

BNP PARIBAS FORTIS SA/NV

Additional Pillar 3 disclosure for the year 2022



By your side for
200
YEARS
#PositiveBanking



BNP PARIBAS

FORTIS

The bank
for a changing
world

This document, containing additional quantitative Pillar 3 disclosures, completes the information published in the Pillar 3 report of BNP Paribas Fortis for the year 2022.

CONTENTS

Capital adequacy	3
1. Composition of regulatory own funds (EU CC1)	3
2. Reconciliation of regulatory own funds to balance sheet in the audited financial statements (EU CC2)	5
3. Key metrics template (EU KM1)	6
4. Summary reconciliation of accounting assets and leverage ratio exposures (EU LR1 - LRSum)	7
5. Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (EU LR3 - LRSpl)	8
Credit risk	9
6. Performing and non-performing exposures and related provisions (EU CR1)	9
7. CRM techniques overview - Disclosure of the use of credit risk mitigation techniques (EU CR3)	11
8. Standardised approach – Credit risk exposure and CRM effects (EU CR4)	12
9. Standardised approach – Exposures by asset classes and risk weights (EU CR5)	13
10. IRB approach – Disclosure of the extent of the use of CRM techniques (EU CR7-A)	14
11. RWEA flow statements of credit risk exposures under the IRB approach (EU CR8)	16
12. Credit quality of performing and non-performing exposures by past due days (EU CQ3)	17
13. Collateral obtained by taking possession and execution processes (EU CQ7)	19
14. Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (EU CCyB1)	20
15. Amount of institution-specific countercyclical capital buffer (EU CCyB2)	21
Counterparty credit risk	22
16. Standardised approach – CCR exposures by regulatory exposure class and risk weights (EU CCR3)	22
17. RWEA flow statements of CCR exposures under the IMM (EU CCR7)	23
Market Risk	24
18. RWEA flow statements of market risk exposures under the IMA (EU MR2-B)	24
Liquidity risk	25
19. Quantitative information of LCR (EU LIQ1)	25
20. Net Stable Funding Ratio (EU LIQ2)	26
21. Maturity of exposures (EU CR1-A)	27

Capital adequacy

Composition of regulatory own funds (EU CC1)

<i>In millions of euros</i>	31 December 2022	31 December 2021
Common Equity Tier 1 (CET1) capital: instruments and reserves		
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	12 491	12 327
Accumulated other comprehensive income (and other reserves)	(2 654)	(1 417)
Minority interests (amount allowed in consolidated CET1)	1 651	1 387
Common Equity Tier 1 (CET1) capital before regulatory adjustments	23 393	24 203
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
Additional value adjustments (negative amount)	(67)	(90)
Intangible assets (net of related tax liability) (negative amount)	(1 863)	(1 732)
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)	(79)	(187)
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	(32)	46
Negative amounts resulting from the calculation of expected loss amounts	(136)	(163)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	(5)	16
Defined-benefit pension fund assets (negative amount)	(16)	(20)
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)
Other regulatory adjustments	(111)	(3)
Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2 309)	(2 499)
Common Equity Tier 1 (CET1) capital	21 084	21 704
Additional Tier 1 (AT1) capital: instruments		
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
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	236	250
Additional Tier 1 (AT1) capital before regulatory adjustments	736	956
Additional Tier 1 (AT1) capital	736	956
Tier 1 capital (T1 = CET1 + AT1)	21 820	22 660
Tier 2 (T2) capital: instruments		
Capital instruments and the related share premium accounts	1 000	1 000
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
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	279	284
Tier 2 (T2) capital before regulatory adjustments	1 279	1 314
Tier 2 (T2) capital: regulatory adjustments		
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)	(283)	(240)
Total regulatory adjustments to Tier 2 (T2) capital	(283)	(240)
Tier 2 (T2) capital	996	1 074
Total capital (TC = T1 + T2)	22 816	23 734
Total Risk exposure amount	122 520	120 884
Capital ratios and requirements including buffers		
Common Equity Tier 1 capital	17,21%	17,95%
Tier 1 capital	17,81%	18,75%
Total capital	18,62%	19,63%
Institution CET1 overall capital requirements	9,79%	9,25%
<i>of which: capital conservation buffer requirement</i>	2,50%	2,50%
<i>of which: countercyclical capital buffer requirement</i>	0,12%	0,05%
<i>of which: systemic risk buffer requirement</i>	0,46%	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	9,37%	10,38%
Amounts below the thresholds for deduction (before risk weighting)		
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)	196	356
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)	1 392	2 207
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)	964	962

