



2020 EU-wide Transparency Exercise

Bank Name	BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

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

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Key Metrics

BNP Paribas

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	83,509	85,951	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	82,887	84,997	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	93,879	96,338	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	93,257	95,383	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	108,353	110,587	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	107,955	110,100	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	697,065	695,522	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	697,463	695,914	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	11.98%	12.36%	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	11.88%	12.21%	(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	13.47%	13.85%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.37%	13.71%	(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	15.54%	15.90%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.48%	15.82%	(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	2,378,691	2,389,804	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	3.95%	4.03%	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	93,879	96,338	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	91,234	93,360	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,378,691	2,389,804	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,378,069	2,388,849	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.8%	3.9%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	108,353	110,587	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)	83,509	85,951	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)	27,080	27,082	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	69,480	71,193	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	963	1,211	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	275	275	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	1,782	1,730	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,981	-3,374	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-11,282	-11,181	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	-443	-423	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	-452	-405	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-353	-223	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	-182	-167	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 (-)	-182	-167	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	-718	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	622	955	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 (+/-)	622	955	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)	10,370	10,386	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,797	8,813	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	2,023	2,023	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)	93,879	96,338	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,474	14,249	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	17,958	17,978	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-3,452	-3,453	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	-32	-276	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	697,065	695,522	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-398	-393	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.98%	12.36%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.47%	13.85%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.54%	15.90%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	82,887	84,997	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.88%	12.21%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	622	955	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	-224	-467	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-398	-393	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

BNP Paribas

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	541,512	538,623	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	222,272	211,865	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	269,622	274,453	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	49,434	51,985	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	37,926	35,655	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	3,267	3,296	C 02.00 (R640, c010)
Settlement risk	142	8	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	14,193	13,912	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	26,208	30,259	C 02.00 (R520, c010)
Of which the standardised approach	2,456	2,794	C 02.00 (R530, c010)
Of which IMA	23,751	27,466	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,902	1,372	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	68,667	68,551	C 02.00 (R590, c010)
Of which basic indicator approach	4,436	3,619	C 02.00 (R600, c010)
Of which standardised approach	10,155	10,804	C 02.00 (R610, c010)
Of which advanced measurement approach	54,076	54,128	C 02.00 (R620, c010)
Other risk exposure amounts	5,151	5,217	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	697,065	695,522	

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

² 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.

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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	9,305	17,870
Of which debt securities income	719	1,485
Of which loans and advances income	7,071	13,607
Interest expenses	3,847	6,830
(Of which deposits expenses)	1,908	3,220
(Of which debt securities issued expenses)	941	1,645
(Expenses on share capital repayable on demand)	0	0
Dividend income	62	133
Net Fee and commission income	2,608	5,316
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	502	624
Gains or (-) losses on financial assets and liabilities held for trading, net	-9,984	-4,012
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12,144	6,399
Gains or (-) losses from hedge accounting, net	69	67
Exchange differences [gain or (-) loss], net	-613	1,271
Net other operating income /(expenses)	74	157
TOTAL OPERATING INCOME, NET	10,320	20,993
(Administrative expenses)	6,955	12,278
(Cash contributions to resolution funds and deposit guarantee schemes)	885	885
(Depreciation)	536	1,076
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-90	46
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	3	112
(Other provisions)	-93	-66
Of which pending legal issues and tax litigation ⁽¹⁾	0	0
Of which restructuring ⁽¹⁾	0	0
(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)	1,399	2,747
(Financial assets at fair value through other comprehensive income)	1	6
(Financial assets at amortised cost)	1,398	2,741
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	-3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	1	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	189	753
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	1,711	4,717
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,381	3,759
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,381	3,759
Of which attributable to owners of the parent	1,282	3,581

