



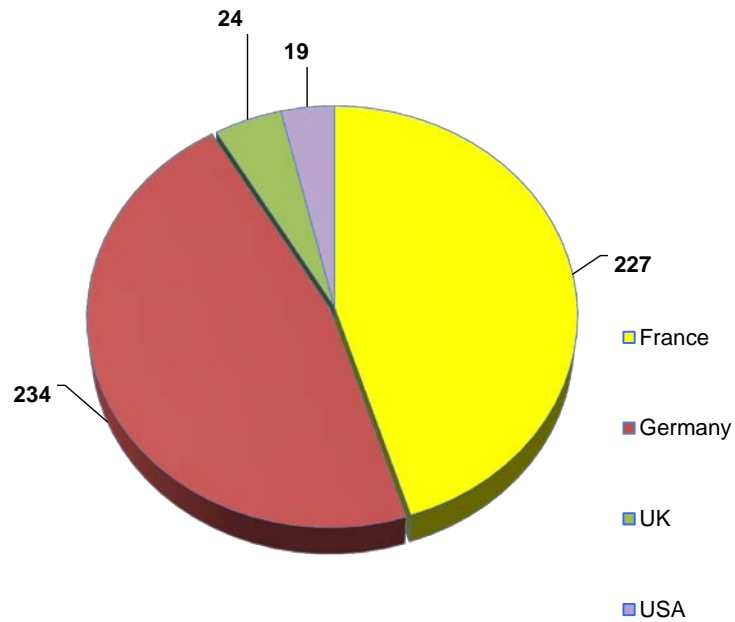
**BNP PARIBAS**

# BNP Paribas Public Sector SCF

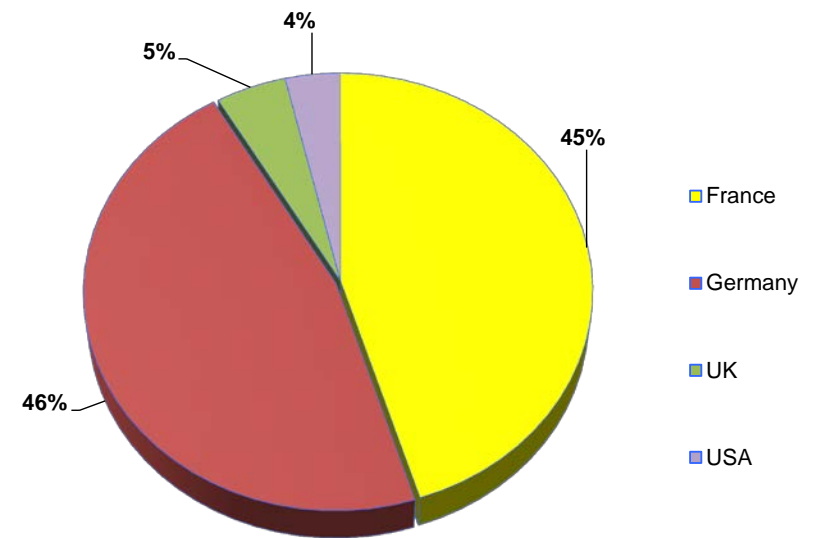
Investor Report - September 2019

a. Diversity of sovereign guarantors

Guarantor total amount MIn €equivalent



Guarantor %

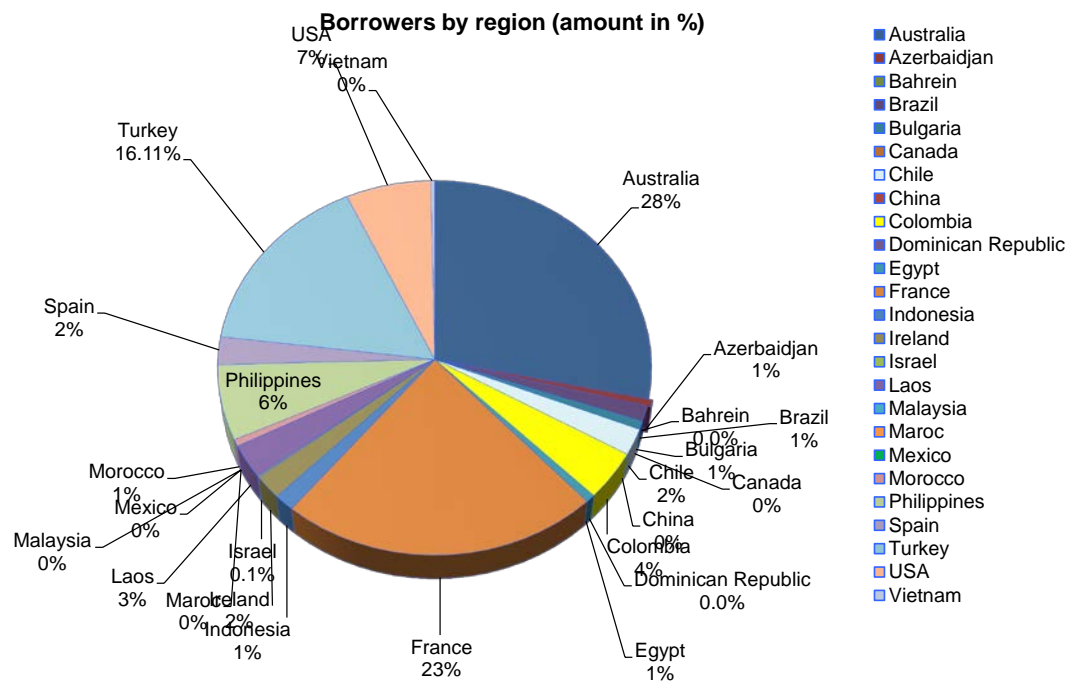


## a. Diversity of guarantors (continued)

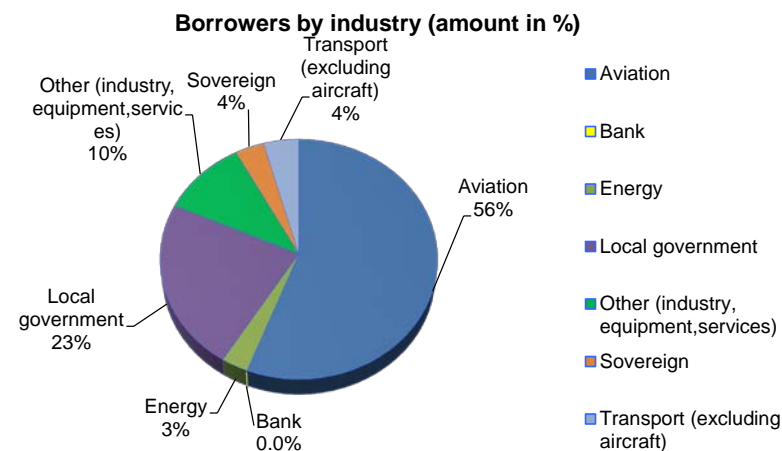
Guarantor	Number of loans	Number of projects/deals	Total amount Mln €eq
France	36	25	227
Germany	25	16	234
UK	10	4	24
USA	9	3	19
<b>Total</b>	<b>80</b>	<b>48</b>	<b>503</b>

100 % of the loan receivables have been transferred by true sale and are registered on the SCF's assets side.

