



2022 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.

2022 EU-wide Transparency Exercise

Key Metrics

BNP Paribas

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	91,241	91,976	91,109	91,992	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	90,573	91,389	90,827	91,780	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	100,265	100,255	99,530	99,676	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	99,597	99,668	99,248	99,464	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	117,131	117,256	118,322	118,682	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	117,048	117,125	118,294	118,696	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
Risk exposure amounts						
Total risk exposure amount	712,076	713,671	745,284	755,989	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	711,667	713,301	745,500	756,196	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.81%	12.89%	12.22%	12.17%	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	12.73%	12.81%	12.18%	12.14%	(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	14.08%	14.05%	13.35%	13.18%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.99%	13.97%	13.31%	13.15%	(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	16.45%	16.43%	15.88%	15.70%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.45%	16.42%	15.87%	15.70%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,584,519	2,442,524	2,668,847	2,657,582	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	3.88%	4.10%	3.73%	3.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2022 EU-wide Transparency Exercise

Leverage ratio

BNP Paribas

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	100,265	100,255	99,530	99,676	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	98,585	99,463	98,498	99,464	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,584,519	2,442,524	2,668,847	2,657,582	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,583,851	2,441,613	2,668,650	2,657,370	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.88%	4.10%	3.73%	3.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.82%	4.07%	3.69%	3.74%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital
 BNP Paribas

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	117,131	117,256	118,322	118,682	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	91,241	91,976	91,109	91,992	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,051	26,183	26,140	26,147	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	75,230	77,456	77,479	80,006	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	297	216	348	-598	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	240	238	237	237	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,473	1,618	1,603	1,720	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,496	-2,367	-2,104	-2,478	C.01.00 (0250,0050)	Articles 12 to 15 and 46, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9,845	-10,091	-10,294	-10,604	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-324	-299	-272	-222	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-324	-333	-372	-387	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-355	-447	-555	-618	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	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	-142	-219	-234	-241	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-142	-219	-234	-241	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 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	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-29	-18	-22	-57	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-1	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-200	-546	-1,125	-1,126	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	668	587	282	212	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 491 and 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	668	587	282	212	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,024	8,280	8,421	7,684	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,462	8,524	8,121	8,134	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	-450	-450	-450	-450	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,012	205	750	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	100,265	100,255	99,530	99,676	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,865	17,001	18,792	19,006	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	20,058	20,323	17,055	17,487	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-2,914	-3,005	-3,089	-3,091	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	-279	-316	-4,826	-4,610	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	712,076	713,471	745,284	755,989	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	409	370	-216	-207	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.81%	12.89%	12.22%	12.17%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	14.08%	14.05%	13.35%	13.18%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	16.45%	16.43%	15.88%	15.79%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	90,573	91,389	90,827	91,780	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.73%	12.81%	12.18%	12.14%	(B.1)/(B-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	668	587	282	212	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-585	-455	-254	-226	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	409	370	-216	-207	C.01.00 (0440,0040)	-

(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 formula 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.



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

BNP Paribas

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	565,911	566,539	588,256	600,692	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 (r0460, c0010)]
Of which the standardised approach	222,336	223,412	231,963	242,983	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	294,296	292,684	308,724	315,252	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	48,981	50,025	47,091	42,126	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	38,902	36,529	41,590	42,460	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 (r0460, c0010)]
Credit valuation adjustment - CVA	3,359	3,908	5,091	5,984	C 02.00 (r0640, c0010)
Settlement risk	26	33	32	38	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	12,295	13,627	13,779	15,933	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	23,466	23,929	28,802	28,754	C 02.00 (r0520, c0010)
Of which the standardised approach	2,261	2,367	8,386	7,208	C 02.00 (r0530, c0010)
Of which IMA	21,205	21,561	20,416	21,546	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,642	2,168	2,892	3,182	C 19.00 (r0010, c0601)*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	63,138	63,209	62,736	61,819	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,995	4,141	4,402	4,396	C 02.00 (r0600, c0010)
Of which standardised approach	11,145	11,321	11,340	11,332	C 02.00 (r0610, c0010)
Of which advanced measurement approach	47,997	47,747	46,993	46,091	C 02.00 (r0620, c0010)
Other risk exposure amounts	4,979	5,899	4,998	310	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	712,076	713,671	745,284	755,989	

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.

2022 EU-wide Transparency Exercise
P&L
 BNP Paribas

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	24,248	30,199	8,214	17,108
Of which debt securities income	1,857	1,864	620	997
Of which loans and advances income	17,913	22,241	5,815	12,486
Interest expenses	7,654	10,302	2,906	6,588
(Of which deposits expenses)	3,058	4,128	1,112	2,706
(Of which debt securities issued expenses)	1,599	1,969	522	1,287
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1,671	2,014	288	1,081
Net Fee and commission income	8,490	11,310	2,785	5,586
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	863	954	-221	-293
Gains or (-) losses on financial assets and liabilities held for trading, net	1,493	3,413	-1,782	-7,953
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2,433	1,110	3,780	11,348
Gains or (-) losses from hedge accounting, net	126	109	-102	-33
Exchange differences (gain or (-) loss), net	578	1,015	976	1,235
Net other operating income /(expenses)	292	355	81	168
TOTAL OPERATING INCOME, NET	32,538	40,178	11,114	21,658
(Administrative expenses)	18,429	23,514	6,648	12,549
(Cash contributions to resolution funds and deposit guarantee schemes)	1,098	1,129	0	1,384
(Depreciation)	1,705	2,117	529	1,082
Modification gains or (-) losses, net	-35	-42	-6	-16
(Provisions or (-) reversal of provisions)	604	649	1,424	134
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	1,383	0
(Commitments and guarantees given)	29	53	-21	-26
(Other provisions)	574	597	61	159
Of which pending legal issues and tax litigation ¹⁾	0	783	0	0
Of which restructuring ²⁾	0	-62	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,262	2,767	659	1,390
(Financial assets at fair value through other comprehensive income)	6	6	-4	-5
(Financial assets at amortised cost)	2,257	2,761	663	1,395
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	163	26	-4	15
(of which Goodwill)	175	26	0	19
Negative goodwill recognised in profit or loss	116	117	247	277
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,661	2,134	617	1,427
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	10,018	12,185	2,715	6,792
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,468	9,158	2,000	5,126
Profit or (-) loss after tax from discontinued operations	0	720	229	365
PROFIT OR (-) LOSS FOR THE YEAR	7,468	9,877	2,229	5,491
Of which attributable to owners of the parent	7,182	9,488	2,108	5,285

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."

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

BNP Paribas

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	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	396,879				357,523				386,441				364,322				IAS 1.54 (f)
Financial assets held for trading	798,169	237,716	555,128	5,325	672,380	163,639	503,417	5,324	816,257	224,336	585,620	6,301	852,279	185,210	657,722	9,348	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	10,277	669	3,623	5,986	10,684	652	4,283	5,749	10,305	506	3,801	5,998	10,237	494	3,540	6,203	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,996	2,996	0	0	2,898	2,867	31	0	2,881	2,850	31	0	2,021	1,991	30	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	47,757	31,376	15,279	1,102	44,155	33,357	9,677	1,121	44,605	32,671	10,740	1,194	43,360	33,848	8,463	1,050	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,012,988				968,958				1,009,832				1,029,456				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9,322	0	9,322	0	8,619	0	8,619	0	8,999	0	8,999	0	15,598	0	15,598	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	3,656				3,049				-313				-4,047				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	184,260				301,379				319,688				331,442				
TOTAL ASSETS	2,466,305				2,369,645				2,598,694				2,644,669				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	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	45,013	204	104	-7	-29	-103	41,430	202	105	-7	-29	-104	41,716	197	105	-8	-28	-104	40,920	187	109	-14	-26	-100	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	121,426	542	41	-23	-30	-29	108,874	412	39	-20	-25	-29	116,741	439	30	-18	-22	-26	118,242	448	27	-18	-27	-25	Annex V.Part 1.31, 44(b)
	Loans and advances	780,881	101,181	30,397	-2,243	-3,100	-16,366	746,328	104,772	28,379	-1,881	-2,703	-15,463	781,624	102,715	27,809	-1,928	-2,728	-15,203	792,255	110,838	26,877	-1,886	-3,048	-14,626	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

BNP Paribas

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	710,592	641,694	741,453	778,504	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	65,963	65,823	66,186	63,260	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,432,233	1,304,991	1,402,245	1,392,993	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	10,115	10,211	17,828	28,006	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,709	1,367	-6,803	-14,993	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,552	9,417	8,908	8,081	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,925	2,841	2,985	3,151	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	112,588	136,560	168,868	188,756	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	74,366	73,523	76,504	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,345,676	2,247,271	2,475,193	2,524,261	IAS 1.9(b);IG 6
TOTAL EQUITY	120,628	122,374	123,501	120,407	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,466,305	2,369,645	2,598,694	2,644,669	IAS 1.IG6

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

2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		256,076	247,990	283,107	344,102	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	19,019	19,870	29,171	28,626	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	112,993	92,468	107,970	100,193	Annex V.Part 1.31
Deposits	Central banks	148,202	135,117	147,215	149,416	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	1	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	37,709	26,540	31,237	30,003	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	20,869	12,826	13,883	14,190	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	144,369	100,384	132,334	124,882	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	10,427	8,875	15,634	13,529	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	475,267	440,776	506,235	478,362	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	188,499	199,310	210,049	201,151	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	395,896	374,238	382,756	396,848	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	287,592	260,197	260,756	262,812	ECB/2013/33 Annex 2.Part 2.9.1
	Households	369,465	344,091	352,358	358,662	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	233,930	209,446	214,232	219,662	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		256,605	238,166	252,242	248,683	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		23,370	23,781	24,515	24,600	Annex V.Part 1.37
Other financial liabilities		3,301	3,080	3,086	2,983	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,218,903	2,022,720	2,227,712	2,262,762	