⁽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

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(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		193,771				291,390				IAS 1.54 (i)
Financial assets held for trading		929,122	179,424	739,274	10,424	799,233	200,654	590,811	7,768	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		9,008	629	2,699	5,680	8,306	567	2,166	5,573	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		4,731	4,731	0	0	1,660	1,660	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		67,155	49,759	16,255	1,142	64,252	47,103	15,929	1,220	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		1,020,755				1,022,206				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		15,762	0	15,762	0	16,327	0	16,327	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		7,250				5,995				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		199,788				178,073				
TOTAL ASSETS		2,447,341				2,387,444				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 31/03/2020						As of 30/06/2020						References
		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	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	64,943	222	106	-6	-22	-103	61,944	220	107	-8	-23	-103	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	117,872	1,078	204	-25	-19	-87	127,343	558	211	-27	-24	-90	Annex V. Part 1.31, 44(b)
	Loans and advances	811,149	81,995	30,487	-1,843	-3,254	-16,803	803,373	81,707	31,561	-2,047	-3,282	-17,077	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

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	847,852	733,274	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	54,216	55,746	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,255,028	1,342,250	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	16,413	15,509	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,748	6,871	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,335	8,429	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,922	3,163	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	141,488	106,302	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	2,334,001	2,271,544	IAS 1.9(b);IG 6
TOTAL EQUITY	113,340	115,900	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,447,341	2,387,444	IAS 1.IG6

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

2020 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 31/03/2020	As of 30/06/2020	
Derivatives		374,694	306,871	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	23,237	19,849	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	70,345	77,352	Annex V.Part 1.31
Deposits	Central banks	169,740	143,963	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	46,740	40,785	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,409	16,684	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	114,747	130,027	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,915	10,779	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	453,605	442,679	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	166,994	158,495	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	340,927	396,045	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	240,085	272,106	ECB/2013/33 Annex 2.Part 2.9.1
	Households	332,799	342,928	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	195,594	206,280	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		243,542	243,275	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		20,361	20,627	Annex V.Part 1.37
Other financial liabilities		3,133	3,005	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,173,509	2,146,779	

2020 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 (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		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	1,573	1,160	339	121	1,105	290							570	144	1,093	290							
Of which: General risk	342	355	0	0	0	0							0	0	0	0							
Of which: Specific risk	1,232	805	0	0	0	0							0	0	0	0							
Equities	0	0	257	73	386	82							340	90	327	63							
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	883	1,633	103	36	251	60							185	48	318	81							
Commodities risk	0	0	55	13	100	26							60	16	104	30							
Total	2,456	2,794	503	186	1,119	324	224	212	47	54	24	23,751	715	180	1,171	305	266	242	39	42	45	27,466	