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

In millions of euros	31 December 2022		31 December 2021	
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation
Assets				
Cash and balances at central banks	39 009	39 009	61 263	61 891
Financial instruments at fair value through profit or loss	12 315	12 144	13 634	13 542
<i>of which Securities</i>	1 376	1 365	1 317	1 307
<i>of which Loans and repurchase agreements</i>	2 558	2 558	4 282	4 282
<i>of which Derivative financial instruments</i>	8 381	8 221	8 035	7 953
Derivatives used for hedging purposes	6 499	6 633	1 982	1 969
Financial assets at fair value through equity	5 877	5 877	7 861	7 861
<i>of which Debt securities</i>	5 739	5 739	7 547	7 547
<i>of which Equity securities</i>	138	138	314	314
Financial assets at amortised cost	241 156	250 200	213 208	230 728
<i>of which Loans and advances to credit institutions</i>	11 220	7 210	7 394	6 112
<i>of which Loans and advances to customers</i>	216 785	229 839	194 102	211 577
<i>of which Debt securities</i>	13 151	13 151	11 712	13 039
Remeasurement adjustment on interest-rate risk hedged portfolios	(907)	(907)	1 812	1 855
Financial investments of insurance activities	266	-	248	-
Current and deferred tax assets	1 241	1 093	1 342	1 230
Accrued income and other assets	11 467	9 404	9 188	7 694
Equity-method investments	2 572	5 848	3 809	6 239
Property, plant and equipment and Investment property	29 581	1 838	26 144	1 961
Intangible assets	468	351	390	306
Goodwill	848	240	767	244
Non-current assets held for sale	-	-	-	-
TOTAL ASSETS	350 392	331 730	341 648	335 520
Liabilities				
Deposits from central banks	2 363	2 363	426	426
Financial instruments at fair value through profit or loss	18 520	18 360	22 372	22 283
<i>of which Securities</i>	603	603	159	159
<i>of which Deposits and repurchase agreements</i>	7 562	7 562	13 060	13 060
<i>of which Issued debt securities</i>	2 388	2 388	3 028	3 021
<i>of which Derivative financial instruments</i>	7 967	7 807	6 125	6 043
Derivatives used for hedging purposes	9 692	9 751	3 215	3 342
Financial liabilities at amortised cost	277 522	262 804	270 821	267 474
<i>of which Deposits from credit institutions</i>	46 295	36 027	56 610	49 002
<i>of which Deposits from customers</i>	212 692	213 678	199 037	205 254
<i>of which Debt securities</i>	16 252	10 906	12 878	11 012
<i>of which Subordinated debt</i>	2 283	2 193	2 296	2 206
Remeasurement adjustment on interest-rate risk hedged portfolios	(5 216)	(5 216)	472	472
Current and deferred tax liabilities	1 083	474	768	381
Accrued expenses and other liabilities	11 405	8 749	8 012	5 955
Technical reserves and other insurance liabilities	190	-	156	-
Provisions for contingencies and charges	3 782	3 394	4 209	3 990
Liabilities associated with non-current assets held for sale	-	-	-	-
TOTAL LIABILITIES	319 341	300 679	310 451	304 323
Shareholders' Equity				
Share capital, additional paid-in capital and retained earnings	24 898	24 879	24 735	24 716
Net income for the period attributable to shareholders	3 161	3 161	2 593	2 593
Total capital, retained earnings and net income for the period attributable to shareholders	28 059	28 040	27 328	27 309
Changes in assets and liabilities recognised directly in equity	(2 673)	(2 654)	(1 436)	(1 416)
<i>Unrealised gains or losses on non-recyclable items through profit or loss</i>	(333)	(314)	(78)	(59)
<i>Unrealised or deferred gains or losses on recyclable items through profit or loss</i>	(2 340)	(2 340)	(1 358)	(1 357)
Shareholders' equity	25 386	25 386	25 892	25 893
Retained earnings and net income for the period attributable to minority interests	6 414	6 414	6 276	6 275
Change in assets and liabilities recognised directly in equity	(749)	(749)	(971)	(971)
Minority interests	5 665	5 665	5 305	5 304
TOTAL SHAREHOLDERS' EQUITY	31 051	31 051	31 197	31 197