2022 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 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	1,414	1,800	234	72	930	314						238	67	898	270								
Of which: General risk	380	350	0	0	0	0						0	0	0	0								
Of which: Specific risk	1,034	1,450	0	0	0	0						0	0	0	0								
Equities	0	0	216	74	372	167						204	59	469	136								
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	847	568	75	24	183	62						81	18	212	54								
Commodities risk	0	0	93	46	235	119						150	31	356	77								
Total	2,261	2,367	365	121	1,039	397	218	244	34	48	49	21,205	363	102	1,095	311	210	175	41	57	45	21,561	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	2,448	2,049	242	79	790	283						264	116	806	285								
Of which: General risk	414	474	0	0	0	0						0	0	0	0								
Of which: Specific risk	2,034	1,575	0	0	0	0						0	0	0	0								
Equities	0	145	177	59	364	139						163	57	297	92								
Of which: General risk	0	34	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	112	0	0	0	0						0	0	0	0								
Foreign exchange risk	5,938	5,013	45	21	133	61						53	28	111	36								
Commodities risk	0	0	181	59	289	50						190	86	189	71								
Total	8,386	7,208	365	130	903	325	291	297	47	69	55	20,416	384	157	853	296	355	352	41	106	132	21,546	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	45,917	51,438	12,627		44,877	50,098	13,263	
	Regional governments or local authorities	5,707	3,260	662		5,707	3,239	612	
	Public sector entities	19,212	18,459	2,305		19,599	18,959	2,194	
	Multilateral Development Banks	191	191	0		191	191	0	
	International Organizations	755	755	0		765	765	0	
	Institutions	53,754	53,415	5,483		48,550	48,468	5,360	
	Corporates	124,880	89,727	66,789		119,375	85,569	69,411	
	of which: SME	18,766	13,891	11,099		20,537	14,332	12,945	
	Retail	126,264	95,229	65,513		126,656	94,514	64,868	
	Secured by mortgages on immovable property	32,123	27,079	15,723		32,236	26,487	15,493	
	of which: SME	62,236	52,317	22,861		62,876	52,762	23,807	
	Exposures in default	9,973	8,726	4,083		9,865	8,633	3,939	
	Exposures in default	12,236	6,765	6,477	6,091	11,670	5,864	5,694	5,970
	Items associated with particularly high risk	1,267	0	1,381		1,345	888	1,310	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	8,135	6,888	17,768		8,737	7,285	18,661		
Other assets	39,738	39,007	23,027		40,943	40,860	23,023		
Standardised Total ²	461,280	409,004	325,282	8,623	456,642	409,667	326,542	8,071	

⁽¹⁾ Original exposure, 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⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	5,121	5,239	2,388		5,004	6,016	3,577	
	Regional governments or local authorities	301	279	56		312	268	42	
	Public sector entities	400	386	32		501	477	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	6,298	7,731	1,260		5,999	7,323	1,476	
	Corporates	26,394	22,965	10,734		19,479	14,532	10,739	
	of which: SME	2,157	1,524	1,099		2,259	1,527	1,097	
	Retail	13,181	10,111	6,669		12,261	9,254	6,000	
	Secured by mortgages on immovable property	6,919	5,521	3,211		6,962	5,194	3,044	
	of which: SME	6,236	7,051	3,099		6,584	6,846	3,011	
	Exposures in default	1,360	1,288	584		1,474	1,242	606	
	Exposures in default	2,029	824	801	874	1,821	851	801	810
	Items associated with particularly high risk	0	0	0		1	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	3,159	2,466	5,900		3,416	2,700	6,366		
Other assets	17,475	17,234	11,415		27,811	27,725	10,252		
Standardised Total ²	101,280	99,004	52,282	1,043	99,642	99,667	52,542	1,058	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	19,790	20,571	941		19,412	19,281	791	
	Regional governments or local authorities	474	319	64		549	367	73	
	Public sector entities	15,891	16,311	1,123		16,440	17,010	1,155	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	11,772	11,770	371		12,136	12,134	401	
	Corporates	28,274	20,395	18,651		29,255	21,888	19,705	
	of which: SME	4,140	3,089	2,002		4,458	3,484	2,400	
	Retail	15,677	13,979	9,948		15,709	14,120	10,045	
	Secured by mortgages on immovable property	3,256	2,659	1,458		3,220	2,719	1,484	
	of which: SME	2,272	18,571	8,473		23,788	19,440	8,485	
	Exposures in default	2,857	2,602	1,132		2,874	2,624	1,107	
	Exposures in default	476	407	490	57	476	390	324	69
	Items associated with particularly high risk	756	547	819		727	502	750	
	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	130	109	810		128	107	806		
Other assets	1,472	1,472	1,400		1,751	1,751	1,451		
Standardised Total ²	101,280	99,004	52,282	534	101,280	99,004	52,282	521	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	2,090	2,090	2,188		2,459	2,459	2,092	
	Regional governments or local authorities	847	868	105		874	895	125	
	Public sector entities	44	21	64		42	19	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	715	709	371		738	724	371	
	Corporates	2,271	6,527	1,760		2,568	7,820	1,863	
	of which: SME	471	171	155		488	151	136	
	Retail	2,560	2,860	1,413		3,112	2,775	1,486	
	Secured by mortgages on immovable property	963	676	510		961	676	507	
	of which: SME	2,550	2,516	912		2,651	2,615	948	
	Exposures in default	1	1	1		1	1	1	
	Exposures in default	159	112	134	44	167	119	141	49
	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	64	69	67		65	67	64		
Other assets	2,038	2,038	1,960		1,934	1,934	1,932		
Standardised Total ²	101,280	99,004	52,282	66	101,280	99,004	52,282	70	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	2,247	2,698	1,189		1,538	1,793	40	
	Regional governments or local authorities	3,251	1,454	291		2,842	1,332	364	
	Public sector entities	2,404	1,244	923		2,089	951	796	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	649	484	187		411	331	160	
	Corporates	8,780	6,325	5,191		9,470	7,261	5,665	
	of which: SME	2,499	1,885	1,498		2,875	2,238	1,822	
	Retail	31,276	26,797	17,027		30,712	26,253	16,644	
	Secured by mortgages on immovable property	5,130	4,259	2,497		5,423	4,512	2,584	
	of which: SME	1,081	1,050	510		1,020	984	475	
	Exposures in default	696	670	303		667	639	286	
	Exposures in default	2,570	1,024	1,445	1,700	2,550	902	1,117	1,576
	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	86	73	267		100	78	253		
Other assets	3,876	3,876	3,470		4,056	4,056	3,621		
Standardised Total ²	101,280	99,004	52,282	2,193	101,280	99,004	52,282	2,049	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	56	56	86		52	52	62	
	Regional governments or local authorities	6	6	6		6	6	6	
	Public sector entities	51	51	51		50	50	46	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,001	6,998	369		7,169	7,167	333	
	Corporates	2,880	1,947	1,530		2,448	2,346	2,315	
	of which: SME	364	298	273		395	316	285	
	Retail	12,217	6,479	4,455		13,887	7,386	4,884	
	of which: SME	2,455	2,262	1,292		2,576	2,357	1,347	
	Secured by mortgages on immovable property	1,166	1,118	400		1,122	1,076	382	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	542	236	285	279	508	212	258	273
	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	1,207	1,207	708		886	876	587		
Standardised Total²				433				429	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	649	649	14		754	775	12	
	Regional governments or local authorities	13	13	3		13	13	3	
	Public sector entities	35	35	4		45	45	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,243	11,288	58		9,311	9,309	397	
	Corporates	4,215	3,469	2,290		4,471	4,387	2,136	
	of which: SME	897	764	614		812	676	516	
	Retail	16,793	9,651	6,794		16,612	9,817	6,894	
	Secured by mortgages on immovable property	3,036	2,999	1,485		3,160	2,827	1,501	
	of which: SME	1,490	1,419	676		1,424	1,424	80	
	Exposures in default	3	3	2		4	4	2	
	Items associated with particularly high risk	0	0	0	131	0	0	0	133
	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	569	568	1,445		590	584	1,481		
Other exposures	1,849	1,849	1,120		1,948	1,948	1,216		
Standardised Total²				489				486	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	43	36	23		149	141	22	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	177	176	34		148	147	29	
	Corporates	1,244	1,429	1,103		1,245	1,387	1,033	
	of which: SME	897	961	81		848	841	66	
	Retail	176	149	110		132	103	76	
	of which: SME	119	115	85		85	79	59	
	Secured by mortgages on immovable property	62	32	14		56	24	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	10	4	4	14	9	14	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	759	388	985		917	353	1,047		
Other exposures	156	156	65		155	155	86		
Standardised Total²				6				6	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	264	264	83		266	266	81	
	Regional governments or local authorities	71	71	13		62	62	12	
	Public sector entities	13	12	3		13	12	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	439	427	178		515	504	207	
	Corporates	2,728	1,486	1,364		2,968	1,516	1,411	
	of which: SME	1,085	591	522		1,173	566	469	
	Retail	2,176	1,762	1,177		2,230	1,848	1,222	
	of which: SME	1,172	915	527		1,266	936	539	
	Secured by mortgages on immovable property	3,051	3,063	1,466		3,060	4,621	1,472	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	624	713	794	211	674	653	684	218
	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	181	180	463		181	180	479		
Other exposures	278	278	278		251	251	256		
Standardised Total²				283				285	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
JAPAN	Central governments or central banks	24	24	14		24	24	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,819	2,819	78		2,487	2,487	66	
	Corporates	39	23	18		43	24	19	
	of which: SME	10	1	1		10	1	1	
	Retail	4	1	1		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		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	1	1	4		1	1	4		
Other exposures	27	27	27		34	34	25		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	5	2,668	9		5	2,371	7	
	Regional governments or local authorities	5	5	1		12	11	1	
	Public sector entities	4	4	4		5	5	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	94	94	35		86	77	30	
	Corporates	1,261	869	865		1,377	787	716	
	of which: SME	386	261	255		376	240	236	
	Retail	1,269	1,189	731		1,269	1,140	758	
	of which: SME	1,048	955	548		1,094	974	559	
	Secured by mortgages on immovable property	5,497	2,403	847		5,093	2,241	834	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	22	23	10	41	20	21	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	0	0	0		0	0	0		
Other exposures	14	14	87		14	14	89		
Standardised Total²				29				31	