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	Central governments or central banks	38,923	41,353	13,436		39,400	44,309	12,716	
	Regional governments or local authorities	6,223	3,689	801		6,084	3,610	768	
	Public sector entities	13,031	17,819	2,544		17,501	16,608	2,284	
	Multilateral Development Banks	188	188	0		71	0	0	
	International Organisations	3	3	0		5	0	0	
	Institutions	53,286	53,786	4,670		51,070	51,710	4,591	
	Corporates	117,717	88,693	76,011		113,178	86,676	71,628	
	of which: SME	24,358	18,385	17,296		23,101	15,811	13,353	
	Retail	128,821	95,363	67,037		123,930	90,440	62,734	
	of which: SME	32,125	27,700	16,290		30,219	25,027	14,613	
	Secured by mortgages on immovable property	70,854	59,752	26,473		72,238	61,107	25,800	
	of which: SME	20,903	18,596	9,408		21,704	19,753	8,381	
	Exposures in default	11,054	4,640	5,052	5,976	11,042	4,666	5,114	5,943
	Items associated with particularly high risk	1,101	795	1,186		1,174	769	1,142	
	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)	553	194	64		475	173	62		
Equity	3,980	3,395	8,268		4,106	3,522	8,587		
Other exposures	26,026	25,938	19,223		25,878	25,680	18,914		
Standardised Total ²	477,758	395,607	224,767	8,331	471,151	387,347	214,339	8,593	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
FRANCE	Central governments or central banks	7,530	7,507	2,509		5,224	5,201	120	
	Regional governments or local authorities	355	337	67		359	338	68	
	Public sector entities	406	413	36		318	303	28	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,202	9,535	1,242		6,843	8,262	1,238	
	Corporates	19,703	14,530	10,896		19,912	13,432	10,239	
	of which: SME	2,785	1,648	1,443		3,277	1,510	1,179	
	Retail	13,945	9,162	5,990		13,626	8,872	5,780	
	of which: SME	6,995	5,514	3,255		6,723	5,339	3,130	
	Secured by mortgages on immovable property	9,728	8,347	3,910		10,819	8,453	3,871	
	of which: SME	1,200	1,133	574		2,464	1,369	604	
	Exposures in default	1,799	781	846	982	1,817	735	787	960
	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)	553	194	64		475	173	62		
Equity	1,339	918	2,137		1,441	1,011	2,366		
Other exposures	13,362	13,186	7,865		13,213	12,915	7,496		
Standardised Total ²				1,370				1,300	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
UNITED STATES	Central governments or central banks	11,484	11,484	579		10,444	13,052	682	
	Regional governments or local authorities	1,047	523	105		943	454	91	
	Public sector entities	15,003	15,577	894		14,061	14,626	747	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,973	11,992	466		13,319	13,337	455	
	Corporates	28,942	22,755	22,635		29,390	21,085	20,695	
	of which: SME	7,059	5,651	5,364		6,893	5,007	4,490	
	Retail	17,689	15,483	11,123		17,995	14,791	10,634	
	of which: SME	2,916	2,739	1,565		3,876	2,579	1,468	
	Secured by mortgages on immovable property	29,183	24,268	10,657		29,091	24,605	10,221	
	of which: SME	12,691	11,778	5,812		12,133	11,881	5,145	
	Exposures in default	319	205	263	31	393	238	304	51
	Items associated with particularly high risk	855	587	877		811	531	787	
	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	11	11	29		20	20	50		
Other exposures	2,091	2,091	2,019		2,084	2,084	2,019		
Standardised Total ²				427				562	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
BELGIUM	Central governments or central banks	2,686	2,169	2,850		2,614	2,098	2,781	
	Regional governments or local authorities	867	850	113		865	850	113	
	Public sector entities	68	42	8		67	44	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	181	175	36		381	373	78	
	Corporates	1,786	6,146	1,990		1,672	5,883	1,826	
	of which: SME	801	335	718		325	291	265	
	Retail	3,057	2,145	1,471		2,894	2,017	1,442	
	of which: SME	942	848	499		492	450	267	
	Secured by mortgages on immovable property	2,014	1,989	841		2,100	2,074	869	
	of which: SME	1	1	0		1	0	0	
	Exposures in default	144	77	81	48	113	58	64	37
	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	11	11	29		34	34	85		
Other exposures	1,850	1,850	1,850		2,101	2,101	2,097		
Standardised Total ²				61				63	

⁽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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BNP Paribas