b. Diversity of borrowers



- Australia
- Azerbaijan
- Bahrein
- Brazil
- Bulgaria
- Canada
- Chile
- China
- Colombia
- Dominican Republic
- Egypt
- France
- Indonesia
- Ireland
- Israel
- Laos
- Malaysia
- Maroc
- Mexico
- Morocco
- Philippines
- Spain
- Turkey
- USA
- Vietnam



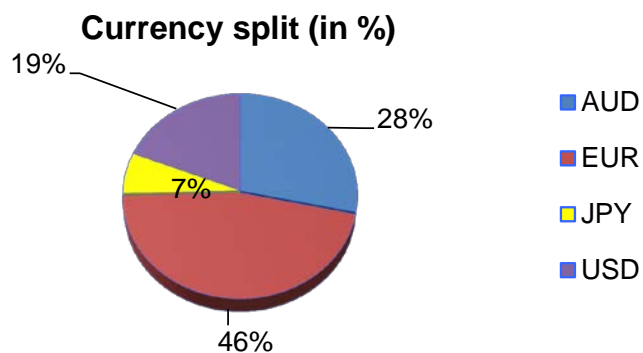
**Five largest borrower/guarantor couples**

Total amount Mln €equ	Total amount %
-	0%
78	16%
10	2%
21	4%
11	2%

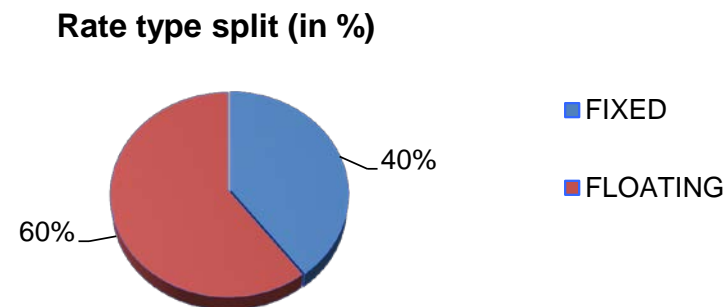
c. Pool seasoning

Seasoning (years)	Total amount Mln €eq	Total loan balance %
0<=..<2	0	0%
2<=..<4	0	0%
4<=..<6	3	1%
6<=..<8	33	7%
8<=..<10	108	21%
..>=10	359	71%
<b>Total</b>	<b>503</b>	<b>100%</b>