⁽¹⁾ Original exposure, 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⁾ Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	38,613	41,932	11,419		41,460	46,590	11,871	
	Regional governments or local authorities	5,263	4,396	751		5,246	4,308	751	
	Public sector entities	20,287	19,727	2,487		20,027	19,618	2,148	
	Multilateral Development Banks	153	154	0		177	177	0	
	International Organisations	984	984	0		942	942	0	
	Institutions	56,917	57,208	5,793		46,496	46,875	6,033	
	Corporates	118,878	86,147	69,754		128,685	96,469	77,801	
	of which: SME	19,437	13,563	11,088		17,715	14,161	11,062	
	Retail	132,898	98,511	67,767		133,266	100,646	69,300	
	of which: SME	32,026	27,045	11,685		35,415	29,794	16,862	
	Secured by mortgages on immovable property	67,654	56,459	25,413		68,907	57,445	26,317	
	of which: SME	8,886	7,649	3,993		8,962	7,747	4,027	
	Exposures in default	11,338	5,141	5,762	5,890	11,066	5,186	5,792	5,556
	Items associated with particularly high risk	1,570	1,022	1,515		1,638	1,054	1,534	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9,001	7,530	19,569		9,485	7,950	20,330		
Other exposures	6,283	6,283	2,272		6,283	6,283	2,177		
Standardised Total ²	516,223	423,268	234,453	6,428	509,565	428,068	245,119	6,176	

(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 results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, updated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	6,239	6,233	1,777		7,122	7,122	1,639	
	Regional governments or local authorities	407	407	96		432	438	104	
	Public sector entities	561	538	46		569	542	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,209	9,394	1,822		7,381	9,805	2,023	
	Corporates	19,878	16,509	16,827		22,346	17,178	12,046	
	of which: SME	2,247	1,534	1,311		2,371	1,604	1,367	
	Retail	16,638	15,274	2,796		18,665	15,578	2,783	
	of which: SME	2,241	5,215	3,025		8,815	6,033	3,854	
	Secured by mortgages on immovable property	7,723	6,264	2,659		7,523	6,416	2,653	
	of which: SME	1,412	1,299	557		1,513	1,363	612	
	Exposures in default	2,264	1,116	1,247	874	2,146	1,020	1,140	874
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3,409	2,711	6,279		3,540	2,822	6,465		
Other exposures	31,328	31,300	10,745		27,685	27,376	9,790		
Standardised Total ²	61,323	61,323	23,453	1,188	61,323	61,323	23,453	1,188	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, updated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	49,791	41,020	703		41,277	41,640	1,222	
	Regional governments or local authorities	569	383	77		1,019	714	143	
	Public sector entities	17,202	17,777	1,096		17,312	17,952	1,094	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,264	16,271	323		9,717	9,714	425	
	Corporates	29,844	22,306	20,202		33,185	24,952	22,695	
	of which: SME	3,058	3,246	2,028		4,823	5,106	3,322	
	Retail	16,049	14,602	16,401		16,794	15,559	11,893	
	of which: SME	2,058	2,746	2,028		2,281	2,883	1,988	
	Secured by mortgages on immovable property	24,712	20,248	9,012		26,465	21,268	9,354	
	of which: SME	2,271	2,122	922		2,074	1,853	790	
	Exposures in default	361	205	344	31	384	312	356	41
	Items associated with particularly high risk	777	563	844		735	545	817	
	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	137	112	968		157	124	974		
Other exposures	7,621	7,621	1,651		7,107	7,107	1,651		
Standardised Total ²	112,323	112,323	39,453	308	112,323	112,323	39,453	340	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, updated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	4,032	4,032	2,132		3,741	3,741	2,029	
	Regional governments or local authorities	1,188	1,221	138		1,206	1,245	141	
	Public sector entities	61	127	4		19	19	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	328	323	67		338	323	67	
	Corporates	4,488	3,854	2,189		3,263	3,303	2,123	
	of which: SME	439	178	171		465	148	138	
	Retail	3,026	2,471	1,761		2,841	2,511	1,722	
	of which: SME	1,106	950	591		1,178	1,051	627	
	Secured by mortgages on immovable property	5,539	5,452	1,656		5,693	5,611	1,691	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	121	66	80	43	193	132	145	49
	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	246	246	552		246	246	444		
Other exposures	4,975	4,975	1,968		4,833	4,833	1,828		
Standardised Total ²	11,223	11,223	4,453	88	11,223	11,223	4,453	88	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, updated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	2,187	2,209	20		2,988	3,153	25	
	Regional governments or local authorities	2,274	1,724	343		2,217	1,243	249	
	Public sector entities	2,167	1,103	1,071		1,732	765	739	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	584	903	224		628	232	146	
	Corporates	9,120	6,814	5,519		9,321	7,149	5,877	
	of which: SME	2,413	1,946	1,681		2,383	1,629	1,382	
	Retail	31,047	25,529	18,824		31,303	26,021	17,172	
	of which: SME	5,411	4,496	2,576		5,560	4,743	2,719	
	Secured by mortgages on immovable property	988	954	462		994	949	453	
	of which: SME	326	311	138		326	321	138	
	Exposures in default	2,578	962	1,029	1,653	2,523	951	1,000	1,613
	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	123	95	408		132	101	460		
Other exposures	3,990	3,990	3,952		3,848	3,848	3,790		
Standardised Total ²	41,223	41,223	21,453	2,177	41,223	41,223	21,453	2,150	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of courtesy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, updated as of last quarter.

BNP Paribas

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	60	60	59		61	61	104	
	Regional governments or local authorities	15	15	15		13	13	3	
	Public sector entities	49	45	43		49	45	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,161	7,154	359		8,040	7,957	452	
	Corporates	5,533	5,261	2,236		5,908	5,656	2,031	
	of which: SME	421	338	308		491	385	366	
	Retail	14,335	7,213	4,999		13,070	7,232	4,996	
	Secured by mortgages on immovable property of which: SME	2,623	2,384	1,362		2,622	2,367	1,353	
	of which: SME	1,178	1,107	595		1,142	1,085	589	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	511	205	253	281	495	195	235	277
	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	277	252	446		276	251	446		
Other exposures	320	320	885		320	320	861		
Standardised Total²			446				423		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	780	780	14		1,014	1,023	14	
	Regional governments or local authorities	11	11	2		13	13	3	
	Public sector entities	23	23	3		25	25	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,879	9,756	281		6,402	6,240	194	
	Corporates	4,629	4,351	2,371		4,953	4,598	2,631	
	of which: SME	88	426	426		931	588	588	
	Retail	12,246	9,879	6,929		16,726	9,872	6,900	
	Secured by mortgages on immovable property of which: SME	3,334	2,688	1,536		3,382	2,680	1,531	
	of which: SME	1,614	1,329	626		1,551	1,490	612	
	Exposures in default	885	424	451	485	889	469	478	470
	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	578	573	1,457		546	541	1,373		
Other exposures	1,972	1,972	1,711		2,042	2,042	1,370		
Standardised Total²			795				699		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	113	102	12		94	83	13	
	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	147	147	29		137	136	27	
	Corporates	2,005	2,131	988		1,594	1,598	1,177	
	of which: SME	317	317	317		254	254	254	
	Retail	200	136	101		228	162	120	
	Secured by mortgages on immovable property of which: SME	123	98	72		129	125	92	
	of which: SME	63	38	19		58	37	19	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	31	16	20	0	27	15	20	7
	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	978	377	1,203		986	373	1,025		
Other exposures	493	493	471		513	513	523		
Standardised Total²			10				9		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	266	266	69		268	268	69	
	Regional governments or local authorities	37	37	10		119	116	10	
	Public sector entities	7	7	3		8	7	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	417	428	159		467	466	191	
	Corporates	2,247	2,247	1,656		2,941	1,920	1,920	
	of which: SME	491	397	397		1,134	510	411	
	Retail	2,412	1,329	1,272		2,381	1,368	1,278	
	Secured by mortgages on immovable property of which: SME	1,288	964	551		1,397	1,056	609	
	of which: SME	1,094	1,443	1,443		1,063	1,444	1,444	
	Exposures in default	840	637	647	210	826	607	617	210
	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	202	200	507		181	178	463		
Other exposures	245	245	243		233	233	233		
Standardised Total²			280				272		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
JAPAN	Central governments or central banks	20	20	12		47	47	24	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,272	3,272	74		1,900	1,899	20	
	Corporates	31	21	17		39	25	20	
	of which: SME	0	0	0		0	0	0	
	Retail	6	4	2		3	2	1	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	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	1	1	4		1	1	4		
Other exposures	31	31	21		27	27	15		
Standardised Total²			0				1		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	10	3,050	0		0	3,051	0	
	Regional governments or local authorities	5	4	1		13	12	2	
	Public sector entities	0	0	0		6	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	120	107	27		205	177	40	
	Corporates	1,418	718	248		1,427	768	248	
	of which: SME	374	218	215		348	225	224	
	Retail	1,079	1,068	65		1,071	1,028	65	
	Secured by mortgages on immovable property of which: SME	1,119	960	568		1,143	1,008	578	
	of which: SME	6,049	2,616	1,194		5,984	2,599	925	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	38	18	12	12	37	18	19	12
	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	61	46	117		61	46	112		
Other exposures	123	123	93		123	123	92		
Standardised Total²			33				34		