Key metrics template (EU KM1)

	<i>In millions of euros</i>	31 December 2022	31 December 2021
Available own funds			
Common Equity Tier 1 (CET1) capital		21 084	21 704
Tier 1 capital		21 820	22 660
Total capital		22 816	23 734
Risk-weighted exposure amounts			
Total risk exposure amount		122 520	120 884
Capital ratios (as a percentage of risk-weighted exposure amount)			
Common Equity Tier 1 ratio (%)		17,21%	17,95%
Tier 1 ratio (%)		17,81%	18,75%
Total capital ratio (%)		18,62%	19,63%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
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%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
Capital conservation buffer (%)		2,50%	2,50%
Institution specific countercyclical capital buffer (%)		0,12%	0,05%
Systemic risk buffer (%)		0,46%	0,00%
Global Systemically Important Institution buffer (%)		0,00%	0,00%
Other Systemically Important Institution buffer (%)		1,50%	1,50%
Combined buffer requirement (%)		4,58%	4,05%
Overall capital requirements (%)		13,83%	13,30%
CET1 available after meeting the total SREP own funds requirements (%)		9,37%	10,38%
Leverage ratio			
Total exposure measure		346 129	356 134
Leverage ratio (%)		6,30%	6,36%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
Additional own funds requirements to address the risk of excessive leverage (%)		0,00%	0,00%
Total SREP leverage ratio requirements (%)		3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
Leverage ratio buffer requirement (%)		0,00%	0,00%
Overall leverage ratio requirement (%)		3,00%	3,00%
Liquidity Coverage Ratio			
Total high-quality liquid assets (HQLA) (Weighted value -average)		44 008	56 549
Cash outflows - Total weighted value		35 498	36 088
Cash inflows - Total weighted value		7 774	6 634
Total net cash outflows (adjusted value)		27 724	29 454
Liquidity coverage ratio (%)		158,52%	192,10%
Net Stable Funding Ratio			
Total available stable funding		169 096	193 499
Total required stable funding		142 242	144 821
NSFR ratio (%)		118,88%	133,61%

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

<i>In millions of euros</i>	31 December 2022	31 December 2021
Total assets as per published financial statements	331 730	335 520
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 (if applicable))	-	-
Adjustment for derivative financial instruments	(9 952)	(8 682)
Adjustment for securities financing transactions (SFTs)	292	5 215
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	26 369	26 580
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(67)	(90)
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-	-
Other adjustments	(2 242)	(2 409)
Total exposure measure	346 129	356 134

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

<i>In millions of euros</i>	31 December 2022	31 December 2021
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	310 451	317 478
Trading book exposures	387	-
Banking book exposures, of which:	310 064	317 478
<i>Covered bonds</i>	-	-
<i>Exposures treated as sovereigns</i>	53 377	76 467
<i>Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns</i>	10 103	10 724
<i>Institutions</i>	6 792	7 654
<i>Secured by mortgages of immovable properties</i>	78 765	70 206
<i>Retail exposures</i>	45 215	43 355
<i>Corporates</i>	92 164	81 734
<i>Exposures in default</i>	2 192	2 183
<i>Other exposures (eg equity, securitisations, and other non-credit obligation assets)</i>	21 457	25 156