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	2,863	2,858	1,507		3,279	3,274	3,025	
	Regional governments or local authorities	3,530	1,602	320		3,511	1,612	322	
	Public sector entities	3,205	1,472	1,453		2,780	1,378	1,366	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	455	409	189		457	406	177	
	Corporates	8,597	8,098	5,705		8,373	6,679	5,248	
	of which: SME	2,215	2,066	1,889		2,118	2,059	1,439	
	Retail	28,792	22,891	16,475		28,274	22,500	15,258	
	of which: SME	4,409	3,975	2,288		4,391	3,956	2,289	
	Secured by mortgages on immovable property	1,083	1,042	550		1,117	1,080	571	
	of which: SME	624	599	294		626	613	304	
	Exposures in default	2,943	1,001	1,073	2,004	2,777	958	1,024	1,850
	Items associated with particularly high risk	0	0	1		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	30	30	74		8	8	20		
Other exposures	3,719	3,719	3,303		3,506	3,506	3,088		
Standardised Total ²				2,411				2,332	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	11	11	12		110	110	172	
	Regional governments or local authorities	11	11	2		9	9	2	
	Public sector entities	35	35	6		33	33	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,855	6,864	215		5,300	5,294	178	
	Corporates	3,708	2,768	2,727		3,257	2,460	2,372	
	of which: SME	1,586	1,423	1,391		517	402	331	
	Retail	12,226	6,447	4,486		11,721	5,915	4,094	
	of which: SME	2,169	1,957	1,118		2,078	1,918	1,096	
	Secured by mortgages on immovable property	1,223	1,192	444		1,233	1,198	443	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	355	74	82	225	324	79	86	225
	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	22	22	54		21	21	53		
Other exposures	474	562	333		526	625	393		
Standardised Total ²				374				374	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	211	216	18		272	313	105	
	Regional governments or local authorities	32	32	6		33	33	7	
	Public sector entities	16	15	3		15	15	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,253	7,099	247		9,139	8,989	304	
	Corporates	4,663	4,912	2,899		3,959	4,316	2,359	
	of which: SME	1,593	1,008	933		1,136	717	587	
	Retail	18,161	10,336	7,251		17,051	9,987	7,012	
	of which: SME	3,182	2,807	1,605		3,095	2,718	1,561	
	Secured by mortgages on immovable property	1,267	1,234	571		1,248	1,217	559	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	664	291	319	327	714	347	393	334
	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	159	159	396		182	182	455		
Other exposures	1,688	1,688	1,124		1,780	1,780	1,181		
Standardised Total ²				496				533	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	19	14	11		22	18	21	
	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	184	183	37		150	150	30	
	Corporates	1,147	819	800		978	674	651	
	of which: SME	40	8	67		67	40	31	
	Retail	85	53	38		78	49	35	
	of which: SME	13	10	6		13	9	6	
	Secured by mortgages on immovable property	79	74	44		77	72	43	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	99	92	92	4	105	98	98	5
	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	228	64	97		213	59	90		
Other exposures	534	534	530		538	538	538		
Standardised Total ²				7				6	

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

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

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BNP Paribas

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	43	43	37		84	84	86	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,722	4,721	106		3,202	3,202	71	
	Corporates	57	34	29		51	28	24	
	of which: SME	3	0	0		3	0	0	
	Retail	5	3	2		5	3	2	
	of which: SME	5	3	2		5	3	2	
	Secured by mortgages on immovable property	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	41	41	41		37	37	37		
Standardised Total²				0				0	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	279	279	118		303	303	175	
	Regional governments or local authorities	54	53	11		70	68	13	
	Public sector entities	7	6	3		7	7	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	321	311	94		293	285	100	
	Corporates	2,912	1,906	1,887		2,876	1,876	1,698	
	of which: SME	1,497	1,075	1,062		1,204	884	711	
	Retail	1,915	1,612	1,071		1,862	1,565	1,031	
	of which: SME	1,067	849	499		1,049	843	489	
	Secured by mortgages on immovable property	4,234	4,378	1,634		4,216	4,360	1,624	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	574	410	419	158	570	402	411	168
	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	220	220	550		188	188	469		
Other exposures	253	253	253		245	245	245		
Standardised Total²				237				250	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NETHERLANDS	Central governments or central banks	8	3,007	9		648	3,483	9	
	Regional governments or local authorities	8	7	1		8	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	80	79	23		90	91	27	
	Corporates	1,491	1,049	1,020		1,631	1,113	1,032	
	of which: SME	517	353	350		732	423	360	
	Retail	1,339	1,219	757		1,311	1,206	751	
	of which: SME	994	895	514		947	875	502	
	Secured by mortgages on immovable property	6,388	3,391	1,199		6,092	3,261	1,153	
	of which: SME	0	0	0		14	13	11	
	Exposures in default	64	37	44	13	62	32	36	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	71	71	69		83	83	82		
Standardised Total²				26				32	

⁽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.