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

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

	IRB Approach											
	As of 30/09/2021					As of 31/12/2021						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
Central banks and central governments	540,523	56	539,653	4,539	13	47	513,645	45	513,047	4,710	4	52
Institutions	86,773	225	74,679	16,741	20	122	81,850	183	72,963	16,218	3	117
Corporates	729,754	12,493	559,623	253,886	2,815	8,452	728,510	11,359	565,839	248,144	2,474	7,942
Corporates - Of Which: Specialised Lending	83,746	1,940	71,223	24,825	201	1,082	83,507	1,951	70,683	23,425	195	1,126
Corporates - Of Which: SME	51,025	2,278	42,197	20,270	834	1,741	54,489	2,304	45,393	21,790	798	1,510
Retail	288,917	8,540	288,389	54,365	4,229	5,346	290,972	8,544	285,269	56,242	4,273	5,199
Retail - Secured on real estate property	159,944	3,087	159,462	24,725	1,298	1,598	159,923	2,900	159,449	24,024	1,294	1,159
Retail - Secured on real estate property - Of Which: SME	11,746	463	11,224	2,913	201	175	11,924	380	11,389	2,914	192	162
Retail - Secured on real estate property - Of Which: non-SME	180,200	2,683	180,236	21,812	1,096	1,023	180,029	2,521	180,060	21,110	1,062	997
Retail - Qualifying Revolving	16,350	830	14,814	3,617	436	704	16,024	811	12,425	3,635	411	667
Retail - Other Retail	79,624	4,634	79,122	25,815	2,495	3,442	80,994	4,823	79,395	28,553	2,618	3,391
Retail - Other Retail - Of Which: SME	33,937	2,083	32,459	7,754	1,223	1,529	34,372	2,252	32,921	6,664	1,188	1,452
Retail - Other Retail - Of Which: non-SME	45,686	2,371	45,663	18,062	1,272	1,913	46,622	2,598	46,474	18,889	1,430	1,939
Equity	14,052	0	14,038	48,081	0	0	14,296	0	14,358	50,025	0	0
Other non credit-obligation assets				298						417		
IRB Total ³			376,214						375,796			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach												
	As of 30/09/2021					As of 31/12/2021							
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(mln EUR, %)		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated					
Central banks and central governments	196,521	0	196,290	218	0	7	200,854	0	200,620	263	0	8	
Institutions	18,131	9	18,169	1,871	4	6	17,938	4	17,962	1,878	9	8	
Corporates	145,306	2,036	112,641	68,763	257	1,800	145,804	2,016	112,693	62,698	243	1,310	
Corporates - Of Which: Specialised Lending	11,557	78	10,983	3,214	8	24	12,614	91	10,113	2,970	1	18	
Corporates - Of Which: SME	21,745	606	19,342	11,209	88	466	23,297	604	20,921	12,295	119	615	
Retail	150,498	4,048	148,600	26,559	2,183	2,350	151,527	4,039	149,700	28,291	2,185	2,312	
Retail - Secured on real estate property	98,693	1,600	98,693	15,940	385	188	99,055	1,715	99,055	15,887	385	191	
Retail - Secured on real estate property - Of Which: SME	3,543	80	3,543	952	40	34	3,565	76	3,565	980	38	34	
Retail - Secured on real estate property - Of Which: non-SME	95,149	691	95,150	9,587	345	154	95,490	639	95,490	8,907	322	156	
Retail - Qualifying Revolving	40,230	2,651	40,400	13,185	1,413	395	502	113,474	628	41,132	15,618	1,470	1,864
Retail - Other Retail	19,065	1,127	19,745	4,515	362	720	20,173	1,174	20,033	4,468	610	720	
Retail - Other Retail - Of Which: SME	20,354	1,474	20,654	8,671	831	1,129	20,826	1,522	21,095	9,150	859	1,132	
Retail - Other Retail - Of Which: non-SME	9,273	0	9,262	32,451	0	0	9,635	0	9,608	33,510	0	0	
Equity													
Other non credit-obligation assets													
IRB Total ³													

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

	IRB Approach											
	As of 30/09/2021					As of 31/12/2021						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated				
Central banks and central governments	41,132	0	41,132	38	0	0	28,806	0	28,806	38	0	0
Institutions	119,918	9	9,979	5,327	0	0	112,969	2	10,999	5,194	0	5
Corporates	110,373	936	100,223	26,265	137	472	110,373	402	89,265	26,163	77	445
Corporates - Of Which: Specialised Lending	6,006	178	5,100	1,842	137	78	6,238	183	5,285	1,798	77	90
Corporates - Of Which: SME	1,198	0	1,198	140	0	0	1,198	0	1,115	140	0	0
Retail	136	6	136	32	3	3	133	5	133	38	2	2
Retail - Secured on real estate property	4	2	4	10	1	1	4	1	4	1	0	0
Retail - Secured on real estate property - Of Which: SME	4	2	4	10	1	1	4	1	4	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	43	2	43	10	1	1	43	1	44	9	0	0
Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0	0
Retail - Other Retail	88	4	88	22	2	2	83	4	83	18	2	2
Retail - Other Retail - Of Which: SME	13	1	12	4	1	1	9	1	9	3	1	1
Retail - Other Retail - Of Which: non-SME	75	3	76	18	2	1	74	3	74	15	2	2
Equity	422	0	422	1,495	0	0	437	0	437	1,569	0	0
Other non credit-obligation assets												
IRB Total ³												

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

	IRB Approach											
	As of 30/09/2021					As of 31/12/2021						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated				
Central banks and central governments	63,966	0	63,964	73	0	2	54,057	0	54,057	65	0	1
Institutions	8,834	5	8,197	581	3	5	9,235	0	8,962	792	3	5
Corporates	66,879	1,470	55,055	18,722	700	989	67,952	1,561	49,362	20,479	869	947
Corporates - Of Which: Specialised Lending	5,800	20	4,386	1,494	12	15	5,553	28	4,140	1,318	11	12
Corporates - Of Which: SME	10,383	241	9,296	2,743	115	175	11,091	252	10,024	3,189	148	130
Retail	81,395	971	79,379	12,065	572	464	82,380	917	80,144	12,127	561	424
Retail - Secured on real estate property	54,686	375	54,686	4,514	235	89	55,067	338	55,076	4,285	212	73
Retail - Secured on real estate property - Of Which: SME	7,693	136	6,572	1,508	83	54	7,319	125	6,783	1,512	76	47
Retail - Secured on real estate property - Of Which: non-SME	46,993	239	46,993	3,006	252	89	47,748	213	47,748	2,773	136	26
Retail - Qualifying Revolving	481	17	465	77	9	11	465	16	392	76	9	11
Retail - Other Retail	19,136	443	17,719	4,207	245	310	19,328	438	17,899	4,253	264	293
Retail - Other Retail - Of Which: SME	6,513	152	5,567	1,495	99	131	6,438	151	5,658	1,620	89	109
Retail - Other Retail - Of Which: non-SME	12,624	290	12,172	3,158	155	179	12,890	287	12,241	3,204	176	184
Equity	2,124	0	2,121	7,531	0	0	2,176	0	2,176	7,730	0	0
Other non credit-obligation assets												
IRB Total ³												

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

	IRB Approach											
	As of 30/09/2021					As of 31/12/2021						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated				
Central banks and central governments	28,541	0	28,532	170	0	16	23,507	0	23,669	142	0	15
Institutions	3,515	99	2,464	828	12	109	3,641	99	2,502	910	0	110
Corporates	67,080	2,794	51,085	27,449	1,215	1,463	65,589	2,204	50,174	26,382	965	1,148
Corporates - Of Which: Specialised Lending	4,094	97	3,830	2,316	35	64	4,035	76	3,777	2,340	20	44
Corporates - Of Which: SME	7,259	1,038	6,756	3,542	570	648	7,094	1,112	7,076	3,714	462	495
Retail	33,256	3,043	27,256	9,305	1,315	1,704	35,640	2,996	27,640	11,477	1,246	1,575
Retail - Secured on real estate property	24,462	1,728	24,462	5,044	567	836	24,655	1,661	24,655	5,017	548	798
Retail - Secured on real estate property - Of Which: SME	795	180	795	385	77	84	793	172	793	397	73	77
Retail - Secured on real estate property - Of Which: non-SME	23,667	1,548	23,667	4,659	490	752	23,862	1,489	23,862	4,619	475	721
Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
Retail - Other Retail	12,790	1,305	12,790	4,320	747	868	12,893	1,235	12,893	4,460	698	777
Retail - Other Retail - Of Which: SME	6,571	964	6,571	1,981	547	633	6,477	880	6,478	1,925	481	537
Retail - Other Retail - Of Which: non-SME	6,220	340	6,219	2,340	200	235	6,505	355	6,505	2,535	217	239
Equity	323											

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	24,427	0	24,427	25	0	10,681	0	10,681	15	0
	Institutions	3,725	1	3,451	985	0	3,954	1	3,776	988	0
	Corporates	68,537	691	55,653	17,294	29	573	65,135	435	55,024	16,794
	Corporates - Of Which: Specialised Lending	7,517	133	6,318	2,310	0	28	7,498	136	6,375	2,317
	Corporates - Of Which: SME	1,807	15	571	235	10	2	1,139	25	752	355
	Retail	271	4	262	122	2	7	254	4	249	114
	Retail - Secured on real estate property	37	2	37	6	1	1	37	2	37	6
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	36	2	36	6	1	1	36	2	36	6
	Retail - Qualifying Revolving	7	1	7	1	0	0	7	1	7	1
	Retail - Other Retail	226	2	218	115	1	6	210	2	205	107
	Retail - Other Retail - Of Which: SME	26	0	16	11	0	3	3	0	3	1
Equity	200	1	202	104	1	1	207	1	202	106	
Other non credit-obligation assets	88	0	88	317	0	0	88	0	88	315	
IRB Total											

¹ Original exposure, 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).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
GERMANY	Central banks and central governments	27,087	0	27,087	467	0	22,443	0	22,443	440	0
	Institutions	7,280	0	6,937	895	0	7,442	0	7,249	946	0
	Corporates	30,120	348	19,574	8,365	26	209	31,435	299	21,283	8,976
	Corporates - Of Which: Specialised Lending	366	0	768	639	0	8	900	0	701	448
	Corporates - Of Which: SME	2,144	9	863	339	20	2	1,236	12	534	226
	Retail	196	6	200	46	3	26	198	6	205	49
	Retail - Secured on real estate property	136	2	143	34	2	1	146	2	144	36
	Retail - Secured on real estate property - Of Which: SME	4	0	3	1	0	0	5	0	4	1
	Retail - Other Retail - Of Which: SME	132	2	133	23	1	1	138	3	139	25
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	1
	Retail - Other Retail	55	3	61	22	1	25	52	3	58	22
	Retail - Other Retail - Of Which: SME	15	1	15	4	1	1	14	1	14	5
Equity	40	2	46	17	1	24	39	2	45	17	
Other non credit-obligation assets	22	0	22	49	0	0	22	0	22	49	
IRB Total											