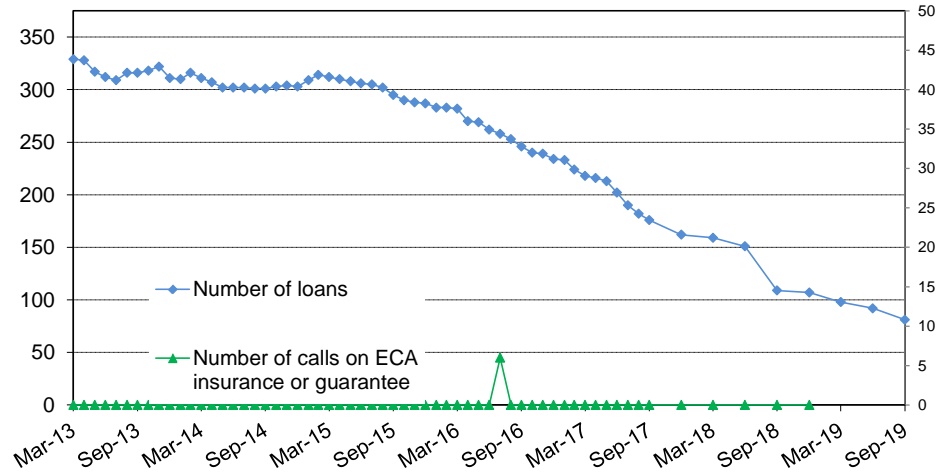
d. Currency split



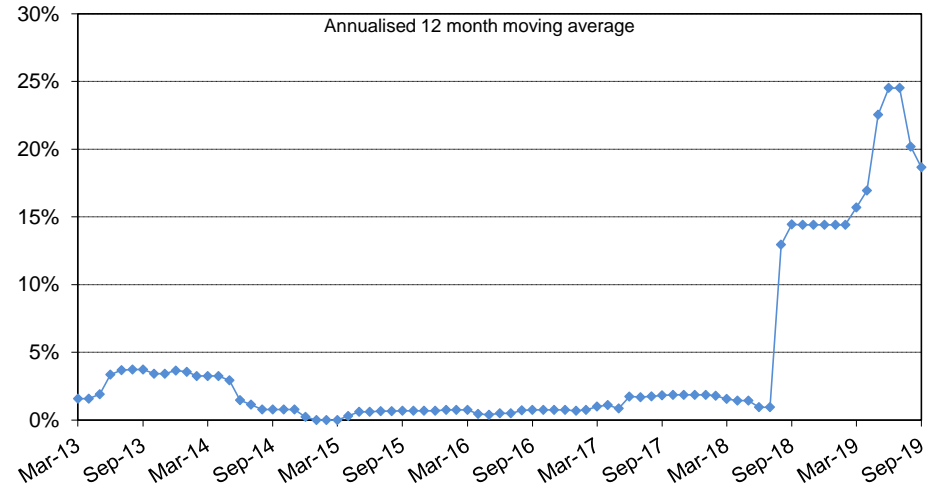
e. Rate type split



f. Number of calls upon an ECA insurance or guarantee

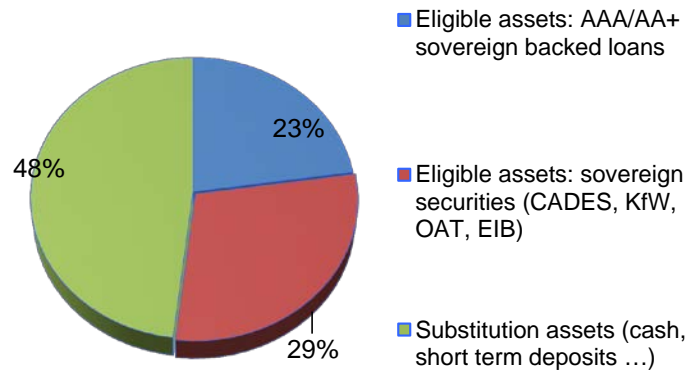


g. Prepayment rate



Securities	ISIN	Maturity date	Currency	Total amount Mln €eq	DBRS rating	Fitch rating	Moody's rating	S&P rating
EIB 28/09/2022	XS0544644957	28/09/2022	EUR	45,000,000		AAA	Aaa	AAA
(KFW) 17/10/2019	DE000A1RET23	17/10/2019	EUR	75,000,000		AAA	Aaa	AAA
(KFW) 15/01/2020	DE000A1RET49	15/01/2020	EUR	80,000,000		AAA	Aaa	AAA
(KFW) 15/01/2021	DE000A1R07V3	15/01/2021	EUR	85,000,000		AAA	Aaa	AAA
BPIFRANCE 25/11/2020	FR0013063930	25/11/2020	EUR	40,000,000	-	AA	AA2	-
Cades 25/04/2020	FR0010767566	25/04/2020	EUR	30,000,000	-	AA	AA2	-
UNEDIC 29/05/2020	FR0011503101	29/05/2020	EUR	35,000,000	-	AA2	AA	-
Kommunekredit 09/10/2020	XS1302720021	09/10/2020	EUR	25,000,000	-	-	AAA	AA+
AFD 21/04/2020	XS0503251489	21/04/2020	EUR	30,000,000	-	AA	-	AA
sncf réseau Epic	FR0000483075	12/10/2020	EUR	10,000,000	-	AA	Aa2	AA
OAT 2.50 25OCT2020	FR0010949651	25/10/2020	EUR	30,000,000	AAA	AA	Aa2	-
Cades 2020	FR0013109006	25/11/2020	EUR	60,000,000	-	AA	Aa2	-