Credit risk

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

In millions of euros	31 December 2022													
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collaterals and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures			On performing exposures	On non-performing exposures
		of which: stage 1	of which: stage 2		of which: stage 1 & 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 1 & 2	of which: stage 3		
Cash balances at central banks and other demand deposits	40 171	40 168	3	1	1	-	(14)	(14)	0	-	-	-	0	-
Loans and advances	233 551	212 638	20 913	4 292	163	4 129	(756)	(332)	(424)	(2 114)	(2)	(2 112)	162 146	1 680
Central banks	65	65	-	-	-	-	0	0	-	-	-	-	0	-
General governments	9 097	8 839	258	103	93	10	(6)	(4)	(2)	(6)	(1)	(5)	4 415	89
Credit institutions	5 050	5 010	39	69	-	69	(2)	(1)	0	(66)	-	(66)	3 902	-
Other financial corporations	8 926	8 362	564	379	-	379	(46)	(25)	(21)	(209)	-	(209)	6 718	121
Non-financial corporations	121 834	105 185	16 649	2 744	70	2 675	(518)	(231)	(287)	(1 531)	0	(1 530)	73 077	1 032
<i>Of which SMEs</i>	<i>47 867</i>	<i>42 362</i>	<i>5 505</i>	<i>1 128</i>	<i>22</i>	<i>1 106</i>	<i>(277)</i>	<i>(124)</i>	<i>(153)</i>	<i>(583)</i>	<i>0</i>	<i>(583)</i>	<i>32 048</i>	<i>482</i>
Households	88 578	85 176	3 403	997	1	996	(184)	(71)	(113)	(302)	-	(302)	74 033	438
Debt securities	19 140	18 991	149	18	-	18	(26)	(10)	(16)	(7)	-	(7)	1 102	-
General governments	14 985	14 985	-	-	-	-	(10)	(10)	-	-	-	-	-	-
Credit institutions	2 775	2 775	-	-	-	-	0	0	-	-	-	-	1 102	-
Other financial corporations	1 260	1 115	145	16	-	16	(16)	0	(16)	(6)	-	(6)	-	-
Non-financial corporations	119	116	4	2	-	2	(1)	0	0	(1)	-	(1)	-	-
Off-balance-sheet exposures	70 947	64 099	6 848	307	-	307	(162)	(74)	(89)	(91)	-	(91)	18 882	100
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	1 904	1 772	132	0	-	0	0	0	0	-	-	-	726	-
Credit institutions	2 809	2 594	215	1	-	1	(6)	(4)	(2)	0	-	0	265	-
Other financial corporations	9 395	9 111	284	11	-	11	(8)	(6)	(2)	(2)	-	(2)	1 022	-
Non-financial corporations	47 564	41 599	5 964	283	-	283	(135)	(55)	(81)	(87)	-	(87)	14 040	99
Households	9 275	9 023	252	11	-	11	(12)	(8)	(4)	(1)	-	(1)	2 828	1
TOTAL	363 809	335 897	27 912	4 618	164	4 454	(959)	(430)	(529)	(2 211)	(2)	(2 210)	182 130	1 780

In millions of euros	31 December 2021													
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collaterals and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures			On performing exposures	On non-performing exposures
	of which: stage 1	of which: stage 2		of which: stage 1 & 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 1 & 2	of which: stage 3			
Cash balances at central banks and other demand deposits	63 177	63 174	3	1	1	-	(13)	(13)	0	-	-	-	-	-
Loans and advances	213 920	190 112	23 808	4 469	238	4 231	(691)	(252)	(439)	(2 207)	(2)	(2 205)	149 799	1 684
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
Debt securities	20 872	20 666	206	14	-	14	(36)	(7)	(29)	(5)	-	(5)	924	-
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)	-	-
Off-balance-sheet exposures	70 523	62 426	8 097	422	14	409	(122)	(51)	(71)	(120)	-	(120)	18 464	135
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
TOTAL	368 492	336 378	32 114	4 906	253	4 653	(863)	(323)	(540)	(2 332)	(2)	(2 330)	169 187	1 819

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

	31 December 2022					
	In millions of euros	Gross carrying amount	Unsecured carrying amount	Secured carrying amount		
					Of which secured by financial guarantees	
					Of which secured by collateral	
Loans and advances	278 015	111 307	163 825	134 791	29 035	-
Debt securities	19 158	18 023	1 102	1 102	-	-
TOTAL	297 173	129 330	164 927	135 893	29 035	-
<i>of which non-performing exposures</i>	<i>4 312</i>	<i>512</i>	<i>1 680</i>	<i>1 400</i>	<i>280</i>	<i>-</i>

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

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

	31 December 2022							
	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		
<i>In millions of euros</i>								
Central governments or central banks	6 383	271	6 360	271	7 967	130	2 100	26%
Regional government or local authorities	1 340	39	1 338	39	1 376	11	259	19%
Public sector entities	256	26	254	26	209	7	84	39%
Multilateral development banks	0	0	0	0	0	0	0	23%
Institutions	3 640	583	3 638	582	3 644	294	1 833	47%
Corporates	18 400	3 135	18 248	3 112	19 043	1 194	15 029	74%
Retail	21 165	4 660	20 962	4 653	19 962	1 716	13 286	61%
Secured by mortgages on immovable property	9 216	731	9 171	728	7 594	354	2 984	38%
Exposures in default	1 220	39	632	31	621	15	734	115%
Covered bonds	4	-	4	-	4	-	2	50%
Equity	230	230	230	230	230	115	731	212%
Other items	4 715	93	4 715	93	4 715	93	3 650	76%
TOTAL	66 733	9 809	65 717	9 767	65 529	3 929	40 693	59%