¹ Original exposure, 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).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
LUXEMBOURG	Central banks and central governments	25,676	0	25,676	25	0	26,054	0	26,054	25	0
	Institutions	1,307	0	1,269	250	0	1,741	0	1,698	339	0
	Corporates	31,374	80	25,993	14,775	46	125	37,569	173	30,054	14,596
	Corporates - Of Which: Specialised Lending	4,832	17	4,236	2,461	0	13	4,932	27	4,795	2,627
	Corporates - Of Which: SME	1,578	33	1,310	833	30	27	1,676	34	1,331	788
	Retail	9,044	97	8,007	1,569	37	65	9,044	89	8,096	1,709
	Retail - Secured on real estate property	7,245	47	7,270	1,188	18	24	7,285	45	7,313	1,238
	Retail - Secured on real estate property - Of Which: SME	299	7	300	64	2	3	299	7	295	61
	Retail - Other Retail - Of Which: SME	6,946	40	6,970	1,124	16	21	6,989	38	7,018	1,144
	Retail - Qualifying Revolving	5	0	4	2	0	0	5	0	4	2
	Retail - Other Retail	1,043	50	1,053	471	19	40	1,033	53	1,078	472
	Retail - Other Retail - Of Which: SME	740	13	400	101	2	14	709	14	392	102
Equity	1,203	37	1,293	370	17	26	1,194	40	1,286	370	
Other non credit-obligation assets	520	0	520	2,020	0	0	520	0	527	2,066	
IRB Total											

¹ Original exposure, 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).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
SPAIN	Central banks and central governments	13,504	0	13,504	102	0	13,224	0	13,224	100	0
	Institutions	1,397	0	876	227	0	1,096	0	1,200	401	0
	Corporates	15,476	184	12,127	4,371	5	100	15,009	174	11,628	5,853
	Corporates - Of Which: Specialised Lending	2,284	64	2,213	991	0	33	2,298	60	2,190	964
	Corporates - Of Which: SME	36	2	96	33	0	1	141	28	41	28
	Retail	9,248	328	9,904	4,075	96	509	8,032	544	7,365	4,210
	Retail - Secured on real estate property	14	1	14	3	1	0	15	1	15	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	14	1	14	3	1	0	15	1	15	3
	Retail - Qualifying Revolving	4,441	120	4,064	981	38	187	3,668	170	3,427	951
	Retail - Other Retail	4,794	207	4,927	3,377	58	322	4,009	373	4,014	3,446
	Retail - Other Retail - Of Which: SME	81	2	82	42	1	7	84	3	83	44
Equity	4,712	205	4,745	3,335	57	315	4,835	370	4,838	3,402	
Other non credit-obligation assets	7	0	7	27	0	0	5	0	5	18	
IRB Total											

¹ Original exposure, 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).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
JAPAN	Central banks and central governments	35,138	0	35,138	177	0	10,742	0	10,742	148	0
	Institutions	3,835	0	3,589	410	0	4,177	0	3,918	538	0
	Corporates	7,771	61	6,593	1,925	1	15	8,283	72	1,354	22
	Corporates - Of Which: Specialised Lending	2,084	60	2,077	301	1	10	2,291	71	2,240	305
	Corporates - Of Which: SME	34	0	34	3	0	0	33	0	31	0
	Retail	4	0	4	1	0	0	4	1	4	1
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Equity	4	0	4	16	0	0	4	0	4	16	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, 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).

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
NETHERLANDS	Central banks and central governments	1,471	0	1,470	3	0	1,537	0	1,538	1	0
	Institutions	2,889	0	2,660	450	0	4,510	0	4,247	476	0
	Corporates	28,504	110	23,158	8,864	55	100	27,949	134	19,918	9,442
	Corporates - Of Which: Specialised Lending	964	14	294	1,172	0	11	1,172	14	651	359
	Corporates - Of Which: SME	2,468	1	947	267	0	1	2,334	0	932	363
	Retail	52	2	52	15	1	1	273	2	173	62
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	1
	Retail - Qualifying Revolving	20	0	20	7	0	0	68	0	68	10
	Retail - Other Retail	5	0	4	1	0	0	177	0	78	44
	Retail - Other Retail - Of Which: SME	24	1	23	6	0	1	26	1	25	7
Equity	121	0	121	49	0	0	121	0	121	71	
Other non credit-obligation assets											
IRB Total											

¹ Original exposure, 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).

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Consolidated data	Central banks and central governments	549,321	46	548,555	4,988	52	48	528,700	70	527,385	6,173	132	46
	Institutions	87,256	185	78,861	19,601	4	251	90,193	189	76,481	18,679	1	256
	Corporates	792,323	10,975	601,213	262,736	3,100	7,703	802,261	10,768	614,419	269,560	3,207	7,637
	Corporates - Of Which: Specialised Lending	54,228	3,009	70,843	24,799	209	997	94,218	3,838	72,653	25,012	69	3,945
	Corporates - Of Which: SME	53,803	2,080	44,855	24,498	949	1,461	52,479	2,068	44,493	24,348	1,052	1,533
	Retail	294,415	8,296	288,592	39,135	4,433	5,081	296,300	7,970	292,495	39,988	4,187	4,889
	Retail - Secured on real estate property	197,231	3,790	197,001	26,895	1,436	1,112	200,132	3,628	199,613	26,794	3,335	1,072
	Retail - Secured on real estate property - Of Which: SME	12,063	399	11,523	3,129	188	157	12,157	344	11,647	3,033	179	152
	Retail - Secured on real estate property - Of Which: non-SME	185,167	2,491	185,478	23,766	1,248	955	187,975	2,284	187,966	23,761	1,156	280
	Retail - Qualifying Revolving	16,270	800	12,865	3,941	410	610	16,594	834	12,963	4,011	434	616
	Retail - Other Retail	80,394	4,736	79,727	26,389	2,287	3,339	81,574	4,508	79,514	29,093	2,417	3,201
	Retail - Other Retail - Of Which: SME	33,965	3,394	32,480	7,977	1,207	1,387	33,951	2,114	32,371	8,261	1,136	1,285
Retail - Other Retail - Of Which: non-SME	46,379	2,541	46,247	20,412	1,380	1,971	47,623	2,393	47,143	20,832	1,282	1,916	
Equity	13,625	0	13,559	47,091	0	0	13,278	0	13,245	47,130	0	0	
Other non credit-obligation assets				476									
IRB Total				394,028									396,767

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercises.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
FRANCE	Central banks and central governments	219,363	0	219,121	248	0	10	228,056	0	228,337	299	0	7
	Institutions	9,719	0	8,277	1,483	1	1	11,096	1	10,966	1,839	0	8
	Corporates	150,997	2,021	114,126	59,152	476	1,479	151,746	1,941	116,211	64,583	667	1,594
	Corporates - Of Which: Specialised Lending	11,893	67	9,654	2,761	1	16	11,412	81	9,169	2,479	42	16
	Corporates - Of Which: SME	24,463	698	21,803	13,793	320	636	23,928	708	21,640	13,564	472	712
	Retail	153,640	4,025	151,622	29,781	2,199	2,504	155,805	4,012	153,915	30,439	2,150	2,488
	Retail - Secured on real estate property	101,029	707	101,029	11,646	256	204	102,622	697	102,502	11,684	343	197
	Retail - Secured on real estate property - Of Which: SME	3,582	72	3,582	1,113	36	34	3,574	72	3,574	1,095	36	33
	Retail - Secured on real estate property - Of Which: non-SME	97,467	635	97,467	10,533	320	170	99,028	625	98,928	10,589	307	164
	Retail - Qualifying Revolving	11,665	624	9,514	3,075	339	430	11,809	623	9,724	3,145	282	435
	Retail - Other Retail	40,996	2,705	41,066	15,059	1,484	1,870	41,594	2,662	41,889	15,609	1,425	1,856
	Retail - Other Retail - Of Which: SME	19,889	1,234	19,234	4,674	621	747	19,899	1,248	19,867	5,059	637	754
Retail - Other Retail - Of Which: non-SME	21,136	1,491	21,343	10,386	863	1,123	21,695	1,414	21,823	10,550	788	1,122	
Equity	8,940	0	8,925	30,893	0	0	8,616	0	8,592	29,627	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
UNITED STATES	Central banks and central governments	50,320	0	50,320	77	0	0	48,014	0	48,014	78	0	0
	Institutions	13,494	2	13,529	2,480	0	0	12,467	2	10,996	1,991	0	3
	Corporates	126,774	404	92,337	30,277	162	441	123,332	385	96,962	32,165	59	463
	Corporates - Of Which: Specialised Lending	6,368	182	5,336	1,933	64	105	5,501	190	5,483	1,826	17	102
	Corporates - Of Which: SME	1,205	0	1,205	176	0	0	1,205	0	1,205	176	0	0
	Retail	137	5	137	35	3	2	144	5	140	37	3	2
	Retail - Secured on real estate property	47	1	47	0	0	0	48	1	48	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	1	47	0	1	0	50	1	50	0	1	0
	Retail - Qualifying Revolving	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Other Retail	84	4	84	25	2	2	91	3	91	27	2	2
	Retail - Other Retail - Of Which: SME	20	1	20	3	1	1	22	1	22	3	1	1
Retail - Other Retail - Of Which: non-SME	74	3	74	22	1	1	79	3	79	22	1	1	
Equity	473	0	473	1,692	0	0	447	0	447	1,601	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
BELGIUM	Central banks and central governments	36,890	0	36,889	78	0	1	31,942	0	31,942	63	0	1
	Institutions	9,137	5	8,327	648	3	5	9,238	5	8,381	743	0	106
	Corporates	71,127	1,515	53,102	23,411	996	954	70,259	1,523	52,958	24,765	1,495	964
	Corporates - Of Which: Specialised Lending	5,803	27	4,236	1,307	10	10	6,615	62	3,628	1,262	67	11
	Corporates - Of Which: SME	11,122	247	10,094	4,254	142	119	14,428	233	10,388	4,407	126	121
	Retail	83,207	874	81,169	12,411	538	413	84,429	840	82,313	12,504	536	388
	Retail - Secured on real estate property	62,021	623	62,602	7,826	272	112	63,697	624	63,134	7,804	267	110
	Retail - Secured on real estate property - Of Which: SME	7,449	114	6,887	1,546	73	43	7,607	110	7,057	1,484	70	42
	Retail - Secured on real estate property - Of Which: non-SME	55,022	219	55,695	6,281	199	68	56,029	215	56,082	6,319	197	68
	Retail - Qualifying Revolving	462	16	390	88	9	11	498	14	385	87	9	9
	Retail - Other Retail	19,794	425	18,287	4,497	257	291	20,265	401	18,789	4,613	257	269
	Retail - Other Retail - Of Which: SME	7,014	148	5,948	1,094	50	106	6,631	144	5,791	1,068	87	107
Retail - Other Retail - Of Which: non-SME	12,780	277	12,340	3,402	167	184	13,634	257	12,998	3,546	170	162	
Equity	2,561	0	2,560	7,276	0	0	2,266	0	2,148	4,100	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022				As of 30/06/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
ITALY	Central banks and central governments	23,727	0	23,500	148	0	11	22,707	0	22,572	137	0	0
	Institutions	3,628	99	2,535	767	0	111	3,386	99	2,210	743	0	106
	Corporates	66,690	1,905	49,591	26,948	879	1,090	67,226	1,826	51,264	27,102	813	1,067
	Corporates - Of Which: Specialised Lending	4,324	77	3,492	2,615	20	41	4,007	82	3,486	2,432	12	37
	Corporates - Of Which: SME	7,569	854	6,829	3,763	415	457	7,603	847	6,996	3,855	389	456
	Retail	37,349	2,713	37,418	10,579	1,424	1,513	37,316	2,430	37,331	10,511	1,236	1,349
	Retail - Secured on real estate property	25,421	1,559	25,425	6,038	761	770	25,878	1,448	25,883	6,010	679	740
	Retail - Secured on real estate property - Of Which: SME	738	187	736	404	75	76	707	155	708	390	70	75
	Retail - Secured on real estate property - Of Which: non-SME	24,686	1,393	24,689	5,634	686	694	25,171	1,293	25,174	5,627	609	665
	Retail - Qualifying Revolving	3	1	3	1	0	0	3	1	3	1	0	0
	Retail - Other Retail	11,625	1,154	11,889	4,541	643	745</						

