

**BNP PARIBAS FORTIS SA/NV**

# **ADDITIONAL PILLAR 3 DISCLOSURE**

**FOR THE YEAR 2021**



**BNP PARIBAS**  

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This document contains additional quantitative Pillar 3 disclosures that completes information published in the Pillar 3 report of BNP Paribas Fortis for the year 2021.

## Contents

<i>Capital adequacy</i> .....	3
Composition of regulatory own funds (EU CC1) .....	3
Reconciliation of regulatory own funds to balance sheet in the audited financial statements (EU CC2).....	5
Key metrics template (EU KM1).....	6
Summary reconciliation of accounting assets and leverage ratio exposures (EU LR1 - LRSum) .....	7
Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (EU LR3 - LRSpl).....	8
<i>Credit risk</i> .....	9
Performing and non-performing exposures and related provisions (EU CR1) .....	9
CRM techniques overview: Disclosure of the use of credit risk mitigation techniques (EU CR3) .....	11
Standardised approach – Credit risk exposure and CRM effects (EU CR4) .....	12
Standardised approach (EU CR5).....	13
IRB approach – Disclosure of the extent of the use of CRM techniques (EU CR7-A) .....	14
RWEA flow statements of credit risk exposures under the IRB approach (EU CR8) .....	15
Credit quality of performing and non-performing exposures by past due days (EU CQ3).....	16
Collateral obtained by taking possession and execution processes (EU CQ7) .....	18
Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (EU CCyB1) .....	19
Amount of institution-specific countercyclical capital buffer (EU CCyB2).....	20
<i>Counterparty credit risk</i> .....	21
Standardised approach – CCR exposures by regulatory exposure class and risk weights (EU CCR3) ..	21
RWEA flow statements of CCR exposures under the IMM (EU CCR7).....	22
<i>Market risk</i> .....	23
RWEA flow statements of market risk exposures under the IMA (EU MR2-B) .....	23
<i>Liquidity risk</i> .....	24
Quantitative information of LCR (EU LIQ1) * .....	24
Net Stable Funding Ratio (EU LIQ2) .....	25
Maturity of exposures (EU CR1-A) .....	26

## Capital adequacy

### Composition of regulatory own funds (EU CC1)

	In millions of euros	31 December 2021	31 December 2020
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
Capital instruments and the related share premium accounts		11,905	11,905
<i>of which: Instrument type 1</i>		11,905	11,905
Retained earnings		12,327	12,311
Accumulated other comprehensive income (and other reserves)		(1,417)	(1,165)
Minority interests (amount allowed in consolidated CET1)		1,387	1,488
<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>		<b>24,203</b>	<b>24,539</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
Additional value adjustments (negative amount)		(90)	(44)
Intangible assets (net of related tax liability) (negative amount)		(1,732)	(1,698)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		(187)	(244)
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		46	91
Negative amounts resulting from the calculation of expected loss amounts		(163)	(171)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		16	20
Defined-benefit pension fund assets (negative amount)		(20)	(23)
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		(364)	(699)
Other regulatory adjustments		(3)	-
<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>		<b>(2,499)</b>	<b>(3,035)</b>
<b>Common Equity Tier 1 (CET1) capital</b>		<b>21,704</b>	<b>21,504</b>
<b>Additional Tier 1 (AT1) capital: instruments</b>			
Capital instruments and the related share premium accounts		500	500
<i>of which: classified as equity under applicable accounting standards</i>		-	-
<i>of which: classified as liabilities under applicable accounting standards</i>		500	500
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		205	205
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		250	252
<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>		<b>956</b>	<b>957</b>
<b>Additional Tier 1 (AT1) capital</b>		<b>956</b>	<b>957</b>
<b>Tier 1 capital (T1 = CET1 + AT1)</b>		<b>22,660</b>	<b>22,461</b>
<b>Tier 2 (T2) capital: instruments</b>			
Capital instruments and the related share premium accounts		1,000	2,493
Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		30	60
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		284	289
<b>Tier 2 (T2) capital before regulatory adjustments</b>		<b>1,314</b>	<b>2,842</b>
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		(240)	(243)
<b>Total regulatory adjustments to Tier 2 (T2) capital</b>		<b>(240)</b>	<b>(243)</b>
<b>Tier 2 (T2) capital</b>		<b>1,074</b>	<b>2,599</b>
<b>Total capital (TC = T1 + T2)</b>		<b>23,734</b>	<b>25,060</b>
<b>Total Risk exposure amount</b>		<b>120,884</b>	<b>135,506</b>

<b>Capital ratios and requirements including buffers</b>		
Common Equity Tier 1 capital	17.95%	15.87%
Tier 1 capital	18.75%	16.58%
Total capital	19.63%	18.49%
Institution CET1 overall capital requirements	9.25%	9.23%
<i>of which: capital conservation buffer requirement</i>	2.50%	2.50%
<i>of which: countercyclical capital buffer requirement</i>	0.05%	0.02%
<i>of which: systemic risk buffer requirement</i>	0.00%	0.00%
<i>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement</i>	1.50%	1.50%
<i>of which: additional own funds requirements to address the risks other than the risk of excessive leverage</i>	0.70%	0.70%
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	10.38%	9.24%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	356	495
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	2,207	2,247
Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	962	1,149

