

Pillar 3 disclosure Q2 2025



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**BNP PARIBAS
FORTIS**

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INTRODUCTION

The purpose of Pillar 3 – market discipline, is to complement the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2) with a set of disclosures completing the usual financial disclosures.

Regulation (EU) No 2024/1623 (CRR3)¹ provides, as from 1 January 2025, new provisions for the calculation of capital requirements.

The main effects of this regulation are the introduction of new prudential requirements for European banks, with the extensive use of standardised risk weighting models, as opposed to internal models for which the scope of application has been limited and which are subject to the application of an input floor.

This is also accompanied by the establishment of an output floor setting a lower limit to the capital requirements determined according to the banks' internal models. This limit is set, in the future (in 2030), at 72.5% of the capital requirements that would apply on the basis of risk calculated according to standardised approaches, and thus represents a new minimum requirement for European banks. This limit is phased-in over a transitional period, with a floor set at 50% in 2025. The output floor is currently not applicable to BNPP Paribas Fortis.

In general, these regulatory changes result in an increase in the amount of risk-weighted assets, in particular due to the operational risk, now subject to the application of a single standard method.

In the following document, references made to Regulation (EU) No 575/2013 ("CRR") include all subsequent amendments following its enforcement, and notably Regulation (EU) No 2019/876 ("CRR 2") and newly Regulation (EU) No 2024/1623 ("CRR 3").

The elements published are presented after the application of the transitional measures ("phased-in"), unless otherwise specified.

In addition to determining the output floor, the transitional measures applied by BNP Paribas Fortis concern:

- The provisions of Article 495 of the CRR Regulation, namely:
 - o The recognition of specific Loss Given Default (LGD) input floors for specialised lending exposures treated under the Internal Ratings-Based Approach;
 - o The application of a 80% risk weight on specialised lending exposures for object financing;
 - o The addition of a factor for determining the exposure at default of an unconditionally cancellable commitment;
- The provisions of Article 465 of the CRR Regulation, namely:
 - o The application of a 65% risk weight to corporate exposures for which there is no credit assessment by a designated External Credit Assessment Institution (ECAI) and provided that the estimated probability of default (PD) of these debtors does not exceed 0.5%;
 - o The application of a reduced "p" factor to securitisation positions weighted under the SEC-IRBA approach or the Internal Assessment Approach;
 - o The replacement by 1 of the "alpha" factor in the calculation of the exposure at default under the SA-CCR² approach.

In application of article 13 of the CRR, BNP Paribas Fortis (hereinafter also referred to as the 'bank') is considered as a "significant subsidiary". Being part of the Group BNP Paribas, BNP Paribas Fortis is not subject to a full reporting concerning the Pillar 3 disclosures but can limit its disclosures to the ones required by specific articles of the CRR. These disclosures include quantitative information on the capital structure and on the capital requirements.

The information presented in this document reflects the entirety of the risks carried by BNP Paribas Fortis on a consolidated basis. It provides a quantitative overview of BNP Paribas Fortis' risk exposure at end Q2 2025.

BNP Paribas Fortis' risk measures are presented according to the final Basel III principles (Basel IV) under the prudential scope of consolidation. These risks are calculated using methods approved by the banking supervisor, i.e.

¹ Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 – transposition into European law of the finalization of Basel 3 (Basel 4) – amending Regulation (EU) 575/2013, published in the Official Journal of the European Union on 19 June 2024.

² Standardised Approach for Counterparty Credit Risk

the National Bank of Belgium (NBB) and the European Central Bank (ECB), and are measured and managed as consistently as possible with the BNP Paribas risk methodologies.

Further details on BNP Paribas Fortis's risk governance is presented in the Annual Pillar 3 disclosure of the bank under the following link : <https://www.bnpparibasfortis.be/en/public/about-us/investors/financial-reports>.

The BNP Paribas Group's approach to the measuring and managing of risks resulting from banking activities can be found in the Universal Registration Documents and Financial Reports of BNP Paribas under the following link: <https://invest.bnpparibas.com/en/registration-documents-annual-financial-reports>.

The format and references of the Pillar 3 tables meet the various technical standards published by the European Commission and European Banking Authority which aimed at improving the comparability of information published by the institutions. All amounts in the tables of the Pillar 3 report are denominated in millions of euros, unless stated otherwise.