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	(min EIR, %)												
	Central banks and central governments	17,329	0	17,329	21	0	15,166	0	15,166	23	0	0	0
	Institutions	4,170	1	3,991	1,498	0	4	4,025	1	3,862	1,312	0	4
	Corporates	77,664	285	61,340	19,297	0	255	83,988	384	68,321	19,473	11	322
	Corporates - Of Which: Specialised Lending	7,811	136	6,794	2,452	0	40	7,342	133	6,296	2,384	0	65
	Corporates - Of Which: SME	772	19	525	179	10	24	1,107	1	713	229	11	4
	Retail	252	5	249	139	3	2	253	5	251	145	3	2
	Retail - Secured on real estate property	35	2	35	5	1	1	34	2	34	6	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	2	34	5	1	1	33	2	33	5	1	1
	Retail - Qualifying Revolving	17	1	7	1	0	0	1	1	7	1	0	0
	Retail - Other Retail	210	2	207	133	1	1	212	2	210	138	1	1
Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	4	0	5	1	0	0	
Retail - Other Retail - Of Which: non-SME	208	2	205	132	1	1	208	2	205	137	1	1	
Equity	58	0	58	214	0	0	55	0	55	204	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GERMANY	(min EIR, %)												
	Central banks and central governments	25,099	0	25,099	29	0	1	24,538	0	24,538	47	0	1
	Institutions	1,523	0	1,325	979	0	1	2,136	0	2,059	740	0	0
	Corporates	32,938	250	22,573	9,514	29	182	32,212	229	21,902	8,355	25	182
	Corporates - Of Which: Specialised Lending	1,506	0	1,083	697	0	3	1,279	0	922	635	0	5
	Corporates - Of Which: SME	135	12	86	345	29	4	2,369	14	144	322	25	5
	Retail	194	6	200	47	4	32	195	6	202	45	4	36
	Retail - Secured on real estate property	135	2	136	23	1	1	139	2	139	22	1	1
	Retail - Secured on real estate property - Of Which: SME	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	131	2	132	22	1	1	134	2	135	21	1	1
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail	55	3	61	23	2	31	54	3	60	23	2	35
Retail - Other Retail - Of Which: SME	13	1	13	5	1	1	12	1	12	5	1	1	
Retail - Other Retail - Of Which: non-SME	43	2	48	18	1	30	42	2	48	18	1	34	
Equity	22	0	22	49	0	0	20	0	20	42	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	(min EIR, %)												
	Central banks and central governments	23,362	0	23,362	25	0	1	23,067	0	23,075	27	0	0
	Institutions	1,980	0	1,945	493	0	1	1,941	0	1,935	312	0	1
	Corporates	39,036	171	30,946	15,463	34	95	36,421	168	26,351	15,373	52	146
	Corporates - Of Which: Specialised Lending	5,709	18	5,497	3,019	0	13	6,095	16	5,459	3,316	2	14
	Corporates - Of Which: SME	1,353	38	1,076	798	33	27	1,613	37	1,248	934	27	25
	Retail	135	2	136	23	1	1	139	2	139	22	1	1
	Retail - Secured on real estate property	7,410	41	7,435	1,179	36	22	7,449	41	7,473	1,181	37	21
	Retail - Secured on real estate property - Of Which: SME	303	6	304	116	4	3	295	6	296	66	4	3
	Retail - Secured on real estate property - Of Which: non-SME	7,107	35	7,131	1,116	32	18	7,154	35	7,177	1,114	34	18
	Retail - Qualifying Revolving	5	0	4	2	0	0	5	0	4	2	0	0
	Retail - Other Retail	1,803	53	1,628	489	25	42	2,095	49	1,727	497	23	37
Retail - Other Retail - Of Which: SME	690	13	377	116	5	13	869	13	411	117	4	13	
Retail - Other Retail - Of Which: non-SME	1,113	40	1,251	374	20	29	1,227	36	1,316	380	19	25	
Equity	355	0	354	2,236	0	0	350	0	348	1,992	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SPAIN	(min EIR, %)												
	Central banks and central governments	13,511	0	13,511	89	0	0	13,897	0	13,897	86	0	0
	Institutions	1,774	0	1,412	411	0	0	1,550	0	1,311	244	0	1
	Corporates	14,972	164	12,836	5,995	82	3	17,279	146	12,355	5,384	0	84
	Corporates - Of Which: Specialised Lending	2,007	60	1,939	830	23	6	1,989	60	1,927	821	0	35
	Corporates - Of Which: SME	31	1	30	4	0	0	29	1	29	6	0	0
	Retail	9,897	523	7,860	4,244	181	330	9,355	546	7,889	4,325	181	547
	Retail - Secured on real estate property	22	1	22	5	1	0	21	1	21	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	1	22	5	1	0	21	1	21	3	1	0
	Retail - Qualifying Revolving	4,123	194	2,881	762	288	184	4,231	161	2,920	762	167	107
	Retail - Other Retail	4,952	368	4,956	3,476	142	336	5,082	384	5,086	3,556	140	379
Retail - Other Retail - Of Which: SME	83	3	83	44	4	6	84	4	84	45	2	7	
Retail - Other Retail - Of Which: non-SME	4,869	365	4,873	3,432	141	330	4,998	380	5,002	3,511	138	371	
Equity	5	0	5	20	0	0	5	0	5	20	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
JAPAN	(min EIR, %)												
	Central banks and central governments	31,274	0	31,274	195	0	0	32,795	0	32,795	160	0	0
	Institutions	4,695	0	4,284	814	0	0	4,430	0	4,041	762	0	1
	Corporates	9,234	71	7,920	1,510	23	11	8,859	74	7,620	1,342	8	10
	Corporates - Of Which: Specialised Lending	2,285	71	2,255	307	23	6	2,409	74	2,389	305	8	7
	Corporates - Of Which: SME	21	0	21	2	0	0	20	0	20	2	0	0
	Retail	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	4	0	4	15	0	0	4	0	4	15	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
NETHERLANDS	(min EIR, %)												
	Central banks and central governments	1,011	0	1,009	1	0	1	1,011	0	1,011	1	0	0
	Institutions	3,202	0	2,945	435	0	0	4,641	0	4,197	637	0	0
	Corporates	29,778	124	20,875	9,866	91	113	26,113	103	18,824	8,654	36	130
	Corporates - Of Which: Specialised Lending	1,064	14	897	312	13	11	1,127	14	928	342	14	14
	Corporates - Of Which: SME	2,291	0	911	336	0	0	1,076	1	512	198	0	1
	Retail	122	2	110	25	0	0	131	2	119	26	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 31/12/2021