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

BNP Paribas

As of 30/06/2020

(min EUR)		Direct exposures													Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Africa	151	151	22	0	34	95	0	0	0	0	67	0				
[3M - 1Y [		380	380	43	0	73	265	0	0	1	30	67	0		
[1Y - 2Y [		348	348	9	0	141	199	0	0	0	10	69	0		
[2Y - 3Y [		356	355	109	0	102	145	0	0	0	0	379	0		
[3Y - 5Y [		464	459	45	0	51	368	0	0	0	0	67	0		
[5Y - 10Y [		628	594	103	0	90	436	0	0	0	0	67	0		
[10Y - more	212	203	91	0	2	119	0	0	0	0	67	0					
Total		2,539	2,491	421	0	493	1,626	0	1	3	40	784	0	1,107			
[0 - 3M [Others	992	210	408	0	372	437	2,594	59	827	104	0	0				
[3M - 1Y [		1,236	449	247	0	571	418	437	2,556	64	912	104	0		
[1Y - 2Y [		1,444	655	250	0	611	583	437	2,556	58	823	104	0		
[2Y - 3Y [		1,564	777	211	0	817	535	437	2,556	58	823	104	0		
[3Y - 5Y [		1,855	1,066	316	0	1,096	443	438	2,620	58	823	104	0		
[5Y - 10Y [		1,282	409	418	0	402	461	437	2,556	58	823	104	0		
[10Y - more	1,121	230	308	0	402	411	455	2,608	58	823	104	0					
Total		9,495	3,796	1,962	0	4,308	3,224	3,076	18,047	412	5,854	727	0	574			

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, 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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

(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.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 BNP Paribas

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				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 ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									287,764	0	7	7	7	19	4	4	0	
Debt securities (including at amortised cost and fair value)	191,459	0	459	459	72	267	41	194,008	0	479	479	317	82	277	193	55		
Central banks	5,809	0	0	0	1	0	0	5,038	0	1	1	0	4	1	0	0		
General governments	144,521	0	0	0	27	0	0	147,903	0	0	0	0	33	0	0	0		
Credit institutions	17,078	0	101	101	1	101	0	17,794	0	101	101	101	1	101	101	0		
Other financial corporations	19,602	0	112	112	34	56	0	19,662	0	133	133	12	36	63	3	0		
Non-financial corporations	4,450	0	247	247	9	110	41	3,612	0	242	242	204	8	111	89	55		
Loans and advances (including at amortised cost and fair value)	1,114,992	3,923	33,597	30,530	4,662	17,245	10,182	917,762	3,977	34,873	31,611	31,561	4,839	17,573	17,077	10,593		
Central banks	184,594	0	0	0	0	0	0	8,677	0	0	0	0	0	0	0	0		
General governments	34,317	172	342	156	25	36	306	29,889	59	497	139	139	20	36	29	458		
Credit institutions	36,832	7	93	84	8	76	16	27,932	45	84	81	81	14	79	79	5		
Other financial corporations	84,492	27	1,525	1,518	159	1,032	485	73,099	8	1,318	1,311	1,297	181	929	923	378		
Non-financial corporations	435,176	2,067	16,357	15,740	1,719	8,415	5,083	441,071	2,544	17,427	16,697	16,661	1,933	8,705	8,691	5,461		
of which: small and medium-sized enterprises at amortised cost	119,190	733	6,919	6,745	772	3,258	1,918	120,620	722	6,887	6,680	6,680	802	3,228	3,223	1,920		
of which: Loans collateralised by commercial immovable property at amortised cost	44,757	80	2,593	2,552	143	958	1,464	48,788	219	2,998	2,937	2,937	202	1,115	1,113	1,634		
Households	339,580	1,650	15,280	13,033	2,750	7,686	4,292	337,094	1,320	15,546	13,383	13,383	2,691	7,823	7,355	4,291		
of which: Loans collateralised by residential immovable property at amortised cost	138,505	592	5,497	4,729	446	1,806	3,393	137,857	608	5,627	4,837	4,837	402	1,809	1,756	3,452		
of which: Credit for consumption at amortised cost	111,774	940	7,857	6,498	2,009	4,855	251	108,376	621	7,823	6,584	6,584	1,998	4,935	4,545	295		
DEBT INSTRUMENTS other than HFT	1,306,451	3,923	34,056	30,990	4,734	17,512	10,223	1,399,534	3,977	35,359	32,098	31,886	4,939	17,854	17,274	10,648		
OFF-BALANCE SHEET EXPOSURES	777,524		2,599	2,598	480	344	595	823,412		2,713	2,712	2,712	559	356	356	763		