## Reconciliation of regulatory own funds to balance sheet in the audited financial statements (EU CC2)

In millions of euros	31 December 2021		31 December 2020	
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation
<b>Assets</b>				
Cash and balances at central banks	61,263	61,891	50,074	50,653
Financial instruments at fair value through profit or loss	13,634	13,542	17,832	17,703
of which Securities	1,317	1,307	1,564	1,566
of which Loans and repurchase agreements	4,282	4,282	4,055	4,055
of which Derivative financial instruments	8,035	7,953	12,213	12,082
Derivatives used for hedging purposes	1,982	1,969	3,178	3,181
Financial assets at fair value through equity	7,861	7,861	9,773	10,008
of which Debt securities	7,547	7,547	9,460	9,695
of which Equity securities	314	314	313	313
Financial assets at amortised cost	213,208	230,728	210,656	216,113
of which Loans and advances to credit institutions	7,394	6,112	8,531	8,527
of which Loans and advances to customers	194,102	211,577	188,742	192,718
of which Debt securities	11,712	13,039	13,383	14,868
Remeasurement adjustment on interest-rate risk hedged portfolios	1,812	1,855	2,712	2,787
Financial investments of insurance activities	248	-	235	-
Current and deferred tax assets	1,342	1,230	1,564	1,607
Accrued income and other assets	9,188	7,694	10,360	10,467
Equity-method investments	3,809	6,239	3,747	3,807
Property, plant and equipment and investment property	26,144	1,961	23,914	23,992
Intangible assets	390	306	368	376
Goodwill	767	244	722	722
Non-current assets held for sale	-	-	-	-
<b>TOTAL ASSETS</b>	<b>341,648</b>	<b>335,520</b>	<b>335,135</b>	<b>341,416</b>
<b>Liabilities</b>				
Deposits from central banks	426	426	71	71
Financial instruments at fair value through profit or loss	22,372	22,283	25,987	25,856
of which Securities	159	159	132	132
of which Deposits and repurchase agreements	13,060	13,060	12,540	12,540
of which Issued debt securities	3,028	3,021	3,135	3,135
of which Derivative financial instruments	6,125	6,043	10,180	10,049
Derivatives used for hedging purposes	3,215	3,342	5,257	5,469
Financial liabilities at amortised cost	270,821	267,474	259,145	265,301
of which Deposits from credit institutions	56,610	49,002	50,820	50,984
of which Deposits from customers	199,037	205,254	193,770	199,730
of which Debt securities	12,878	11,012	11,815	11,847
of which Subordinated debt	2,296	2,206	2,740	2,740
Remeasurement adjustment on interest-rate risk hedged portfolios	472	472	1,449	1,449
Current and deferred tax liabilities	768	381	771	772
Accrued expenses and other liabilities	8,012	5,955	8,207	8,245
Technical reserves and other insurance liabilities	156	-	128	-
Provisions for contingencies and charges	4,209	3,990	4,282	4,414
Liabilities associated with non-current assets held for sale	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>310,451</b>	<b>304,323</b>	<b>305,297</b>	<b>311,577</b>
<b>Shareholders' Equity</b>				
Share capital, additional paid-in capital and retained earnings	24,735	24,716	23,808	23,808
Net income for the period attributable to shareholders	2,593	2,593	1,870	1,870
Total capital, retained earnings and net income for the period attributable to shareholders	27,328	27,309	25,678	25,678
Changes in assets and liabilities recognised directly in equity	(1,436)	(1,416)	(1,165)	(1,164)
Unrealised gains or losses on non-recyclable items through profit or loss	(78)	(59)	(71)	(71)
Unrealised or deferred gains or losses on recyclable items through profit or loss	(1,358)	(1,357)	(1,093)	(1,093)
Shareholders' equity	25,892	25,893	24,513	24,514
Retained earnings and net income for the period attributable to minority interests	6,276	6,275	6,070	6,070
Change in assets and liabilities recognised directly in equity	(971)	(971)	(745)	(745)
Minority interests	5,305	5,304	5,325	5,325
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>31,197</b>	<b>31,197</b>	<b>29,838</b>	<b>29,839</b>

## Key metrics template (EU KM1)

	<i>In millions of euros</i>	31 December 2021	31 December 2020
<b>Available own funds</b>			
Common Equity Tier 1 (CET1) capital		21,704	21,504
Tier 1 capital		22,660	22,461
Total capital		23,734	25,060
<b>Risk-weighted exposure amounts</b>			
Total risk exposure amount		120,884	135,506
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>			
Common Equity Tier 1 ratio (%)		17.95%	15.87%
Tier 1 ratio (%)		18.75%	16.58%
Total capital ratio (%)		19.63%	18.49%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>			
Additional own funds requirements to address risks other than the risk of excessive leverage (%)		1.25%	1.25%
<i>of which: to be made up of CET1 capital</i>		0.70%	0.70%
<i>of which: to be made up of Tier 1 capital</i>		0.94%	0.94%
Total SREP own funds requirements (%)		9.25%	9.25%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>			
Capital conservation buffer (%)		2.50%	2.50%
Institution specific countercyclical capital buffer (%)		0.05%	0.02%
Systemic risk buffer (%)		0.00%	0.00%
Global Systemically Important Institution buffer (%)		0.00%	0.00%
Other Systemically Important Institution buffer (%)		1.50%	1.50%
Combined buffer requirement (%)		4.05%	4.02%
Overall capital requirements (%)		13.30%	13.27%
CET1 available after meeting the total SREP own funds requirements (%)		10.38%	
<b>Leverage ratio</b>			
Total exposure measure		356,134	304,723
Leverage ratio (%)		6.36%	7.37%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>			
Additional own funds requirements to address the risk of excessive leverage (%)		0.00%	
Total SREP leverage ratio requirements (%)		3.00%	
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>			
Leverage ratio buffer requirement (%)		0.00%	
Overall leverage ratio requirement (%)		3.00%	
<b>Liquidity Coverage Ratio</b>			
Total high-quality liquid assets (HQLA) (Weighted value -average)		56,549	
Cash outflows - Total weighted value		36,088	
Cash inflows - Total weighted value		6,634	
Total net cash outflows (adjusted value)		29,454	
Liquidity coverage ratio (%)		192.10%	
<b>Net Stable Funding Ratio</b>			
Total available stable funding		193,499	
Total required stable funding		144,821	
NSFR ratio (%)		133.61%	

*Summary reconciliation of accounting assets and leverage ratio exposures (EU LR1 - LRSum)*