Attestation

I, the undersigned Franciane Rays, Chief Financial Officer (CFO) of BNP Paribas Fortis, confirm that, after having taken all reasonable measures, the information included in this disclosure complies to my knowledge to all requirements set out in the Regulation (EU) No 2024/1623 (CRR3).

Brussels, the 30 September 2025.

Capital adequacy

Composition of regulatory own funds (EU CC1)

In accordance with Regulation (EU) No 2024/3172, the publication of the CC1 table includes the new requirements of the CRR Regulation.

<i>In millions of euros</i>	30 June 2025	31 December 2024
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	15,782	12,913
Accumulated other comprehensive income (and other reserves)	(2,468)	(2,447)
Minority interests (amount allowed in consolidated CET1)	1,873	1,873
Independently reviewed interim profits net of any foreseeable charge or dividend	0	2,864
Common Equity Tier 1 (CET1) capital before regulatory adjustments	27,092	27,107
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
Additional value adjustments (negative amount)	(61)	(58)
Intangible assets (net of related tax liability) (negative amount)	(2,079)	(2,055)
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)	(12)	(9)
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	32	9
Negative amounts resulting from the calculation of expected loss amounts	(570)	(470)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	2	(6)
Defined-benefit pension fund assets (negative amount)	(18)	(28)
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	(48)	(51)
<i>of which: securitisation positions (negative amount)</i>	(47)	0
Other regulatory adjustments	(253)	(213)
Total regulatory adjustments to Common Equity Tier 1 (CET1)	(3,007)	(2,880)
Common Equity Tier 1 (CET1) capital	24,085	24,227
Additional Tier 1 (AT1) capital: instruments		
Capital instruments and the related share premium accounts	3,500	3,500
<i>of which: classified as equity under applicable accounting standards</i>		
<i>of which: classified as liabilities under applicable accounting standards</i>	3,500	3,500
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	189	169
Additional Tier 1 (AT1) capital before regulatory adjustments	3,689	3,669
Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-
Additional Tier 1 (AT1) capital	3,689	3,669
Tier 1 capital (T1 = CET1 + AT1)	27,774	27,895
Tier 2 (T2) capital: instruments		
Capital instruments and the related share premium accounts	4,750	4,750
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		
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	261	239
Tier 2 (T2) capital before regulatory adjustments	5,011	4,989
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)	(183)	(183)
Total regulatory adjustments to Tier 2 (T2) capital	(183)	(183)
Tier 2 (T2) capital	4,828	4,806
Total capital (TC = T1 + T2)	32,602	32,701
Total Risk exposure amount	187,839	172,505
Capital ratios and requirements including buffers		
Common Equity Tier 1 capital	12.82%	14.04%
Tier 1 capital	14.79%	16.17%
Total capital	17.36%	18.96%
Institution CET1 overall capital requirements	10.39%	10.42%
<i>of which: capital conservation buffer requirement</i>	2.50%	2.50%
<i>of which: countercyclical capital buffer requirement</i>	0.84%	0.84%
<i>of which: systemic risk buffer requirement</i>	0.20%	0.23%
<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>	0.84%	0.84%
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	7.48%	8.70%
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)	201	250
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)	2,130	2,293
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)	582	636
Applicable caps on the inclusion of provisions in Tier 2		
Cap on inclusion of credit risk adjustments in T2 under standardised approach	1,190	-
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	396	-