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

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

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

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

2020 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 31/03/2020					As of 30/06/2020					
	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		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
Debt securities (including at amortised cost and fair value)	174	163	48	48	53	175	164	47	47	55	55
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	163	163	48	48	53	164	164	47	47	55	
Loans and advances (including at amortised cost and fair value)	11,846	8,389	3,875	3,483	3,907	16,174	8,755	3,940	3,474	5,956	2,613
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	8	7	3	3	4	9	5	4	4	4	2
Credit institutions	1	1	1	1	0	2	2	1	1	0	0
Other financial corporations	534	452	299	295	159	373	215	131	125	174	79
Non-financial corporations	5,287	3,442	1,695	1,549	2,046	8,370	3,788	1,843	1,634	3,423	1,374
of which: small and medium-sized enterprises at amortised cost	1,549	990	420	368	655	2,446	1,010	443	370	1,364	
Households	6,016	4,487	1,875	1,634	1,698	7,420	4,745	1,960	1,710	2,355	1,158
DEBT INSTRUMENTS other than HFT	12,020	8,552	3,923	3,531	3,960	16,348	8,919	3,987	3,522	6,011	
Loan commitments given	521	178	33	18	254	578	256	40	37	109	14
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice							0				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0				

⁽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⁾ 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.

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 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	14,241	824	13,852	387	0	14,372	806	29	13,993	419	0	
B Mining and quarrying	5,387	150	5,377	106	0	5,725	121	0	5,718	97	0	
C Manufacturing	77,572	2,648	77,538	1,723	0	75,167	3,444	1	75,120	1,902	0	
D Electricity, gas, steam and air conditioning supply	26,258	1,070	26,038	606	0	27,680	884	0	27,418	730	0	
E Water supply	2,323	188	2,323	129	0	2,101	157	0	2,101	141	0	
F Construction	20,638	1,856	20,618	1,164	0	20,694	1,817	0	20,677	1,148	0	
G Wholesale and retail trade	66,742	2,186	66,683	1,698	0	64,758	2,317	1	64,700	1,662	0	
H Transport and storage	32,768	937	32,746	532	0	33,236	1,241	0	33,217	548	0	
I Accommodation and food service activities	10,237	560	10,237	395	0	10,539	705	0	10,539	487	0	
J Information and communication	15,558	705	15,558	436	0	16,044	654	0	16,044	451	0	
K Financial and insurance activities	13,879	178	13,811	169	0	15,907	385	0	15,808	242	0	
L Real estate activities	68,605	3,006	68,543	1,616	0	70,727	2,716	0	70,684	1,634	0	
M Professional, scientific and technical activities	11,599	205	11,599	156	0	11,485	207	0	11,485	149	0	
N Administrative and support service activities	42,740	564	42,740	440	0	46,033	695	0	46,018	412	0	
O Public administration and defence, compulsory social security	648	130	648	105	0	707	120	0	707	105	0	
P Education	844	28	842	21	0	929	25	0	929	21	0	
Q Human health services and social work activities	6,692	178	6,692	93	0	7,013	192	0	7,012	112	0	
R Arts, entertainment and recreation	3,244	82	3,244	54	0	2,976	92	0	2,976	61	0	
S Other services	15,198	862	15,188	307	0	14,978	849	6	14,962	317	0	
Loans and advances	435,176	16,357	434,279	10,134	0	441,071	17,427	36	440,108	10,639	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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 BNP Paribas

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non-performing			Performing				Non-performing			
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	944,306	59,119														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		51,631	51,136	1,388	8,281	496	173	188	650	562	40	363	88	33	28	150
of which: Households		16,527	16,201	316	2,845	326	106	129	286	224	9	145	62	27	19	88
of which: Collateralised by residential immovable property		7,962	7,779	90	1,400	183	22	73	62	44	2	37	18	3	8	10
of which: Non-financial corporations		33,371	33,205	1,015	5,174	166	67	59	346	324	30	211	23	6	9	61
of which: Small and Medium-sized Enterprises		19,603	19,473	703	3,462	130	47	55	260	240	21	162	21	5	9	44
of which: Collateralised by commercial immovable property		8,257	8,207	191	1,341	50	27	35	27	24	1	13	4	2	3	5

¹ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.