<i>In millions of euros</i>	31 December 2021	31 December 2020
Total assets as per published financial statements	335,520	341,367
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-	-
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-	
(Adjustment for temporary exemption of exposures to central banks)	-	-
Adjustment for derivative financial instruments	(8,682)	(24,484)
Adjustment for securities financing transactions (SFTs)	5,215	11,015
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	26,580	25,371
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(90)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-	-
Other adjustments	(2,409)	(48,545)
<b>TOTAL EXPOSURE MEASURE</b>	<b>356,134</b>	<b>304,723</b>

*Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (EU LR3 - LRSpl)*

<i>In millions of euros</i>	31 December 2021	31 December 2020
<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>317,478</b>	<b>263,195</b>
Trading book exposures	-	-
Banking book exposures, of which:	317,478	263,195
Covered bonds	-	-
Exposures treated as sovereigns	76,467	20,374
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	10,724	11,402
Institutions	7,654	11,303
Secured by mortgages of immovable properties	70,206	66,288
Retail exposures	43,355	45,478
Corporates	81,734	72,571
Exposures in default	2,183	3,144
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	25,156	32,636



## Credit risk

### Performing and non-performing exposures and related provisions (EU CR1)

	31 December 2021													
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures			On performing exposures	On non-performing exposures
	0	Of which stage 1	Of which stage 2	0	Of which stage 2	Of which stage 3	0	Of which stage 1	Of which stage 2	0	Of which stage 2	Of which stage 3		
<i>In millions of euros</i>														
<b>Cash balances at central banks and other demand deposits</b>	<b>63,177</b>	<b>63,174</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>(13)</b>	<b>(13)</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loans and advances</b>	<b>213,920</b>	<b>190,112</b>	<b>23,808</b>	<b>4,469</b>	<b>238</b>	<b>4,231</b>	<b>(691)</b>	<b>(252)</b>	<b>(439)</b>	<b>(2,207)</b>	<b>(2)</b>	<b>(2,205)</b>	<b>149,799</b>	<b>1,684</b>
Central banks	64	63	1	-	-	-	(0)	(0)	-	-	-	-	0	-
General governments	9,351	8,902	449	118	106	12	(6)	(4)	(2)	(7)	(1)	(5)	4,921	55
Credit institutions	3,826	3,729	96	65	-	65	(1)	(1)	(1)	(62)	-	(62)	2,355	-
Other financial corporations	7,660	7,047	613	190	2	188	(29)	(16)	(14)	(156)	(0)	(156)	5,792	15
Non-financial corporations	111,801	96,442	15,359	3,103	120	2,983	(476)	(178)	(299)	(1,632)	(1)	(1,631)	69,340	1,239
<i>Of which SMEs</i>	<i>45,519</i>	<i>39,186</i>	<i>6,333</i>	<i>1,370</i>	<i>38</i>	<i>1,332</i>	<i>(265)</i>	<i>(110)</i>	<i>(155)</i>	<i>(746)</i>	<i>(0)</i>	<i>(746)</i>	<i>30,233</i>	<i>548</i>
Households	81,218	73,928	7,290	993	11	983	(179)	(55)	(124)	(351)	(0)	(351)	67,392	375
<b>Debt securities</b>	<b>20,872</b>	<b>20,666</b>	<b>206</b>	<b>14</b>	<b>-</b>	<b>14</b>	<b>(36)</b>	<b>(7)</b>	<b>(29)</b>	<b>(5)</b>	<b>-</b>	<b>(5)</b>	<b>924</b>	<b>-</b>
General governments	16,470	16,470	-	-	-	-	(7)	(7)	-	-	-	-	-	-
Credit institutions	2,922	2,922	-	-	-	-	(0)	(0)	-	-	-	-	924	-
Other financial corporations	1,386	1,184	202	11	-	11	(29)	(0)	(29)	(4)	-	(4)	-	-
Non-financial corporations	94	90	4	2	-	2	(0)	(0)	(0)	(1)	-	(1)	-	-
<b>Off-balance-sheet exposures</b>	<b>70,523</b>	<b>62,426</b>	<b>8,097</b>	<b>422</b>	<b>14</b>	<b>409</b>	<b>122</b>	<b>51</b>	<b>71</b>	<b>120</b>	<b>-</b>	<b>120</b>	<b>18,464</b>	<b>135</b>
Central banks	0	0	-	-	-	-	-	-	-	-	-	-	-	-
General governments	1,212	1,090	122	0	-	0	0	0	0	-	-	-	574	-
Credit institutions	2,920	2,729	191	2	-	2	5	4	1	0	-	0	256	-
Other financial corporations	9,755	9,239	516	16	-	16	7	4	4	5	-	5	1,251	0
Non-financial corporations	47,100	40,453	6,648	390	14	376	99	38	61	115	-	115	13,547	133
Households	9,535	8,915	621	14	-	14	11	6	5	0	-	0	2,836	2
<b>TOTAL</b>	<b>368,492</b>	<b>336,378</b>	<b>32,114</b>	<b>4,906</b>	<b>253</b>	<b>4,653</b>	<b>(618)</b>	<b>(220)</b>	<b>(398)</b>	<b>(2,092)</b>	<b>(2)</b>	<b>(2,089)</b>	<b>169,187</b>	<b>1,819</b>