(min EUR)		Direct exposures															Risk weighted exposure amount
		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				
		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)	
		101	121	57	0	0	44	0	0	0	0	0	0	0	0	0	0
		283	339	63	0	0	8	213	3	40	0	0	0	0	0	0	0
		520	623	86	0	0	303	131	0	0	0	0	0	0	0	0	0
		2,489	2,980	492	0	0	1,626	372	0	0	0	0	0	0	0	0	0
		1,760	2,107	491	0	0	366	903	0	0	0	0	0	0	0	0	0
		6,365	0	1,702	0	0	99	4,604	0	0	0	0	0	0	0	0	0
		5,336	6,389	1,223	0	0	4,113	2	0	9	0	0	0	0	0	0	0
		16,855	12,559	4,114	0	0	2,362	10,379	5	49	0	0	16	0	0	0	102
		0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
		119	111	11	0	0	21	87	0	0	13	0	241	0	0	0	0
		140	131	0	0	0	140	1	4	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	1	2	0	0	0	54	0	0	0	0
		9	4	9	0	0	0	0	0	3	0	0	90	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		268	246	21	0	0	21	227	3	28	18	385	0	0	0	0	5
		783	634	782	0	0	1	1	0	1	1	25	0	0	0	0	0
		207	166	107	0	0	97	3	1	6	0	5	0	0	0	0	0
		3,564	2,887	61	0	0	241	3,262	4	51	0	6	30	0	0	0	0
		898	0	405	0	0	126	367	1	27	0	0	0	0	0	0	0
		560	453	369	0	0	0	191	2	29	0	0	0	0	0	0	0
		2,483	1,432	934	0	0	661	887	19	127	0	0	0	0	0	0	0
		2,402	969	1,635	0	0	336	430	0	0	0	0	0	0	0	0	0
		10,694	6,543	4,293	0	0	1,461	5,142	27	240	2	37	30	0	0	0	124
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		11	9	5	0	0	5	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		26	24	26	0	0	0	0	0	0	0	0	0	0	0	0	0
		23	21	21	0	0	2	2	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		60	54	52	0	0	5	3	0	0	0	0	0	0	0	0	0
		61	61	57	4	0	0	0	0	0	0	0	0	0	0	0	0
		303	303	2	4	0	224	73	0	0	0	0	0	0	0	0	0
		520	458	0	4	0	175	348	0	0	0	0	0	0	0	0	0
		299	0	194	0	0	194	100	0	2	0	36	0	0	0	0	0
		1,263	995	389	4	0	753	317	4	37	0	0	0	0	0	0	0
		313	313	77	4	0	0	234	0	0	0	0	0	0	0	0	0
		728	724	4	4	0	0	0	0	0	0	0	0	0	0	0	0
		3,487	3,157	1,048	31	0	1,346	1,062	4	37	2	36	0	0	0	0	0
		122	122	122	0	0	0	0	212	33	0	1,155	0	0	0	0	0
		350	350	264	0	0	84	24	0	10	0	286	99	0	0	0	0
		463	463	2	0	0	312	149	0	0	0	3,971	89	0	0	0	0
		529	476	0	0	0	371	156	0	0	0	2,980	0	0	0	0	0
		1,501	1,470	729	0	0	746	77	70	1,403	77	1,182	0	0	0	0	0
		1,779	1,673	184	0	0	350	1,245	340	3,581	158	4,046	0	0	0	0	0
		63	63	0	0	0	69	14	0	0	0	161	0	0	0	0	0
		4,828	4,639	337	0	0	2,097	2,394	647	5,789	620	13,593	89	0	0	0	18
		12	12	12	0	0	0	0	0	3	2	34	0	0	0	0	0
		12	12	12	0	0	0	2	0	3	0	34	0	0	0	0	0
		12	12	12	0	0	0	0	0	3	0	34	0	0	0	0	0
		12	12	12	0	0	0	0	0	3	2	34	0	0	0	0	0
		12	12	12	0	0	0	0	0	3	2	34	0	0	0	0	0
		116	116	12	0	0	104	2	3	2	0	34	0	0	0	0	0
		122	122	12	0	0	110	0	3	2	0	34	0	0	0	0	0
		299	295	85	0	0	0	214	2	22	11	236	0	0	0	0	1

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNP Paribas

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		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						
		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)
		13,825	11,764	13,825	0	0	0	10	52	12	28	0	0	0		
		2,908	0	2,908	0	0	0	0	0	0	28	0	0	0		
		469	0	469	0	0	85	0	15	0	28	0	0	0		
		468	0	398	0	0	151	0	0	0	28	0	0	0		
		1,070	911	845	0	0	155	0	0	0	28	0	0	0		
		1,339	1,096	1,045	0	0	163	127	54	0	28	0	0	0		
		4,930	4,195	4,896	0	0	33	0	0	0	28	0	0	0		
		25,027	18,364	24,243	0	266	518	10	122	12	196	0	0	112		
		5,513	0	5,386	0	0	127	56	225	36	286	0	0	0		
		4,330	0	4,191	0	0	140	76	944	0	233	534	0	0		
		7,134	6,683	2,622	0	2,311	2,201	17	378	0	0	0	0	0		
		6,738	6,313	5,475	0	828	435	15	129	4	215	171	0	0		
		8,730	8,179	6,630	0	1,714	386	4	30	39	808	52	0	0		
		22,086	20,691	6,956	0	5,561	9,569	225	2,687	3	15	0	0	0		
		31,920	29,820	11,692	0	4,178	15,961	100	1,462	38	100	0	0	0		
		84,362	71,685	40,932	0	14,592	28,818	492	5,848	84	1,408	1,043	0	168		
		165	165	14	0	0	150	5	38	1	38	0	0	0		
		202	202	202	0	0	0	3	157	0	0	0	0	0		
		704	703	329	0	274	101	7	79	0	33	0	0	0		
		479	469	156	0	323	0	2	12	2	12	0	0	0		
		1,135	1,105	675	0	281	178	3	11	1	0	0	0	0		
		925	876	204	0	33	687	3	8	3	38	0	0	0		
		524	511	124	0	124	395	0	0	0	0	0	0	0		
		4,133	4,030	1,586	0	1,035	1,512	26	304	5	88	34	0	46		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		6	0	6	0	0	0	0	0	0	0	0	0	0		
		77	70	0	0	0	77	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		102	95	0	0	0	102	0	0	0	0	0	0	0		
		17	8	0	0	0	17	0	0	0	0	0	0	0		
		40	32	35	0	0	5	0	0	0	0	0	0	0		
		243	204	42	0	0	201	0	0	0	0	0	0	12		
		2,632	2,494	2,295	0	0	337	104	8,045	478	9,062	2	0	0		
		2,389	2,199	2,389	0	0	0	271	4,511	314	7,415	2	0	0		
		3,742	3,548	3,169	0	215	358	299	2,726	160	2,094	48	0	0		
		3,847	3,667	3,252	0	320	175	45	917	223	645	9	0	0		
		2,651	2,564	132	0	112	112	32	656	31	985	7	0	0		
		1,071	1,054	475	0	226	370	35	510	21	546	0	0	0		
		1,057	1,037	857	0	43	157	39	253	7	40	0	0	0		
		17,388	16,563	14,942	0	936	1,510	1,482	17,618	1,239	20,788	68	0	166		
		18	18	18	0	0	1	0	0	0	0	36	0	0		
		23	14	5	0	0	6	0	0	0	0	15	0	0		
		788	778	0	0	117	670	0	0	0	0	398	0	0		
		334	320	18	0	86	231	0	0	0	0	15	0	0		
		744	701	458	0	701	458	0	0	0	512	15	0	0		
		417	393	77	0	107	233	0	0	28	341	15	0	0		
		476	471	55	0	52	399	0	8	87	15	0	0	0		
		2,800	2,694	241	0	562	1,938	0	0	0	940	59	0	942		
		-2	-2	0	0	0	0	10	96	9	80	0	0	0		
		1,370	1,361	0	0	0	1,370	0	0	0	80	0	0	0		
		344	342	0	0	0	344	0	1	0	80	0	0	0		
		143	72	72	0	72	70	4	72	0	80	0	0	0		
		75	4	75	0	0	0	0	1	0	80	0	0	0		
		816	454	291	0	0	426	0	1	0	80	0	0	0		
		368	181	181	0	0	181	0	0	0	3	80	0	0		
		3,118	2,439	723	0	0	2,395	14	171	9	158	563	0	386		
		280	280	280	0	0	0	0	0	0	112	0	0	0		
		957	956	925	0	32	32	1	6	0	112	0	0	0		
		766	764	633	0	33	100	1	6	0	112	0	0	0		
		303	296	195	0	68	68	1	40	0	112	0	0	0		
		485	487	59	0	277	149	6	6	0	112	0	0	0		
		559	477	128	0	138	293	1	6	0	112	0	0	0		
		243	243	204	0	35	174	1	6	0	112	0	0	0		
		3,692	3,565	2,334	0	543	816	4	43	1	784	0	0	507		

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
BNP Paribas

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				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 ⁽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 ²		On performing exposures ³		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ³		On non-performing exposures ³				
			Of which: defaulted		Of which Stage 3		Of which Stage 3				Of which: defaulted		Of which Stage 3		Of which Stage 3					
Cash balances at central banks and other demand deposits	393,547	0	21	20	20	23	4	4	0	354,462	1	9	8	8	23	4	4	0		
Debt securities (including at amortised cost and fair value)	172,217	0	501	501	146	89	273	132	41	155,785	0	491	491	144	81	278	133	25		
Central banks	5,516	0	1	1	0	0	1	0	0	6,276	0	1	1	0	0	1	0	0		
General governments	127,788	0	7	7	7	31	0	0	0	110,917	0	7	7	7	29	0	0	0		
Credit institutions	16,178	0	100	100	99	0	99	99	0	16,008	0	101	101	101	0	101	101	0		
Other financial corporations	19,235	0	138	138	4	52	32	1	0	18,728	0	146	146	3	50	32	1	0		
Non-financial corporations	3,526	0	255	255	32	0	141	32	42	3,857	0	235	235	33	2	143	31	23		
Loans and advances (including at amortised cost and fair value)	914,088	3,083	31,582	30,646	30,330	5,299	16,446	16,346	9,823	881,792	3,049	29,994	28,604	28,379	4,578	15,518	15,463	8,907		
Central banks	12,420	0	0	0	0	0	0	0	0	2,885	0	0	0	0	0	0	0	0		
General governments	30,181	74	261	98	98	17	32	28	222	29,082	24	208	93	93	20	20	24	128		
Credit institutions	10,904	4	77	74	74	11	74	74	2	10,150	2	74	74	74	11	74	74	1		
Other financial corporations	86,374	22	1,042	1,040	967	146	732	675	296	93,035	15	1,066	1,059	1,014	159	672	643	301		
Non-financial corporations	427,112	1,864	16,436	15,834	15,838	2,409	8,832	8,811	5,425	417,607	1,986	14,607	14,373	14,201	2,063	8,182	8,162	5,018		
of which: small and medium-sized enterprises	139,950	492	6,261	6,170	6,121	878	3,129	3,119	1,948	126,920	532	5,678	5,605	5,565	820	2,797	2,788	2,332		
of which: Loans collateralised by commercial immovable property	76,672	284	2,002	2,027	2,081	398	967	959	1,833	63,789	52	2,511	2,449	2,411	349	846	834	1,548		
Households	347,081	1,122	13,764	13,638	13,627	2,716	6,815	6,782	3,884	329,934	1,023	13,034	13,001	12,998	2,325	6,560	6,558	3,467		
of which: Loans collateralised by residential immovable property	137,139	432	4,854	4,842	4,838	421	1,602	1,601	3,175	129,740	292	4,397	4,381	4,379	397	1,497	1,496	2,696		
of which: Credit for consumption	107,327	537	7,043	6,946	6,938	1,940	4,175	4,142	315	94,144	598	6,769	6,765	6,758	1,642	4,096	4,096	318		
DEBT INSTRUMENTS other than MTF	1,479,853	3,083	32,104	31,207	30,563	5,411	16,763	16,501	9,864	1,392,039	3,050	29,494	28,531	28,331	4,681	15,799	15,599	8,932		
OFF-BALANCE SHEET EXPOSURES	527,137		1,975	1,962	1,760	622	386	385	283	538,793		1,951	1,933	1,731	603	354	351	258		