	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		
<i>In millions of euros</i>								
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%
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%
TOTAL	54 527	8 679	53 528	8 642	53 306	3 360	33 577	59%

Standardised approach – Exposures by asset classes and risk weights (EU CR5)

In millions of euros	31 December 2022											
	EAD											Of which unrated (*)
	0%	20%	35%	50%	75%	100%	150%	370%	1250%	Others	Total	
Central governments or central banks	5 992	1	-	6	-	2 097	-	-	-	-	8 097	897
Regional government or local authorities	360	958	-	3	-	66	-	-	-	-	1 387	295
Public sector entities	20	135	-	7	-	54	-	-	-	-	216	39
Multilateral development banks	-	0	-	0	-	-	-	-	-	-	0	-
International organisations	166	-	-	-	-	-	-	-	-	-	166	89
Institutions	-	1 440	-	1 919	-	565	14	-	-	-	3 938	446
Corporates	-	5 057	12	1 170	-	13 834	165	-	-	-	20 237	12 921
Retail exposures	-	-	0	-	21 678	-	-	-	-	-	21 678	21 655
Exposures secured by mortgages on immovable property	-	-	7 126	275	447	100	-	-	-	-	7 948	7 674
Exposures in default	-	-	-	-	-	442	195	-	-	-	636	606
Covered bonds	-	-	-	4	-	-	-	-	-	-	4	-
Equity exposures	-	-	-	-	-	-	-	1	6	337	345	345
Other items	83	30	-	1	-	2 739	-	-	-	1 955	4 808	4 451
TOTAL	6 621	7 621	7 138	3 385	22 124	19 896	374	1	6	2 292	69 458	49 419

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

In millions of euros	31 December 2021											
	EAD											Of which unrated (*)
	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	-
International organisations	-	-	-	-	-	-	-	-	-	-	-	-
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
Covered bonds	-	-	-	2	-	-	-	-	-	-	2	-
Equity exposures	-	-	-	-	-	-	-	13	6	289	308	308
Other items	104	20	-	51	-	2 528	-	-	-	1 391	4 094	3 683
TOTAL	5 067	6 734	3 165	3 140	20 937	15 596	327	13	6	1 680	56 666	39 451

(*) 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)

	31 December 2022														
	In millions of euros	Total gross exposures	Total net exposures	Credit risk Mitigation techniques										Credit Risk	
				Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)			Part of exposures covered by Other funded credit protection (%)			Unfunded credit Protection (UFCP)		RWEA without substitution effects	RWEA with substitution effects	
					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 (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
Central governments and central banks	47 386	47 176	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	171	171
Institutions	12 903	11 676	0%	3%	3%	0%	0%	0%	0%	0%	0%	28%	0%	1 531	1 531
Corporates	131 313	104 814	3%	24%	22%	1%	1%	1%	1%	0%	0%	16%	0%	42 581	41 763
of which Corporates – SMEs	11 149	9 889	6%	59%	56%	3%	0%	1%	1%	0%	0%	6%	0%	3 671	3 185
of which Corporates – Specialised lending	21 391	18 208	0%	24%	19%	0%	5%	0%	0%	0%	0%	32%	0%	6 072	5 739
of which Corporates – Other	98 774	76 717	3%	19%	18%	1%	0%	1%	1%	1%	0%	14%	0%	32 839	32 839
Retail	95 696	93 553	0%	78%	78%	0%	0%	0%	0%	0%	0%	2%	0%	15 536	14 526
of which Retail – Immovable property SMEs	7 975	7 479	0%	87%	87%	0%	0%	0%	0%	0%	0%	3%	0%	2 029	1 589
of which Retail – Immovable property non-SMEs	64 917	64 948	0%	98%	98%	0%	0%	0%	0%	0%	0%	0%	0%	7 450	7 418
of which Retail – Qualifying revolving	0	0	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0	0
of which Retail – other SMEs	8 684	7 390	4%	21%	21%	0%	0%	1%	0%	0%	0%	21%	0%	2 349	1 810
of which Retail – other non-SMEs	14 119	13 736	1%	10%	10%	0%	0%	1%	0%	0%	0%	1%	0%	3 708	3 708
TOTAL	287 297	257 220	1%	38%	37%	0%	0%	0%	0%	0%	0%	9%	0%	59 820	57 991