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

	30 June 2025		31 December 2024	
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation
<i>In millions of euros</i>				
Assets				
Cash and balances at central banks	35,271	35,271	26,538	26,538
Financial instruments at fair value through profit or loss	11,302	11,302	11,017	11,017
<i>of which Securities</i>	1,955	1,955	1,764	1,764
<i>of which Loans and repurchase agreements</i>	4,013	4,013	2,943	2,943
<i>of which Derivative financial instruments</i>	5,334	5,334	6,310	6,310
Derivatives used for hedging purposes	4,432	4,432	4,414	4,414
Financial assets at fair value through equity	13,364	13,364	13,033	13,033
<i>of which Debt securities</i>	13,215	13,215	12,863	12,863
<i>of which Equity securities</i>	149	149	170	170
Financial assets at amortised cost	267,177	267,182	264,018	264,023
<i>of which Loans and advances to credit institutions</i>	21,747	21,748	19,897	19,899
<i>of which Loans and advances to customers</i>	229,053	229,058	228,838	228,842
<i>of which Debt securities</i>	16,377	16,376	15,283	15,282
Remeasurement adjustment on interest-rate risk hedged portfolios	(833)	(833)	(468)	(468)
Financial investments of insurance activities	459	-	459	-
Current and deferred tax assets	664	664	831	831
Accrued income and other assets	13,177	13,181	13,450	13,454
Equity-method investments	2,048	2,218	3,081	3,250
Property, plant and equipment and Investment property	43,234	43,235	41,971	41,971
Intangible assets	621	620	622	622
Goodwill	870	870	880	880
Non-current assets held for sale	1,023	1,023	-	-
TOTAL ASSETS	392,809	392,529	379,846	379,565
Liabilities				
Deposits from central banks	2,021	2,021	2,020	2,020
Financial instruments at fair value through profit or loss	19,516	19,516	18,866	18,866
<i>of which Securities</i>	550	550	786	786
<i>of which Deposits and repurchase agreements</i>	9,659	9,659	7,844	7,844
<i>of which Issued debt securities</i>	4,202	4,202	4,170	4,170
<i>of which Derivative financial instruments</i>	5,105	5,105	6,066	6,066
Derivatives used for hedging purposes	5,919	5,919	7,318	7,318
Financial liabilities at amortised cost	315,411	315,413	303,933	303,935
<i>of which Deposits from credit institutions</i>	74,459	74,458	63,292	63,292
<i>of which Deposits from customers</i>	209,523	209,524	212,937	212,936
<i>of which Debt securities</i>	24,572	24,574	20,758	20,761
<i>of which Subordinated debt</i>	6,857	6,857	6,946	6,946
Remeasurement adjustment on interest-rate risk hedged portfolios	(2,581)	(2,581)	(2,996)	(2,996)
Current and deferred tax liabilities	1,561	1,561	1,471	1,471
Accrued expenses and other liabilities	11,227	11,225	10,518	10,513
Technical reserves and other insurance liabilities	281	-	279	-
Provisions for contingencies and charges	3,470	3,471	3,630	3,631
Liabilities associated with non-current assets held for sale	-	-	-	-
TOTAL LIABILITIES	356,825	356,545	345,039	344,758
Shareholders' Equity				
Share capital, additional paid-in capital and retained earnings	31,193	31,192	28,285	28,285
Net income for the period attributable to shareholders	1,058	1,059	2,919	2,919
Total capital, retained earnings and net income for the period attributable to shareholders	32,251	32,251	31,204	31,204
Changes in assets and liabilities recognised directly in equity	(2,468)	(2,468)	(2,447)	(2,447)
<i>Unrealised gains or losses on non-recyclable items through profit or loss</i>	(107)	(107)	(90)	(90)
<i>Unrealised or deferred gains or losses on recyclable items through profit or loss</i>	(2,361)	(2,361)	(2,357)	(2,357)
Shareholders' equity	29,783	29,783	28,757	28,757
Retained earnings and net income for the period attributable to minority interests	6,722	6,722	6,549	6,549
Change in assets and liabilities recognised directly in equity	(521)	(521)	(499)	(499)
Minority interests	6,201	6,201	6,050	6,050
TOTAL SHAREHOLDERS' EQUITY	35,984	35,984	34,807	34,807

Key metrics template (EU KM1)

In accordance with Regulation (EU) No 2024/3172, the publication of the KM1 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of capital ratios calculated with or without taking into account the impact of the output floor.