BUNDESREPUBLIC	DE0001104735	04/09/2020	EUR	50,000,000	AAA	AAA	Aaa	-
Netherlands	NL0009348242	15/07/2020	EUR	50,000,000	AAA	AAA	Aaa	-

## a. Assets overview

**Assets amount Mln €eq**


## b. Asset overcollateralisation

Ratio	Minimum	Current
Legal coverage ratio	105%	129.5%
Overcollateralisation ratio	105,5% (*)	221.3%

(\*) BNP Paribas SA hereby commits to maintain eligible assets, substitution assets and/or cash collateral in an aggregate amount representing not less than the product of (i) the outstanding Obligations Foncières and (ii) 105.5%.

## c. Eligible assets: Central Bank (FED/ECB) eligibility

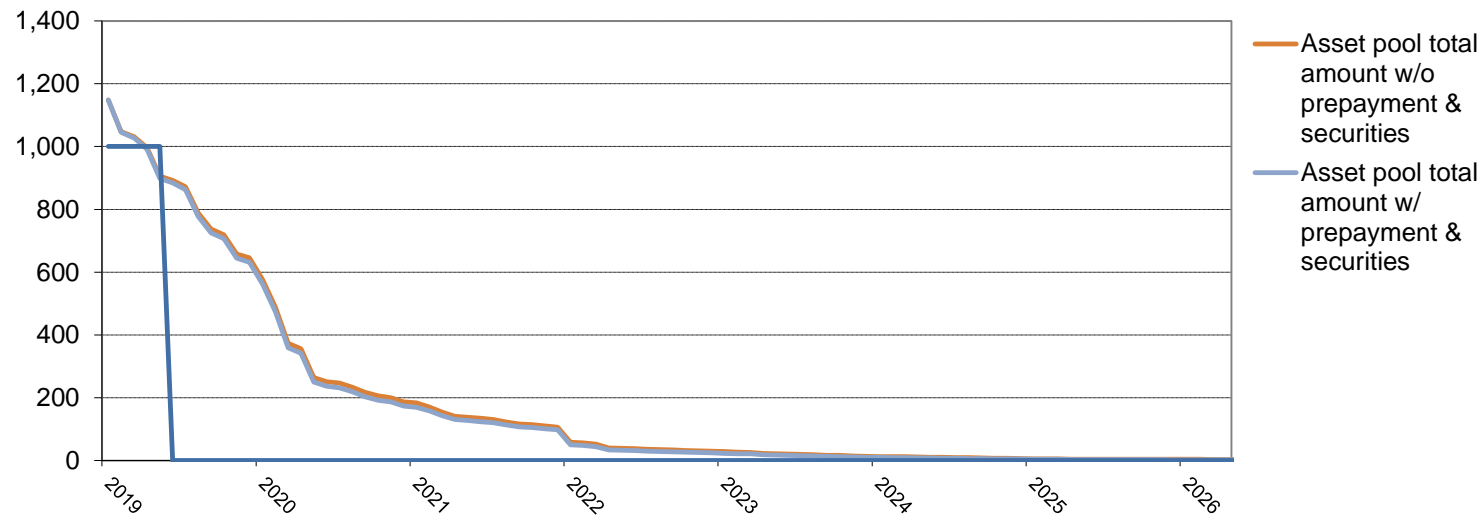
FED/ECB eligibility	Total amount Mln €eq	Total balance %
no	653	63%
yes	380	37%
<b>Total</b>	<b>1,033</b>	<b>100%</b>



d. Obligations Foncières issuance overview

Issuance	ISIN	Issue date	Maturity date	Remaining maturity (years)	Currency	Interest type	Coupon	Current amount (€eq)
Series 2	FR0010859967	26/02/2010	26/02/2020	0.4	EUR	Fixed	3.8%	1,000,000,000

e. Amortisation profile



N.B. At end 2026 there remain eligible assets representing less than 1% of current outstanding