	31 December 2021															
	In millions of euros	Total gross exposures	Total net exposures	Credit risk Mitigation techniques										Credit Risk		
				Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)			Part of exposures covered by Other funded credit protection (%)			Funded credit Protection (FCP)		Unfunded credit Protection (UFCP)		RWEA without substitution effects	RWEA with substitution effects
					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 (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)				
Central governments and central banks	72 477	72 367	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	227	227
Institutions	13 589	12 504	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1 530	1 530
Corporates	124 630	98 835	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	40 547	39 026
of which Corporates – SMEs	13 194	11 793	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5 512	4 238
of which Corporates – Specialised lending	21 954	18 517	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5 776	5 528
of which Corporates – Other	89 482	68 524	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	29 260	29 260
Retail	92 840	90 493	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	15 701	14 180
of which Retail – Immovable property SMEs	7 638	7 102	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2 286	1 580
of which Retail – Immovable property non-SMEs	62 898	62 929	0%	0%	0%	0%	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%	0%	77	77
of which Retail – other SMEs	7 544	6 147	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2 013	1 197
of which Retail – other non-SMEs	14 293	13 921	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3 720	3 720
TOTAL	303 537	274 199	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	58 006	54 963

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

	RWEA
	Total
31 December 2021	59 951
Asset size (+/-)	1 584
Asset quality (+/-)	(2 446)
Model updates (+/-)	3 890
Methodology and policy (+/-)	(4 998)
Acquisitions and disposals (+/-)	-
Other (+/-)	11
31 December 2022	57 992

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

In millions of euros	31 December 2022											
	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		
Cash balances at central banks and other demand deposits	40 171	40 171	-	1	-	-	-	-	-	-	1	-
Loans and advances	233 551	232 704	847	4 292	1 758	354	338	672	626	88	456	4 129
Central banks	65	65	-	-	-	-	-	-	-	-	-	-
General governments	9 097	9 097	1	103	5	3	1	32	59	0	3	10
Credit institutions	5 050	5 050	0	69	0	-	-	3	-	-	67	69
Other financial corporations	8 926	8 897	30	379	263	1	4	35	74	0	2	379
Non-financial corporations	121 834	121 221	613	2 744	1 291	192	162	372	315	60	352	2 675
Of which SMEs	47 867	47 448	419	1 128	406	101	119	173	202	47	81	1 106
Households	88 578	88 374	204	997	200	159	170	231	179	27	31	996
Debt Securities	19 140	19 140	-	18	9	-	-	-	-	-	10	18
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	14 985	14 985	-	-	-	-	-	-	-	-	-	-
Credit institutions	2 775	2 775	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1 260	1 260	-	16	9	-	-	-	-	-	8	16
Non-financial corporations	119	119	-	2	-	-	-	-	-	-	2	2
Off-balance sheet exposures	70 947			307								307
Central banks	-			-								-
General governments	1 904			0								0
Credit institutions	2 809			1								1
Other financial corporations	9 395			11								11
Non-financial corporations	47 564			283								283
Households	9 275			11								11
TOTAL	363 809	292 015	847	4 618	1 767	354	338	672	626	88	466	4 454

In millions of euros	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		
Cash balances at central banks and other demand deposits	63 177	63 176	1	1	-	-	-	-	-	-	1	-
Loans and advances	213 920	213 159	761	4 469	1 899	289	292	824	592	113	459	4 231
Central banks	64	64	-	-	-	-	-	-	-	-	-	-
General governments	9 351	9 350	1	118	7	39	0	0	68	0	4	12
Credit institutions	3 826	3 826	0	65	0	-	0	2	-	11	52	65
Other financial corporations	7 660	7 657	3	190	61	2	28	94	1	0	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
Debt securities	20 872	20 872	-	14	-	-	-	-	-	-	14	14
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
Off-balance-sheet exposures	70 523			422								409
Central banks	0			-								-
General governments	1 212			0								0
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
TOTAL	368 492	297 207	761	4 906	1 899	289	292	824	592	113	474	4 653