In millions of euros	30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2024
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	24,085	24,105	24,227	21,217	21,396
Tier 1 capital	27,774	27,789	27,895	22,442	22,170
Total capital	32,602	32,601	32,701	26,211	25,199
Risk-weighted exposure amounts					
Total risk exposure amount	187,839	191,622	172,505	166,861	136,274
Total risk exposure pre-floor	187,839	191,622			
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	12.82%	12.58%	14.04%	12.72%	15.70%
Common Equity Tier 1 ratio considering unfloored TREA (%)	12.82%	12.58%			
Tier 1 ratio (%)	14.79%	14.50%	16.17%	13.45%	16.27%
Tier 1 ratio considering unfloored TREA (%)	14.79%	14.50%			
Total capital ratio (%)	17.36%	17.01%	18.96%	15.71%	18.49%
Total capital ratio considering unfloored TREA (%)	17.36%	17.01%			
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 (%)	1.50%	1.50%	1.50%	1.50%	1.50%
of which: to be made up of CET1 capital (percentage points)	0.84%	0.84%	0.84%	0.84%	0.84%
of which: to be made up of Tier 1 capital (percentage points)	1.13%	1.13%	1.13%	1.13%	1.13%
Total SREP own funds requirements (%)	9.50%	9.50%	9.50%	9.50%	9.50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Institution specific countercyclical capital buffer (%)	0.84%	0.84%	0.84%	0.68%	0.67%
Systemic risk buffer (%)	0.20%	0.18%	0.23%	0.24%	0.28%
Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Other Systemically Important Institution buffer (%)	1.50%	1.50%	1.50%	1.50%	1.50%
Combined buffer requirement (%)	5.04%	5.03%	5.07%	4.91%	4.95%
Overall capital requirements (%)	14.54%	14.53%	14.57%	14.41%	14.45%
CET1 available after meeting the total SREP own funds requirements (%)	7.48%	7.24%	8.70%	6.21%	8.99%
Leverage ratio					
Total exposure measure	409,033	407,056	398,417	414,902	364,734
Leverage ratio (%)	6.79%	6.83%	7.00%	5.41%	6.08%
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%	0.00%	0.00%	0.00%
of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	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%	0.00%	0.00%	0.00%
Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio⁽¹⁾					
Total high-quality liquid assets (HQLA) (Weighted value - average)	32,389	32,214	33,646	33,597	34,521
Cash outflows - Total weighted value	37,185	36,680	38,192	38,437	39,360
Cash inflows - Total weighted value	10,736	10,277	10,270	10,010	10,404
Total net cash outflows (adjusted value)	26,449	26,403	27,922	28,427	28,956
Liquidity coverage ratio (%)	123.29%	122.79%	121.57%	118.79%	119.64%
Net Stable Funding Ratio					
Total available stable funding	190,215	188,141	189,061	183,428	178,633
Total required stable funding	172,164	169,875	168,787	166,083	163,000
NSFR ratio (%)	110.49%	110.75%	112.01%	110.44%	109.59%

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

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

<i>In millions of euros</i>	30 June 2025	31 December 2024
Total assets as per published financial statements	392,809	379,846
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(280)	(281)
(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 fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)		
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting		
Adjustment for eligible cash pooling transactions		
Adjustment for derivative financial instruments	(4,966)	(10,718)
Adjustment for securities financing transactions (SFTs)	2	0
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	24,475	32,453
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(61)	(58)
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)		
Other adjustments	(2,946)	(2,825)
Total exposure measure	409,033	398,417

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

<i>In millions of euros</i>	30 June 2025	31 December 2024
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	359,883	344,248
Trading book exposures	625	529
Banking book exposures, of which:	359,258	343,719
Covered bonds	0	0
Exposures treated as sovereigns	58,561	48,087
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	12,741	12,864
Institutions	5,180	6,935
Secured by mortgages of immovable properties	109,382	95,854
Retail exposures	42,099	46,499
Corporates	73,634	84,681
Exposures in default	3,828	3,902
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	53,833	44,897

Overview of total risk exposures (EU OV1)

In accordance with Regulation (EU) No 2024/3172, the publication of the OV1 table evolves without the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of total risk-weighted assets before and after application of the output floor.