	31 December 2020													On performing exposures	On non-performing exposures		
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received				
	Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures							
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3					
<i>In millions of euros</i>																	
<b>Cash balances at central banks and other demand deposits</b>	52,664	52,660	3	0	-	0	(11)	(11)	(0)	-	-	-	-				
<b>Loans and advances</b>	196,079	173,981	22,097	5,585	384	5,201	(686)	(300)	(387)	(2,451)	(51)	(2,400)					
Central banks	276	276	-	-	-	-	-	-	-	-	-	-					
General governments	9,373	8,910	463	208	141	67	(7)	(4)	(3)	(13)	(2)	(11)					
Credit institutions	5,472	5,372	100	61	0	61	(1)	(0)	(1)	(58)	-	(58)					
Other financial corporations	8,786	8,199	586	244	1	243	(27)	(17)	(10)	(178)	(0)	(178)					
Non-financial corporations	93,293	79,900	13,393	3,893	208	3,685	(478)	(210)	(268)	(1,790)	(25)	(1,765)					
<i>Of which SMEs</i>	38,809	34,199	4,610	1,946	132	1,813	(220)	(111)	(110)	(883)	(21)	(863)					
Households	78,879	71,324	7,555	1,179	35	1,144	(173)	(68)	(105)	(412)	(24)	(388)					
<b>Debt securities</b>	24,965	24,766	200	21	-	21	(28)	(7)	(21)	(8)	-	(8)					
General governments	20,016	20,016	-	-	-	-	(7)	(7)	-	-	-	-					
Credit institutions	3,235	3,235	-	-	-	-	(0)	(0)	-	-	-	-					
Other financial corporations	1,517	1,317	200	19	-	19	(21)	(0)	(21)	(7)	-	(7)					
Non-financial corporations	198	198	-	2	-	2	(0)	(0)	-	(1)	-	(1)					
<b>Off-balance-sheet exposures</b>	128,633	122,317	6,316	524	2	523	117	61	55	111	-	111					
Central banks	32,841	32,841	0	-	-	-	-	-	-	-	-	-					
General governments	1,674	1,407	267	0	-	0	2	0	2	-	-	-					
Credit institutions	21,646	21,481	164	2	-	2	7	4	3	0	-	0					
Other financial corporations	13,779	13,498	281	16	-	16	7	5	2	5	-	5					
Non-financial corporations	45,696	40,840	4,856	492	2	490	88	45	43	106	-	106					
Households	12,998	12,251	748	14	0	14	13	7	6	1	-	1					
<b>TOTAL</b>	<b>402,341</b>	<b>373,724</b>	<b>28,617</b>	<b>6,130</b>	<b>386</b>	<b>5,745</b>	<b>(609)</b>	<b>(256)</b>	<b>(352)</b>	<b>(2,347)</b>	<b>(51)</b>	<b>(2,296)</b>					

CRM techniques overview: Disclosure of the use of credit risk mitigation techniques (EU CR3)

In millions of euros	31 December 2021					
	Gross carrying amount	Unsecured carrying amount		Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
Loans and advances	281,567	127,172	151,483	116,164	35,319	-
Debt securities	20,886	19,921	924	924	-	-
<b>TOTAL</b>	<b>302,452</b>	<b>147,093</b>	<b>152,407</b>	<b>117,088</b>	<b>35,319</b>	<b>-</b>
Of which non-performing exposures	4,483	588	1,684	1,306	378	-
Of which defaulted	-	-	-	-	-	-

In millions of euros	31 December 2020					
	Gross carrying amount	Unsecured carrying amount		Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
Loans and advances	254,327	143,938	107,241	82,974	24,267	-
Debt securities	24,986	24,951	-	-	-	-
<b>TOTAL</b>	<b>279,313</b>	<b>168,889</b>	<b>107,241</b>	<b>82,974</b>	<b>24,267</b>	<b>-</b>
Of which non-performing exposures	5,606	1,272	1,875	1,351	524	-
Of which defaulted	-	-	-	-	-	-

## Standardised approach – Credit risk exposure and CRM effects (EU CR4)

In millions of euros	31 December 2021							
	Gross exposure		Exposure net of provisions		EAD		RWEA	RWEA density
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	6,317	16	6,298	16	7,153	3	2,556	36%
Regional government or local authorities	1,223	26	1,222	26	1,239	6	244	20%
Public sector entities	233	30	231	30	206	8	90	42%
Multilateral development banks	1	0	1	0	1	0	0	13%
Institutions	3,559	687	3,557	686	3,562	346	1,879	48%
Corporates	13,032	2,729	12,904	2,702	13,679	968	10,260	70%
Retail	20,077	4,325	19,885	4,320	18,910	1,566	12,246	60%
Secured by mortgages on immovable property	4,629	544	4,592	542	3,727	267	1,594	40%
Exposures in default	1,232	35	614	32	605	17	720	116%
Exposures associated with particularly high risk	-	-	-	-	-	-	-	0%
Covered bonds	2	-	2	-	2	-	1	50%
Equity	199	219	199	219	199	109	684	222%
Other items	4,025	69	4,025	69	4,025	69	3,304	81%
<b>TOTAL</b>	<b>54,527</b>	<b>8,679</b>	<b>53,528</b>	<b>8,642</b>	<b>53,306</b>	<b>3,360</b>	<b>33,577</b>	<b>59%</b>

In millions of euros	31 December 2020							
	Gross exposure		Exposure net of provisions		EAD		RWEA	RWEA density
	Balance sheet	Off-balance sheet	Exposure net of provisions	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	7,400	13	7,383	13	7,522	3	2,026	27%
Regional government or local authorities	1,270	35	1,268	35	1,221	9	284	23%
Public sector entities	227	28	225	28	193	7	46	23%
Multilateral development banks	0	0	0	0	0	0	0	41%
International organisations	-	-	-	-	-	-	-	0%
Corporates	20,210	2,498	20,096	2,474	20,747	860	17,707	82%
Retail	21,321	3,911	21,088	3,905	20,244	1,458	13,432	62%
Secured by mortgages on immovable property	5,062	717	5,004	714	4,285	352	2,035	44%
Exposures in default	1,990	91	1,108	81	1,100	48	1,321	115%
Exposures associated with particularly high risk	7	-	6	-	6	-	8	150%
Covered bonds	0	-	0	-	0	-	0	50%
Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	0%
Other items	18,708	0	18,708	0	18,708	0	13,038	70%
<b>TOTAL</b>	<b>80,932</b>	<b>8,610</b>	<b>79,620</b>	<b>8,564</b>	<b>78,760</b>	<b>3,113</b>	<b>52,147</b>	<b>64%</b>

