	20,082	316	0	20,396	626	605	19,609	376	0
N Administrative and support service activities	44,214	819	804	44,214	499	0	45,092	624	618	45,091	334	0	47,616	615	611	47,616	351	0	51,239	346	341	51,230	276	0
O Public administration and defence, compulsory social security	609	35	35	609	22	0	724	59	59	724	41	0	684	62	62	684	42	0	725	57	57	725	44	0
P Education	924	33	33	924	21	0	1,073	34	34	1,073	29	0	885	35	35	885	19	0	864	36	36	864	20	0
Q Health services and social work activities	5,938	483	474	5,938	134	0	6,348	485	480	6,348	139	0	5,741	392	389	5,741	134	0	5,645	339	338	5,645	103	0
R Arts, entertainment and recreation	2,038	135	135	2,038	66	0	1,974	141	141	1,974	83	0	2,054	134	134	2,054	89	0	1,961	122	122	1,961	70	0
S Other services	8,099	140	139	8,098	113	0	7,931	165	166	7,930	88	0	7,950	203	192	7,922	113	0	8,407	153	148	8,407	103	0
Loans and advances	443,418	13,898	13,547	443,093	8,901	0	444,913	14,195	13,910	443,073	8,753	33	443,124	14,635	14,360	443,385	8,807	34	453,169	14,349	14,021	451,333	8,680	94

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FNEREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.