In millions of euros	Total risk exposure amounts (TREA)		Total own funds requirements
	30 June 2025	31 December 2024	30 June 2025
Credit risk (excluding CCR)	159,901	147,306	12,792
Of which the standardised approach	94,811	84,260	7,585
Of which the Foundation IRB (F-IRB) approach	23,075		1,846
Of which slotting approach			
Of which equities under the simple risk weighted approach		2,384	
Of which the Advanced IRB (A-IRB) approach	42,015	60,662	3,361
Counterparty credit risk - CCR	1,960	1,819	157
Of which the standardised approach	258	241	21
Of which internal model method (IMM)	1,012	772	81
Of which exposures to a CCP	581	712	47
Of which CVA		88	
Of which other CCR	110	6	9
Credit valuation adjustments risk - CVA risk	166		13
Of which the standardised approach (SA)			
Of which the basic approach (F-BA and R-BA)	166		13
Of which the simplified approach			
Settlement risk	-	-	-
Securitisation exposures in the non-trading book (after the cap)	1,209	763	97
Of which SEC-IRBA approach	839	410	67
Of which SEC-ERBA (including IAA)	362	345	29
Of which SEC-SA approach	7	7	1
Of which 1250% / deduction			
Position, foreign exchange and commodities risks (Market risk)	1,932	2,016	155
Of which the Alternative standardised approach (A-SA)	1,199	1,237	96
Of which Alternative Internal Model Approach (A-IMA)	733	778	59
Large exposures			
Reclassifications between the trading and non-trading books			
Operational risk	22,670	13,197	1,814
Exposures to crypto-assets	-	-	-
Amounts below the thresholds for deduction (subject to 250% risk weight)	6,780	7,405	542
Output floor applied (%)	50%		
Floor adjustment (before application of transitional cap)			
Floor adjustment (after application of transitional cap)			
Total	187,839	172,505	15,027

Comparison of modelled and standardizes risk weighted exposure amount at risk level (EU CMS1)

	30 June 2025				
	Risk weighted exposure amounts (RWEAs)				
	RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach ⁽¹⁾	RWEAs that is the base of the output floor
In millions of euros					
Credit risk (excluding counterparty credit risk)	65,090	94,811	159,901	214,387	209,467
Counterparty credit risk	980	981	1,960	3,425	2,114
Credit valuation adjustment		166	166	166	166
Securitisation exposures in the banking book		1,209	1,209	4,998	1,964
Market risk	733	1,199	1,932	1,891	1,891
Operational risk		22,670	22,670	22,670	22,670
Other risk weighted exposure amounts		-	-	-	-
Total	66,803	121,036	187,839	247,537	238,272

⁽¹⁾ Corresponds to the amount of risk-weighted exposure that would be used at the end of the transitional period for the application of the capital floor to compare the total determined risk-weighted assets using standardised methods (without applying the transitional provisions set out in Article 465 of CRR Regulation) and the total of risk-weighted assets calculated using internal models approaches, in accordance with Article 92 points (5) and (6) of CRR Regulation.

Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (EU CMS2)

	30 June 2025				
	Risk weighted exposure amounts (RWEAs)				
	RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
In millions of euros					
Central governments and central banks	76	46	3,744	3,790	3,790
Regional governments or local authorities	299	299	644	644	644
Public sector entities	652	642	708	698	698
Categorised as Multilateral Development Banks in SA	0	0	0	0	0
Categorised as International organisations in SA	0	0	0	0	0
Institutions	958	813	5,260	5,116	5,116
Equity	0	0	7,083	7,083	7,083
Corporates	28,191	33,859	58,121	68,453	63,789
Of which: F-IRB is applied	15,033	16,920	15,033	20,277	16,920
Of which: A-IRB is applied	13,157	16,939	13,157	18,202	16,939
Of which: Corporates - General	24,710	27,039	54,641	61,633	56,969
Of which: Corporates - Specialised lending	3,480	6,820	3,480	6,820	6,820
Of which: Corporates - Purchased receivables	2,354	2,247	3,360	3,377	3,254
Retail	6,208	10,892	24,161	29,101	28,845
Of which: Retail - Qualifying revolving	0	0	1,051	1,051	1,051
Of which: Retail - Purchased receivables	336	336	354	354	354
Of which: Retail - Other	5,872	10,556	22,755	27,696	27,439
Of which: Retail - Secured by residential real estate	7,795	29,423	11,193	32,821	32,821
Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	25,573	65,239	30,268	69,934	69,934
Collective investment undertakings (CIU)	0	0	1,213	1,213	1,213
Categorised as exposures in default in SA	2,865	2,481	4,165	3,780	3,780
Categorised as subordinated debt exposures in SA	21	25	21	25	25
Categorised as covered bonds in SA	246	285	246	285	285
Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
Others	0	0	24,267	24,267	24,267
Total	65,090	114,580	159,901	214,387	209,487

Internal loss absorbing capacity (EU iLAC)

BNP Paribas Fortis is an O-SII (Other Systemically Important Institution) entity in the EU and is therefore subject to MREL (Minimum Requirement for Eligible Liabilities). G-SII (Global Systemically Important Institution) entities, on the other hand, are subject to both the MREL and the TLAC (Total Loss-Absorbing Capacity) requirements.