## Standardised approach (EU CR5)

Exposure classes	31 December 2021											
	In millions of euros	Risk weight										
		0%	20%	35%	50%	75%	100%	150%	370%	1250%	Others	Total
Central governments or central banks	4,586	17	-	0	-	2,553	-	-	-	-	7,156	1,611
Regional government or local authorities	353	797	-	22	-	73	-	-	-	-	1,245	340
Public sector entities	24	113	-	20	-	58	0	-	-	-	214	61
Multilateral development banks	0	1	-	-	-	-	-	-	-	-	1	-
Institutions	-	1,427	-	1,794	-	665	21	-	-	-	3,907	275
Corporates	-	4,360	14	961	-	9,206	107	-	-	-	14,647	8,420
Retail exposures	-	-	0	-	20,475	-	-	-	-	-	20,476	20,441
Exposures secured by mortgages on immovable property	-	-	3,151	290	462	89	2	-	-	-	3,994	3,716
Exposures in default	-	-	-	-	-	425	197	-	-	-	622	595
Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-
Covered bonds	-	-	-	2	-	-	-	-	-	-	2	-
Equity exposures	-	-	-	-	-	-	-	13	6	289	308	308
Other items	104	20	-	51	-	2,528	-	-	-	1,391	4,094	3,683
<b>TOTAL</b>	<b>5,067</b>	<b>6,734</b>	<b>3,165</b>	<b>3,140</b>	<b>20,937</b>	<b>15,596</b>	<b>327</b>	<b>13</b>	<b>6</b>	<b>1,680</b>	<b>56,666</b>	<b>39,451</b>

(\*) Exposures to counterparties without a credit rating from external rating agencies.

Exposure classes	31 December 2020											
	In millions of euros	Risk weight										
		0%	20%	35%	50%	75%	100%	150%	370%	1250%	Others	Total
Central governments or central banks	5,479	15	-	16	-	2,014	-	-	-	-	7,524	1,790
Regional government or local authorities	337	758	-	4	-	131	-	-	-	-	1,230	331
Public sector entities	18	164	-	8	-	10	-	-	-	-	199	25
Multilateral development banks	0	0	-	0	-	-	-	-	-	-	0	-
Institutions	116	1,964	-	2,345	-	686	0	-	-	-	5,110	386
Corporates	29	3,849	12	1,059	-	16,526	131	-	-	-	21,608	15,526
Retail exposures	-	-	0	-	21,703	-	-	-	-	-	21,703	21,680
Exposures secured by mortgages on immovable property	-	-	3,015	490	948	182	1	-	-	-	4,637	4,165
Exposures in default	-	-	-	-	-	802	346	-	-	-	1,148	1,107
Exposures associated with particularly high risk	-	-	-	-	-	-	6	-	-	-	6	-
Covered bonds	-	-	-	0	-	-	-	-	-	-	0	-
Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-
Other items	-	21	-	0	-	2,974	-	-	-	15,714	18,708	18,466
<b>TOTAL</b>	<b>5,979</b>	<b>6,771</b>	<b>3,027</b>	<b>3,923</b>	<b>22,651</b>	<b>23,324</b>	<b>484</b>	<b>-</b>	<b>-</b>	<b>15,714</b>	<b>81,874</b>	<b>63,474</b>

(\*) Exposures to counterparties without a credit rating from external rating agencies.

IRB approach – Disclosure of the extent of the use of CRM techniques (EU CR7-A)

In millions of euros	31 December 2021														Credit Risk	
	Total gross exposures	Total net exposures	Credit risk Mitigation techniques											RWEA without substitution effects	RWEA with substitution effects	
			Part of exposures covered by Financial Collaterals (%)	Funded credit Protection (FCP)						Unfunded credit Protection (UFCP)						
				Part of exposures covered by Other eligible collaterals (%)			Part of exposures covered by Other funded credit protection (%)			Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)					
			Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)								
Central governments and central banks	72,477	72,367	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	227	227	
Institutions	13,589	12,504	0%	3%	3%	0%	0%	0%	0%	0%	0%	26%	0%	1,530	1,530	
Corporates	124,630	98,835	2%	21%	20%	0%	1%	1%	1%	1%	0%	16%	0%	40,547	39,026	
Of which Corporates – SMEs	13,194	11,793	5%	43%	41%	0%	2%	1%	0%	0%	0%	4%	0%	5,512	4,238	
Of which Corporates – Specialised lending	21,954	18,517	0%	25%	22%	0%	3%	0%	0%	0%	0%	35%	0%	5,776	5,528	
Of which Corporates – Other	89,482	68,524	2%	16%	16%	0%	0%	2%	1%	1%	0%	12%	0%	29,260	29,260	
Retail	92,840	90,493	0%	76%	76%	0%	0%	0%	0%	0%	0%	3%	0%	15,701	14,180	
Of which Retail – Immovable property SMEs	7,638	7,102	0%	74%	74%	0%	0%	0%	0%	0%	0%	12%	0%	2,286	1,580	
Of which Retail – Immovable property non-SMEs	62,898	62,929	0%	97%	97%	0%	0%	0%	0%	0%	0%	0%	0%	7,606	7,606	
Of which Retail – Qualifying revolving	468	394	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	77	77	
Of which Retail – Other SMEs	7,544	6,147	2%	22%	22%	0%	0%	1%	1%	0%	0%	22%	0%	2,013	1,197	
Of which Retail – Other non-SMEs	14,293	13,921	1%	9%	9%	0%	0%	1%	0%	0%	0%	1%	0%	3,720	3,720	
<b>TOTAL</b>	<b>303,537</b>	<b>274,199</b>	<b>1%</b>	<b>33%</b>	<b>32%</b>	<b>0%</b>	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>8%</b>	<b>0%</b>	<b>58,006</b>	<b>54,963</b>	