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

<i>In millions of euros</i>	31 December 2022		31 December 2021	
	Collateral obtained by taking possession		Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
Property Plant and Equipment (PP&E)	-	-	-	-
Other than Property Plant and Equipment	6	(0)	5	(0)
Residential immovable property	2	(0)	1	(0)
Commercial Immovable property	3	(0)	3	(0)
Movable property (auto, shipping, etc.)	-	-	-	-
Equity and debt instruments	0	-	1	-
Other	-	-	-	-
TOTAL	6	(0)	5	(0)

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

In millions of euros	31 December 2022										31 December 2023
	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			
Breakdown by country											
Europe	46 180	195 894			2 062	7 350	61	27	7 438	88,0%	
of which Bulgaria	1	18			0	1	0	0	1	0,0%	2,0%
of which Denmark	93	954			0	36	0	0	36	0,4%	2,5%
of which Estonia	1	47			0	3	0	0	3	0,0%	1,5%
of which Iceland	0	1			0	0	0	0	0	0,0%	2,0%
of which Luxembourg	1 283	21 478			0	822	0	0	822	9,7%	0,5%
of which Norway	247	551			0	32	0	0	32	0,4%	2,5%
of which Romania	455	367			0	28	0	0	28	0,3%	1,0%
of which Czech Republic	17	42			0	4	0	0	4	0,0%	2,5%
of which United Kingdom	3 871	5 943			27	410	0	0	410	4,9%	2,0%
of which Slovakia	9	31			0	3	0	0	3	0,0%	1,5%
of which Sweden	87	757			0	26	0	0	26	0,3%	2,0%
North America	147	3 177			422	105	0	26	131	1,5%	
Asia Pacific	40	1 292			1	54	0	0	54	0,6%	
of which Hong Kong	9	114			0	5	0	0	5	0,1%	1,0%
Rest of the World	10 761	5 275			0	818	11	0	829	9,8%	
TOTAL	57 129	205 638			2 485	8 326	72	54	8 452	100,0%	

(*) Buffer rates published on the ESRB website at 31st of December 2022.

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

	<i>In millions of euros</i>	31 December 2022
Total risk exposure amount		122 520
Institution specific countercyclical capital buffer rate		0,12%
Institution specific countercyclical capital buffer requirement		148

Counterparty credit risk

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

	31 December 2022					
	Risk weight					
	0%	20%	50%	75%	100%	Total exposure value
<i>In millions of euros</i>						
Central governments or central banks	-	-	41	-	-	41
Institutions	-	109	-	-	48	156
Corporates	-	0	0	-	136	136
Retail	-	-	-	27	-	27
TOTAL	-	109	41	27	183	361

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

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

	RWEA - Counterparty credit risk	Capital Requirements - Counterparty credit risk
	Total	Total
31 December 2021	982	79
Asset size	(258)	(21)
Credit quality of counterparties	(105)	(8)
Model updates (IMM only)	-	-
Methodology and policy (IMM only)	(13)	(1)
Acquisitions and disposals	(13)	(1)
Foreign exchange movements	-	-
Other	-	-
31 December 2022	593	47

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
31 December 2021	134	600	145	-	-	-	879	70
Regulatory adjustment	(46)	(104)	(14)	-	-	-	(164)	(13)
Movement in risk levels	145	(220)	(42)	-	-	-	(116)	(9)
Model update	-	-	(16)	-	-	-	(16)	(1)
Methodology and policy	39	38	-	-	-	-	77	6
Acquisitions and disposals	-	-	-	-	-	-	-	-
Foreign exchange movements	-	-	-	-	-	-	-	-
Regulatory adjustment	57	46	(6)	-	-	-	97	8
31 December 2022	329	360	67	-	-	-	756	60