In millions of euros	30 June 2025		
	Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application			
Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)	N		
If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
Is the entity subject to an internal MREL? (Y/N)	Y		
If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)	I		
Own funds and eligible liabilities			
Common Equity Tier 1 capital (CET1)	19,481		
Eligible Additional Tier 1 capital	3,500		
Eligible Tier 2 capital	4,750		
Eligible own funds	27,731		
Eligible liabilities	3,745		
<i>of which permitted guarantees</i>			
(Adjustments)	(3,228)		
Own funds and eligible liabilities items after adjustments	28,248		
Total risk exposure amount and total exposure measure			
Total risk exposure amount (TREA)	93,705		
Total exposure measure (TEM)	300,811		
Ratio of own funds and eligible liabilities			
Own funds and eligible liabilities as a percentage of the TREA	30.15%		
<i>of which permitted guarantees</i>			
Own funds and eligible liabilities as a percentage of the TEM	9.39%		
<i>of which permitted guarantees</i>			
CET1 (as a percentage of the TREA) available after meeting the entity's requirements	7.94%		
Institution-specific combined buffer requirement	5.38%		
Requirements			
Requirement expressed as a percentage of the TREA	22.21%		
<i>of which part of the requirement that may be met with a guarantee</i>			
Requirement expressed as percentage of the TEM	5.91%		
<i>of which part of the requirement that may be met with a guarantee</i>			
Memorandum items			
Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013	147,665		

Creditor ranking – Entity that is not a resolution entity (EU TLAC2b)

In millions of euros	30 June 2025						
	Insolvency ranking						Sum of 1 to 5
	1	1	2	3	4	5	
	(most junior)	(most junior)			(most senior)	(most senior)	
	Resolution entity	Other	Resolution entity	Resolution entity	Resolution entity	Resolution entity	
Description of insolvency rank	Common Equity Tier 1	Common Equity Tier 1	Subordinated Additional Tier 1	Subordinated Tier 2	Other instruments ranking senior to Subordinated Tier 2 but junior to ordinary claims	Non-preferred senior claims	
Own funds and eligible liabilities for the purpose of internal MREL	19,469	12	3,500	4,750	1,245	2,500	31,476
of which residual maturity ≥ 1 year < 2 years							-
of which residual maturity ≥ 2 year < 5 years				4,750	1,245		5,995
of which residual maturity ≥ 5 years < 10 years						2,500	2,500
of which residual maturity ≥ 10 years, but excluding perpetual securities							-
of which perpetual securities	19,469	12	3,500				22,981

In millions of euros	31 December 2024						
	Insolvency ranking						Sum of 1 to 5
	1	1	2	3	4	5	
	(most junior)	(most junior)			(most senior)	(most senior)	
	Resolution entity	Other	Resolution entity	Resolution entity	Resolution entity	Resolution entity	
Description of insolvency rank	Common Equity Tier 1	Common Equity Tier 1	Subordinated Additional Tier 1	Subordinated Tier 2	Other instruments ranking senior to Subordinated Tier 2 but junior to ordinary claims	Non-preferred senior claims	
Own funds and eligible liabilities for the purpose of internal MREL	17,125	10	3,500	4,750	1,245	2,500	29,131
of which residual maturity ≥ 1 year < 2 years							-
of which residual maturity ≥ 2 year < 5 years					1,245		1,245
of which residual maturity ≥ 5 years < 10 years				4,750		2,500	7,250
of which residual maturity ≥ 10 years, but excluding perpetual securities							-
of which perpetual securities	17,125	10	3,500				20,636