*RWEA flow statements of credit risk exposures under the IRB approach (EU CR8)*

<i>In millions of euros</i>	RWEA
	Total
<b>31 December 2020</b>	<b>55,699</b>
Asset size (+/-)	591
Asset quality (+/-)	(3,066)
Model updates (+/-)	6,419
Methodology and policy (+/-)	-
Acquisitions and disposals (+/-)	-
Foreign exchange movements (+/-)	329
Other (+/-)	(20)
<b>31 December 2021</b>	<b>59,951</b>

Credit quality of performing and non-performing exposures by past due days (EU CQ3)

	31 December 2021											
	Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
<i>In millions of euros</i>												
<b>Cash balances at central banks and other demand deposits</b>	<b>63,177</b>	<b>63,176</b>	<b>1</b>	<b>1</b>	-	-	-	-	-	-	<b>1</b>	-
<b>Loans and advances</b>	<b>213,920</b>	<b>213,159</b>	<b>761</b>	<b>4,469</b>	<b>1,899</b>	<b>289</b>	<b>292</b>	<b>824</b>	<b>592</b>	<b>113</b>	<b>459</b>	<b>4,231</b>
Central banks	64	64	-	-	-	-	-	-	-	-	-	-
General governments	9,351	9,350	1	118	7	39			68		4	12
Credit institutions	3,826	3,826		65			2			11	52	65
Other financial corporations	7,660	7,657	3	190	61	2	28	94	1		4	188
Non-financial corporations	111,801	111,290	510	3,103	1,591	117	138	517	310	68	363	2,983
<i>Of which SMEs</i>	<i>45,519</i>	<i>45,159</i>	<i>360</i>	<i>1,370</i>	<i>506</i>	<i>94</i>	<i>114</i>	<i>244</i>	<i>248</i>	<i>55</i>	<i>108</i>	<i>1,332</i>
Households	81,218	80,972	246	993	240	131	126	210	213	34	38	983
<b>Debt securities</b>	<b>20,872</b>	<b>20,872</b>	-	<b>14</b>	-	-	-	-	-	-	<b>14</b>	<b>14</b>
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	16,470	16,470	-	-	-	-	-	-	-	-	-	-
Credit institutions	2,922	2,922	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1,386	1,386	-	11	-	-	-	-	-	-	11	11
Non-financial corporations	94	94	-	2	-	-	-	-	-	-	2	2
<b>Off-balance-sheet exposures</b>	<b>70,523</b>			<b>422</b>								<b>409</b>
Central banks				-								-
General governments	1,212											
Credit institutions	2,920			2								2
Other financial corporations	9,755			16								16
Non-financial corporations	47,100			390								376
Households	9,535			14								14
<b>TOTAL</b>	<b>368,492</b>	<b>297,207</b>	<b>761</b>	<b>4,906</b>	<b>1,899</b>	<b>289</b>	<b>292</b>	<b>824</b>	<b>592</b>	<b>113</b>	<b>474</b>	<b>4,653</b>



31 December 2020

In millions of euros	31 December 2020											
	Performing exposures				Non-performing exposures							
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted		
<b>Cash balances at central banks and other demand deposits</b>	<b>52,664</b>	<b>52,664</b>	<b>0</b>	<b>0</b>	<b>0</b>	-	-	-	-	-	-	<b>0</b>
<b>Loans and advances</b>	<b>196,079</b>	<b>195,102</b>	<b>977</b>	<b>5,585</b>	<b>2,310</b>	<b>444</b>	<b>538</b>	<b>1,089</b>	<b>537</b>	<b>195</b>	<b>472</b>	<b>5,136</b>
Central banks	276	276	-	-	-	-	-	-	-	-	-	-
General governments	9,373	9,371	3	208	10	5	2	122	1	1	67	22
Credit institutions	5,472	5,471	0	61	0	0	-	2	-	50	9	61
Other financial corporations	8,786	8,771	15	244	187	3	1	19	3	0	31	243
Non-financial corporations	93,293	92,718	575	3,893	1,859	301	369	609	323	106	325	3,667
<i>Of which SMEs</i>	<i>38,809</i>	<i>38,472</i>	<i>337</i>	<i>1,946</i>	<i>827</i>	<i>161</i>	<i>179</i>	<i>371</i>	<i>246</i>	<i>54</i>	<i>108</i>	<i>1,809</i>
Households	78,879	78,495	384	1,179	253	135	166	337	210	37	40	1,144
<b>Debt securities</b>	<b>24,965</b>	<b>24,965</b>	-	<b>21</b>	-	<b>21</b>	-	-	-	-	-	<b>21</b>
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	20,016	20,016	-	-	-	-	-	-	-	-	-	-
Credit institutions	3,235	3,235	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1,517	1,517	-	19	-	19	-	-	-	-	-	19
Non-financial corporations	198	198	-	2	-	2	-	-	-	-	-	2
<b>Off-balance-sheet exposures</b>	<b>128,633</b>			<b>524</b>								<b>523</b>
Central banks	32,841			-								-
General governments	1,674			0								0
Credit institutions	21,646			2								2
Other financial corporations	13,779			16								16
Non-financial corporations	45,696			492								490
Households	12,998			14								14
<b>TOTAL</b>	<b>402,341</b>	<b>272,731</b>	<b>977</b>	<b>6,130</b>	<b>2,310</b>	<b>444</b>	<b>538</b>	<b>1,089</b>	<b>537</b>	<b>195</b>	<b>493</b>	<b>5,680</b>

*Collateral obtained by taking possession and execution processes (EU CQ7)*

<i>In millions of euros</i>	31 December 2021	
	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	-	-
Other than PP&E	5	(0)
Residential immovable property	1	(0)
Commercial Immovable property	3	(0)
Movable property (auto, shipping, etc.)	-	-
Equity and debt instruments	1	-
Other collateral	-	-
<b>TOTAL</b>	<b>5</b>	<b>(0)</b>

Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (EU CCyB1)

In millions of euros	31 December 2021										31 December 2022
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Own fund requirements			Own funds requirements (%)	Countercyclical buffer rate (%)	Countercyclical buffer rate (%) forecast*
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book			
<b>Breakdown by country</b>											
<b>Europe</b>	<b>36,867,539</b>	<b>188,849,159</b>			<b>4,483,024</b>	<b>7,251,975</b>	<b>70,682</b>	<b>57,069</b>	<b>7,379,726</b>	<b>89.7%</b>	
of which Bulgaria	239	29,291			-	1,206	-	-	1,206	0.0%	0.5%
of which Denmark	53,340	340,272			-	17,953	-	-	17,953	0.2%	0.0%
of which Estonia	221	23			-	12	-	-	12	0.0%	0.0%
of which Iceland	63	754			-	15	-	-	15	0.0%	0.0%
of which Luxembourg	768,178	20,409,735			-	701,764	387	-	702,150	8.5%	0.5%
of which Norway	208,068	454,103			-	25,179	-	-	25,179	0.3%	1.0%
of which Romania	411,905	180,512			-	25,181	-	-	25,181	0.3%	0.0%
of which Czech Republic	2,682	21,169			-	1,991	-	-	1,991	0.0%	0.5%
of which Slovakia	4,542	143,944			-	3,549	-	-	3,549	0.0%	1.0%
of which Sweden	56,143	945,750			-	33,657	-	-	33,657	0.4%	0.0%
<b>North America</b>	<b>109,637</b>	<b>3,037,017</b>			<b>556,396</b>	<b>79,432</b>	<b>-</b>	<b>42,725</b>	<b>122,157</b>	<b>1.5%</b>	
<b>Asia Pacific</b>	<b>21,696</b>	<b>917,722</b>			<b>1,427</b>	<b>38,718</b>	<b>-</b>	<b>18</b>	<b>38,736</b>	<b>0.5%</b>	
of which Hong Kong	4,638	58,980			-	2,697	-	-	2,697	0.0%	1.0%
<b>Rest of the World</b>	<b>9,346,395</b>	<b>4,745,069</b>			<b>-</b>	<b>680,008</b>	<b>9,684</b>	<b>-</b>	<b>689,692</b>	<b>8.4%</b>	
<b>TOTAL</b>	<b>46,345,267</b>	<b>197,548,970</b>			<b>5,040,847</b>	<b>8,050,132</b>	<b>80,366</b>	<b>99,811</b>	<b>8,230,310</b>	<b>100.0%</b>	<b>0.0%</b>

(\* ) Buffer rates published on the ESRB website at 31st of December 2021.

*Amount of institution-specific countercyclical capital buffer (EU CCyB2)*

	<i>In millions of euros</i>	<b>31 December 2021</b>
Total risk exposure amount		120,884
Specific countercyclical capital buffer rate for BNP Paribas Fortis		0.05%
Specific countercyclical capital buffer requirement for BNP Paribas Fortis		56

## Counterparty credit risk

Standardised approach – CCR exposures by regulatory exposure class and risk weights (EU CCR3)

Exposure classes	31 December 2021							
	In millions of euros	Risk weight						Total exposure value
		0%	20%	50%	75%	100%	Others	
Central governments or central banks	-	-	209	-	-	-	209	
Institutions	-	381	-	-	19	-	400	
Corporates	-	-	-	-	105	-	106	
Retail	-	-	-	6	-	-	6	
<b>TOTAL</b>	-	<b>381</b>	<b>209</b>	<b>6</b>	<b>125</b>	-	<b>721</b>	

*RWEA flow statements of CCR exposures under the IMM (EU CCR7)*

<i>In millions of euros</i>	RWEA - Counterparty credit risk	Capital Requirements - Counterparty credit risk
	Total	Total
<b>31 December 2020</b>	<b>1,599</b>	<b>128</b>
Asset size	(358)	(29)
Credit quality of counterparties	(147)	(12)
Model updates (IMM only)	5	0
Methodology and policy (IMM only)	(116)	(9)
<b>31 December 2021</b>	<b>982</b>	<b>79</b>

## Market risk

### RWEA flow statements of market risk exposures under the IMA (EU MR2-B)

<i>In millions of euros</i>	VaR	SVaR	IRC	CRM	Other	Standardised approach	Total RWEAs	Total own funds requirements
<b>31 December 2020</b>	<b>373</b>	<b>568</b>	<b>133</b>	-	-	-	<b>1,073</b>	<b>86</b>
Regulatory adjustment	(51)	31	(10)	-	-	-	<b>(30)</b>	(2)
Movement in risk levels	(65)	(23)	8	-	-	-	<b>(80)</b>	(6)
Model update	(92)	-	-	-	-	-	<b>(92)</b>	(7)
Methodology and policy	(76)	(80)	-	-	-	-	<b>(156)</b>	(12)
Regulatory adjustment	46	104	14	-	-	-	<b>164</b>	13
<b>31 December 2021</b>	<b>134</b>	<b>600</b>	<b>145</b>	-	-	-	<b>879</b>	<b>70</b>