⁽¹⁾ For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

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

⁽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 PFRSP framework (paragraph F 19.05), 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) 2012/1571 - 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 PFRSP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
BNP Paribas

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					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 ⁽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 ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days			Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted		Of which Stage 3		Of which Stage 3								
Cash balances at central banks and other demand deposits	383,495	0	0	8	7	22	4	4	0	361,303	0	0	8	7	30	4	4	0				
Debt securities (including at amortised cost and fair value)	163,837	0	477	477	135	75	273	130	34	163,351	0	356	356	136	86	173	125	23				
Central banks	5,107	0	1	1	0	0	1	0	0	6,051	0	0	0	0	0	0	0	0				
General governments	119,563	0	0	0	0	24	0	0	0	116,711	0	0	0	0	30	0	0	0				
Credit institutions	15,393	0	100	100	99	2	99	99	0	14,359	0	101	101	99	6	100	99	0				
Other financial corporations	19,292	0	150	150	2	46	46	0	0	22,042	0	113	113	11	45	20	0	0				
Non-financial corporations	4,385	0	226	226	3	2	136	38	34	3,967	0	142	142	26	52	25	25	23				
Loans and advances (including at amortised cost and fair value)	914,356	3,450	28,637	28,152	27,809	4,648	15,259	15,203	8,596	932,256	3,248	27,705	27,231	26,873	4,925	14,688	14,626	8,541				
Central banks	13,077	0	0	0	0	0	0	0	0	14,878	0	0	0	0	0	0	0	0				
General governments	30,422	62	199	86	86	10	20	26	135	31,402	44	210	111	111	17	20	20	181				
Credit institutions	10,574	5	85	85	85	12	79	79	1	10,832	0	100	99	99	16	90	90	1				
Other financial corporations	99,480	229	1,252	1,252	1,208	161	746	717	813	94,212	65	1,249	1,248	1,206	181	756	728	410				
Non-financial corporations	423,755	1,903	14,264	13,918	13,747	2,098	8,007	7,985	4,734	440,599	1,981	13,721	13,380	13,177	2,289	7,619	7,598	4,679				
of which: small and medium-sized enterprises	129,482	627	5,704	5,656	5,614	930	2,780	2,770	2,120	129,996	507	5,515	5,458	5,424	907	2,617	2,605	2,328				
of which: Loans collateralised by commercial immovable property	65,421	77	2,375	2,369	2,332	380	814	803	1,679	66,838	63	2,286	2,276	2,239	350	810	793	1,470				
Households	336,641	1,251	12,837	12,811	12,682	2,357	6,396	6,396	3,293	340,285	1,449	12,417	12,393	12,281	2,428	6,195	6,185	3,270				
of which: Loans collateralised by residential immovable property	135,089	399	4,219	4,211	4,211	396	1,452	1,451	2,600	136,311	271	4,045	4,038	4,036	392	1,418	1,418	2,563				
of which: Credit for consumption	96,540	710	6,654	6,650	6,644	1,714	4,088	4,067	322	97,225	737	6,610	6,606	6,499	1,726	3,870	3,869	317				
DEBT INSTRUMENTS other than HFT	1,461,741	3,450	29,123	28,536	27,950	4,745	15,535	15,336	8,830	1,456,952	3,248	28,069	27,594	27,021	5,042	14,864	14,755	8,564				
OFF-BALANCE SHEET EXPOSURES	965,974		1,774	1,774	1,573	608	329	325	223	973,073		2,190	2,190	2,021	613	326	322	609				

(1) For the definition of non-performing exposures please refer to Article 474(3) 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, 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.
(3) 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.
(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 PFRSP Annexes (Annexes F, 18.02 / F 18.03), 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 PFRSP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 30/09/2021						As of 31/12/2021					
	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 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)	208	208	76	76	43	43	203	203	81	81	25	25
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	57	57	0	0	0		55	55	0	0	0	
Non-financial corporations	151	151	76	76	43		147	147	81	81	25	
Loans and advances (including at amortised cost and fair value)	20,907	9,439	4,266	3,672	10,362	3,284	20,069	9,042	4,136	3,614	9,851	3,055
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12	12	7	7	12	11	17	10	7	6	5	1
Credit institutions	0	0	0	0	0	0	4	4	4	4	0	0
Other financial corporations	442	182	134	121	269	108	730	252	112	98	413	120
Non-financial corporations	12,510	4,703	2,219	1,862	6,973	2,068	11,621	4,433	2,101	1,801	6,706	2,009
of which: small and medium-sized enterprises	4,071	1,149	552	426	2,617		3,820	1,112	545	421	2,812	
Households	7,943	4,542	1,906	1,683	3,108	1,097	7,696	4,343	1,913	1,705	2,727	924
DEBT INSTRUMENTS other than HFT	21,115	9,647	4,342	3,749	10,405		20,272	9,245	4,218	3,695	9,876	
Loan commitments given	2,846	344	39	21	1,818	26	3,157	389	45	28	1,884	33
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR 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.

2022 EU-wide Transparency Exercise

Forborne exposures

BNP Paribas

	As of 31/03/2022						As of 30/06/2022					
	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 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	
(mln 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)	202	202	82	82	34	34	118	118	9	9	30	30
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	53	53	0	0	0		50	50	0	0	0	
Non-financial corporations	149	149	82	82	34		69	69	8	8	30	
Loans and advances (including at amortised cost and fair value)	20,017	8,737	4,062	3,538	9,960	2,890	18,710	8,553	3,928	3,410	9,154	2,793
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	10	7	6	5	1	16	9	7	6	5	1
Credit institutions	5	5	5	5	57	6	5	5	5	5	0	0
Other financial corporations	827	425	167	151	384	242	903	538	190	174	347	234
Non-financial corporations	11,738	4,139	2,040	1,729	6,855	1,763	11,323	4,063	2,009	1,683	6,476	1,714
of which: small and medium-sized enterprises	3,749	1,159	574	460	2,670		3,288	1,172	559	462	2,392	
Households	7,431	4,159	1,843	1,648	2,658	878	6,463	3,938	1,717	1,543	2,327	844
DEBT INSTRUMENTS other than HFT	20,219	8,939	4,144	3,621	9,994		18,828	8,671	3,936	3,419	9,184	
Loan commitments given	2,928	387	39	21	1,606	33	2,622	371	41	9	1,556	34
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BNP Paribas

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin
	Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin				
A Agriculture, forestry and fishing	14,623	692	689	14,345	427	0	13,096	679	628	12,811	355	0	13,105	622	621	12,866	396	0	13,465	606	604	13,237	363	0
B Mining and quarrying	7,581	595	595	7,581	498	0	8,366	511	511	8,368	498	0	7,070	519	519	7,070	459	0	7,951	200	200	7,951	142	0
C Manufacturing	75,921	3,544	3,442	75,984	2,820	0	82,820	3,366	3,353	82,819	2,241	0	80,016	3,019	3,007	80,015	2,481	0	84,019	3,168	3,132	83,199	2,508	0
D Electricity, gas, steam and air conditioning supply	26,390	286	286	25,882	149	0	21,678	138	138	21,064	83	0	27,428	323	323	26,737	112	0	23,361	149	148	23,127	120	0
E Water supply	2,455	153	153	2,455	136	0	2,316	158	158	2,316	139	0	2,217	152	152	2,217	139	0	2,301	155	154	2,301	137	0
F Construction	24,593	2,374	2,340	24,578	1,612	0	23,574	2,326	2,313	23,588	1,626	0	21,209	2,155	2,146	21,203	1,505	0	25,410	2,505	2,490	25,404	1,716	0
G Wholesale and retail trade	62,187	2,365	2,231	62,150	1,601	0	59,619	2,030	1,978	59,056	1,491	0	61,651	2,045	1,918	61,038	1,469	0	64,130	1,960	1,870	64,118	1,381	0
H Transport and storage	32,252	913	910	32,227	597	0	30,900	888	886	30,867	599	0	32,580	920	919	32,550	593	0	32,115	859	854	32,083	584	0
I Accommodation and food service activities	7,338	708	684	7,336	381	0	8,490	664	652	8,486	395	0	6,588	541	540	6,573	417	0	8,262	533	532	8,246	366	0
J Information and communication	12,998	347	346	12,998	284	0	10,394	172	171	10,394	139	0	15,136	377	377	15,134	132	0	13,240	187	178	13,227	129	0
K Financial and insurance activities	14,988	256	255	14,661	210	0	19,733	253	252	17,890	242	0	17,600	233	233	17,451	275	0	19,109	338	335	18,999	291	0
L Real estate activities	69,129	1,858	1,830	69,014	1,098	0	62,950	1,614	1,589	62,694	904	0	65,133	1,602	1,586	64,759	929	0	62,031	1,208	1,205	61,690	768	0
M Professional, scientific and technical activities	11,324	420	192	11,324	162	0	18,865	400	389	18,865	266	0	10,628	239	157	10,628	245	0	20,290	558	552	20,290	289	0
N Administrative and support service activities	45,627	1,096	1,093	45,617	627	0	38,134	772	768	38,127	371	0	44,614	898	898	44,606	519	0	42,239	729	723	42,178	646	0
O Public administration and defence, compulsory social security	599	130	130	599	114	0	400	54	54	400	41	0	453	56	56	453	42	0	724	6	5	724	4	0
P Education	1,072	34	34	1,072	30	0	817	35	35	817	21	0	814	33	33	814	19	0	800	29	28	800	21	0
Q Human health services and social work activities	5,016	177	177	5,029	113	0	5,220	165	165	5,213	119	0	3,885	155	155	3,878	123	0	5,205	176	174	5,200	125	0
R Arts, entertainment and recreation	3,058	111	111	3,058	106	0	2,076	129	129	2,076	116	0	2,326	120	120	2,326	113	0	3,809	140	140	3,808	98	0
S Other services	10,734	468	327	10,730	356	0	8,758	301	293	8,755	162	0	10,982	255	158	10,980	144	0	13,117	313	156	13,115	214	0
Loans and advances	427,112	16,436	15,834	425,251	11,241	0	412,802	14,602	14,373	415,526	10,245	0	423,755	14,264	13,918	421,908	10,105	0	440,599	13,721	13,380	438,639	9,902	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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.