Credit risk

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

	30 June 2025													
	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
		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>														
Cash balances at central banks and other demand deposits	37,287	37,283	4	0	0	0	(14)	(14)	(0)	0	0	0	9	0
Loans and advances	245,707	229,931	15,776	5,870	37	5,833	(686)	(357)	(328)	(2,590)	(1)	(2,590)	175,901	2,371
Central banks	3	3	0	0	0	0	0	0	0	0	0	0	1	0
General governments	9,077	8,794	283	81	31	50	(7)	(4)	(3)	(13)	(1)	(12)	4,632	55
Credit institutions	19,320	19,313	6	55	0	55	(1)	(1)	(0)	(51)	0	(51)	18,436	0
Other financial corporations	8,147	7,625	522	394	0	394	(17)	(10)	(7)	(254)	0	(254)	3,487	127
Non-financial corporations	109,237	97,893	11,344	3,584	5	3,579	(346)	(179)	(167)	(1,664)	(0)	(1,664)	69,923	1,520
Of which SMEs	54,203	49,866	4,337	1,954	4	1,950	(173)	(104)	(69)	(786)	(0)	(786)	37,860	947
Households	99,923	96,303	3,621	1,757	1	1,756	(314)	(163)	(151)	(608)	0	(608)	79,423	669
Debt securities	29,782	29,577	205	11	0	11	(16)	(6)	(10)	(5)	0	(5)	1,980	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	23,957	23,957	0	0	0	0	(6)	(6)	0	0	0	0	0	0
Credit institutions	5,323	5,262	61	0	0	0	(1)	(0)	(1)	0	0	0	1,980	0
Other financial corporations	487	343	144	9	0	9	(9)	(0)	(9)	(5)	0	(5)	0	0
Non-financial corporations	14	14	0	2	0	2	(0)	(0)	0	0	0	0	0	0
Off-balance-sheet exposures	74,615	70,542	4,073	358	0	358	(78)	(49)	(28)	(70)	0	(70)	17,059	154
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,065	901	164	0	0	0	(0)	(0)	(0)	0	0	0	360	0
Credit institutions	5,224	5,135	88	0	0	0	(4)	(4)	(0)	0	0	0	936	0
Other financial corporations	6,027	5,614	413	14	0	14	(3)	(2)	(2)	(3)	0	(3)	1,033	8
Non-financial corporations	40,834	37,682	3,153	290	0	290	(48)	(27)	(21)	(66)	0	(66)	13,062	144
Households	21,464	21,210	254	54	0	54	(22)	(16)	(6)	(1)	0	(1)	1,667	2
TOTAL	387,391	367,333	20,058	6,239	37	6,202	(793)	(427)	(367)	(2,665)	(1)	(2,664)	194,949	2,525

	31 December 2024													
	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
	<i>In millions of euros</i>	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		
Cash balances at central banks and other demand deposits	28,967	28,957	10	0	0	0	(14)	(14)	(0)	0	0	0	16	0
Loans and advances	243,312	227,398	15,913	5,855	38	5,817	(685)	(353)	(332)	(2,563)	(1)	(2,562)	171,785	2,421
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,338	8,919	418	91	34	57	(7)	(3)	(4)	(15)	(1)	(14)	4,527	59
Credit institutions	16,898	16,885	14	63	0	63	(2)	(1)	(1)	(59)	0	(59)	16,192	0
Other financial corporations	8,258	7,558	701	418	0	418	(17)	(10)	(7)	(266)	0	(266)	3,207	110
Non-financial corporations	108,987	97,926	11,061	3,596	3	3,593	(332)	(171)	(161)	(1,624)	0	(1,624)	68,537	1,587
Of which SMEs	48,205	44,672	3,532	1,778	2	1,776	(167)	(97)	(71)	(737)	0	(737)	32,156	856
Households	99,831	96,111	3,719	1,688	1	1,687	(327)	(167)	(160)	(598)	0	(598)	79,322	665
Debt securities	28,335	28,108	227	13	0	13	(18)	(7)	(11)	(6)	0	(6)	2,035	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	22,587	22,587	0	0	0	0	(7)	(7)	0	0	0	0	0	0
Credit institutions	5,158	5,097	60	0	0	0	(1)	(0)	(1)	0	0	0	2,035	0
Other financial corporations	569	402	167	10	0	10	(10)	(0)	(10)	(5)	0	(5)	0	0
Non-financial corporations	22	22	0	3	0	3	(0)	(0)	0	(0)	0	(0)	0	0
Off-balance-sheet exposures	81,339	76,708	4,632	422	0	422	(79)	(47)	(31)	(74)	0	(74)	17,849	151
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,703	1,539	163	0	0	0	(0)	(0)	(0)	(0)	0	(0)	557	0
Credit institutions	5,406	5,325	81	0	0	0	(5)	(5)	(1)	0	0	0	164	0
Other financial corporations	7,137	6,943	194	19	0	19	(3)	(2)	(1)	(2)	0	(2)	914	2
Non-financial corporations	49,495	45,598	3,897	354	0	354	(46)	(23)	(22)	(71)	0	(71)	14,287	147
Households	17,599	17,302	296	47	0	47	(24)	(17)	(7)	(1)	0	(1)	1,928	2
TOTAL	381,953	361,171	20,782	6,289	38	6,252	(796)	(421)	(375)	(2,643)	(1)	(2,642)	191,686	2,572