## Liquidity risk

### Quantitative information of LCR (EU LIQ1) \*

In millions of euros	Total unweighted value (average)				Total weighted value (average)			
	31 December 2021	30 September 2021	30 June 2021	31 March 2021	31 December 2021	30 September 2021	30 June 2021	31 March 2021
Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS (HQLA)</b>								
<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>					<b>56,549</b>	<b>55,035</b>	<b>52,375</b>	<b>46,588</b>
<b>CASH - OUTFLOWS</b>								
Retail deposits and deposits from small business customers, of which:	115,365	113,893	111,917	109,639	8,063	7,945	7,767	7,561
Stable deposits	75,317	74,379	73,518	72,602	3,766	3,719	3,676	3,630
Less stable deposits	40,049	39,513	38,399	37,037	4,297	4,226	4,091	3,931
Unsecured wholesale funding	39,610	39,292	39,688	39,256	17,227	17,008	17,422	17,035
Operational deposits (all counterparties) and deposits in networks of cooperative banks	11,494	11,472	11,388	11,257	2,675	2,661	2,634	2,624
Non-operational deposits (all counterparties)	26,956	26,610	27,031	26,819	13,393	13,136	13,519	13,231
Unsecured debt	1,160	1,210	1,269	1,180	1,160	1,210	1,269	1,180
Secured wholesale funding					1,670	1,505	1,391	1,269
Additional requirements	34,917	35,443	35,275	34,377	5,543	5,765	5,839	5,732
Outflows related to derivative exposures and other collateral requirements	1,426	1,419	1,401	1,342	1,457	1,449	1,431	1,379
Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
Credit and liquidity facilities	33,491	34,024	33,874	33,035	4,086	4,316	4,408	4,353
Other contractual funding obligations	3,342	3,305	3,063	2,911	3,342	3,305	3,063	2,911
Other contingent funding obligations	16,982	16,557	13,231	9,673	243	229	208	192
<b>TOTAL CASH OUTFLOWS</b>					<b>36,088</b>	<b>35,756</b>	<b>35,691</b>	<b>34,701</b>
<b>CASH - INFLOWS</b>								
Secured lending (e.g. reverse repos)	2,716	2,898	3,580	6,530	16	1	52	200
Inflows from fully performing exposures	8,669	8,529	8,604	8,752	6,618	6,450	6,549	6,659
Other cash inflows	-	-	-	-	-	-	-	-
<b>TOTAL CASH INFLOWS</b>	<b>11,385</b>	<b>11,427</b>	<b>12,184</b>	<b>15,282</b>	<b>6,634</b>	<b>6,451</b>	<b>6,601</b>	<b>6,859</b>
Inflows subject to 75% cap	11,385	11,427	12,184	15,282	6,634	6,451	6,601	6,859
<b>LIQUIDITY BUFFER</b>					<b>56,549</b>	<b>55,035</b>	<b>52,375</b>	<b>52,375</b>
<b>TOTAL NET CASH OUTFLOWS</b>					<b>29,454</b>	<b>29,305</b>	<b>29,090</b>	<b>29,090</b>
<b>LIQUIDITY COVERAGE RATIO</b>					<b>192%</b>	<b>188%</b>	<b>180%</b>	<b>180%</b>

(\*) The data presented in this table are calculated as the rolling average over the twelve latest month-end values.



## Net Stable Funding Ratio (EU LIQ2)

In millions of euros	31 December 2021				
	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>	-	-	-	-	-
Capital items and instruments	-	-	-	21,404	21,404
<i>Own funds</i>	-	-	-	21,404	21,404
<i>Other capital instruments</i>	-	-	-	-	-
Retail deposits	-	114,572	439	2,240	109,590
<i>Stable deposits</i>	-	76,792	-	-	72,952
<i>Less stable deposits</i>	-	37,780	439	2,240	36,637
Wholesale funding:	-	57,485	1,284	37,635	54,647
<i>Operational deposits</i>	-	11,641	0	-	5,820
<i>Other wholesale funding</i>	-	45,845	1,284	37,635	48,826
Interdependent liabilities	-	-	-	-	-
Other liabilities:	-	5,943	926	7,395	7,858
<i>NSFR derivative liabilities</i>	-	-	-	-	-
<i>All other liabilities and capital instruments not included in the above categories</i>	-	5,943	926	7,395	7,858
<b>TOTAL AVAILABLE STABLE FUNDING (ASF)</b>					<b>193,499</b>
<b>Required stable funding (RSF) Items</b>	-	-	-	-	-
Total high-quality liquid assets (HQLA)	-	-	-	-	838
Assets encumbered for a residual maturity of one year or more in a cover pool	-	-	-	2,944	2,502
Deposits held at other financial institutions for operational purposes	-	1,619	-	-	-
Performing loans and securities:	-	29,067	16,887	122,680	121,527
<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>	-	3,787	1,129	858	1,441
<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>	-	11,940	4,024	20	3,199
<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>	-	13,228	11,708	54,025	59,353
<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	0	-
<i>Performing residential mortgages, of which:</i>	-	-	-	55,824	45,678
<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	55,824	45,678
<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>	-	112	26	11,952	11,857
Interdependent assets	-	-	-	-	-
Other assets:	-	-	-	-	-
<i>Physical traded commodities</i>	-	-	-	-	-
<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	-	67	-	-	57
<i>NSFR derivative assets</i>	-	3,658	-	-	1,823
<i>NSFR derivative liabilities before deduction of variation margin posted</i>	-	-	-	1	377
<i>All other assets not included in the above categories</i>	-	1,469	406	13,857	15,290
Off-balance sheet items	-	37,087	-	8,021	2,406
<b>TOTAL RSF</b>					<b>144,821</b>
<b>Net Stable Funding Ratio (%)</b>					<b>134%</b>

### Maturity of exposures (EU CR1-A)

In millions of euros	31 December 2021					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	7,146	53,211	87,355	69,977	-	217,689
Debt securities	332	2,092	7,790	10,372	-	20,586
<b>TOTAL</b>	<b>7,478</b>	<b>55,303</b>	<b>95,144</b>	<b>80,349</b>	<b>-</b>	<b>238,275</b>

In millions of euros	31 December 2020					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	4,852	51,632	77,673	67,088	-	201,245
Debt securities	305	3,095	8,296	12,867	-	24,563
<b>TOTAL</b>	<b>5,156</b>	<b>54,727</b>	<b>85,969</b>	<b>79,956</b>	<b>-</b>	<b>225,808</b>