Liquidity risk

Quantitative information of LCR (EU LIQ1) *

In millions of euros	Unweighted value				Weighted value			
	31 December 2022	30 September 2022	30 June 2022	31 March 2022	31 December 2022	30 September 2022	30 June 2022	31 March 2022
Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS (HQLA)								
TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)					44 008	48 911	52 443	55 744
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	118 856	117 984	116 544	115 857	8 353	8 277	8 209	8 157
<i>Stable deposits</i>	77 846	77 430	76 578	75 863	3 892	3 871	3 843	3 807
<i>Less stable deposits</i>	41 010	40 555	39 967	39 993	4 460	4 406	4 367	4 350
Unsecured wholesale funding	37 493	38 841	39 296	39 677	16 911	17 687	17 883	17 705
<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	11 322	11 399	11 409	11 376	2 674	2 690	2 675	2 683
<i>Non-operational deposits (all counterparties)</i>	25 325	26 372	26 773	27 092	13 392	13 926	14 094	13 814
<i>Unsecured debt</i>	845	1 071	1 114	1 208	845	1 071	1 114	1 208
Secured wholesale funding					1 094	1 153	1 285	1 539
Additional requirements	36 368	35 792	35 165	34 736	5 588	5 417	5 323	5 413
<i>Outflows related to derivative exposures and other collateral requirements</i>	1 533	1 457	1 396	1 444	1 533	1 457	1 402	1 481
<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
<i>Credit and liquidity facilities</i>	34 834	34 335	33 769	33 293	4 055	3 960	3 921	3 932
Other contractual funding obligations	3 315	3 440	3 366	3 407	3 315	3 440	3 366	3 407
Other contingent funding obligations	16 649	16 747	16 787	17 007	238	240	247	248
TOTAL CASH OUTFLOWS					35 498	36 214	36 314	36 469
CASH - INFLOWS								
Secured lending (e.g. reverse repos)	3 086	2 943	2 869	2 805	122	34	34	16
Inflows from fully performing exposures	9 906	9 554	9 213	8 871	7 652	7 403	7 075	6 795
Other cash inflows	-	-	-	-	-	-	-	-
TOTAL CASH INFLOWS	12 993	12 497	12 081	11 676	7 774	7 437	7 109	6 812
Inflows subject to 75% cap	12 993	12 497	12 081	11 676	7 774	7 437	7 109	6 812
LIQUIDITY BUFFER					44 008	48 911	52 443	55 744
TOTAL NET CASH OUTFLOWS					27 724	28 777	29 206	29 657
LIQUIDITY COVERAGE RATIO					159%	170%	180%	188%

(*) 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 2022				
	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	-	-	-	19 967	19 967
Own funds	-	-	-	19 967	19 967
Other capital instruments	-	-	-	-	-
Retail deposits	-	117 504	261	2 375	112 272
Stable deposits	-	78 159	-	-	74 251
Less stable deposits	-	39 345	261	2 375	38 021
Wholesale funding:	-	58 213	5 173	11 156	28 660
Operational deposits	-	10 941	2	-	5 471
Other wholesale funding	-	47 272	5 170	11 156	23 189
Interdependent liabilities	-	-	-	-	-
Other liabilities:	-	7 523	91	8 152	8 198
NSFR derivative liabilities	-	-	-	-	-
All other liabilities and capital instruments not included in the above categories	-	7 523	91	8 152	8 198
Total available stable funding (ASF)					169 096
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					170
Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	2 949	2 507
Deposits held at other financial institutions for operational purposes		1 591	-	-	0
Performing loans and securities:		29 146	16 592	127 802	120 438
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1 020	336	305	473
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		12 539	4 190	1 001	4 180
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		15 509	11 954	75 706	78 228
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	0
Performing residential mortgages, of which:		-	-	39 373	26 274
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	39 373	26 274
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		78	111	11 417	11 282
Interdependent assets		-	-	-	-
Other assets:					
Physical traded commodities		-	-	-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		21	-	-	18
NSFR derivative assets		5 592	-	-	280
NSFR derivative liabilities before deduction of variation margin posted		-	-	-	745
All other assets not included in the above categories		1 401	150	14 420	15 640
Off-balance sheet items		39 357	-	7 642	2 445
Total RSF					142 242
Net Stable Funding Ratio (%)					119%

Maturity of exposures (EU CR1-A)

	31 December 2022					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
<i>In millions of euros</i>						
Loans and advances	7 606	60 640	87 806	78 867	-	234 918
Debt securities	-	3 460	6 788	9 158	-	19 407
TOTAL	7 606	64 099	94 594	88 026	-	254 325

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



BNP PARIBAS FORTIS SA/NV

REGISTERED OFFICE
Montagne du Parc/Warandeborg 3
1000 Brussels (Belgium)

Brussels Business Register
Company Number: 0403.199.702

www.bnpparibasfortis.com

Printed on 100%
recycled paper



BNP PARIBAS

FORTIS

The bank
for a changing
world