Changes in the stock of non-performing loans and advances (EU CR2)

Changes in the stock of non-performing loans and advances (EU CR2) are presented in note "4.e Impaired financial assets (Stage 3)" to the consolidated interim financial statements as at 30 June 2025.

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

In millions of euros	30 June 2025					
	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	288,864	107,302	178,272	153,161	25,111	
Debt securities	29,794	27,793	1,980	1,980		
TOTAL	318,657	135,094	180,252	155,141	25,111	
<i>of which non-performing exposures</i>	5,881	914	2,371	1,980	391	

In millions of euros	31 December 2024					
	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	278,134	100,665	174,207	151,396	22,811	
Debt securities	28,348	26,289	2,035	2,035		
TOTAL	306,481	126,954	176,242	153,430	22,811	
<i>of which non-performing exposures</i>	5,868	878	2,421	1,960	462	

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

In millions of euros	30 June 2025							
	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	6,839	45	8,319	15	6,858	45	3,668	44%
Regional government or local authorities	590	298	588	107	590	298	345	50%
Public sector entities	183	43	179	2	183	43	56	31%
Multilateral development banks	0	1	0	1	0	1	0	0%
International organisations	118	0	118	0	118	0	0	0%
Institutions	3,344	1,384	3,345	1,201	3,351	1,384	4,303	95%
Covered bonds	0	0	0	0	0	0	0	0%
Corporates	31,578	6,767	32,005	3,378	31,671	6,779	29,931	85%
Equity	2,833	0	2,833	0	2,833	0	7,083	250%
Retail	26,926	18,569	26,163	1,698	27,181	18,591	17,953	64%
Secured by mortgages on immovable property and ADC exposures	11,624	348	10,248	157	11,644	349	4,695	45%
Secured by mortgages on residential immovable property - non IPRE	9,824	27	8,496	10	9,825	27	3,254	38%
Secured by mortgages on residential immovable property - IPRE	184	3	184	2	184	3	195	105%
Secured by mortgages on commercial immovable property - non IPRE	1,332	282	1,297	119	1,349	282	876	62%
Secured by mortgages on commercial immovable property - IPRE	284	36	272	26	285	36	370	125%
Acquisition, Development and Construction (ADC)								-
Exposures in default	1,164	60	1,165	6	2,253	68	1,299	111%
Claims on institutions and corporates with a short-term credit assessment								-
Collective investment undertakings	392	266	392	106	392	266	1,213	243%
Other items	36,587	4,982	36,568	2,429	36,587	4,982	24,267	62%
TOTAL	122,177	32,764	121,922	9,100	123,661	32,807	94,811	72%

In millions of euros	31 December 2024							
	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	7,271	20	7,251	20	8,763	4	2,135	24%
Regional government or local authorities	692	282	690	282	682	141	368	45%
Public sector entities	200	4	199	4	196	2	77	39%
Multilateral development banks	0	3	0	3	0	2	0	0%
International organisations	118	0	118	0	118	0	0	0%
Institutions	4,789	1,648	4,784	1,648	4,784	701	2,898	53%
Covered bonds								-
Corporates	29,242	5,282	29,163	5,270	29,565	3,324	29,189	89%
Equity	1	7	1	7	1	4	31	606%
Retail	28,945	10,072	28,678	10,053	28,207	1,109	19,067	65%
Secured by mortgages on immovable property and ADC exposures	11,838	954	11,798	949	10,380	464	4,702	43%
Exposures in default	2,683	92	1,677	80	1,579	16	1,838	115%
Claims on institutions and corporates with a short-term credit assessment								-
Collective investment undertakings	351	251	351	251	351	125	895	188%
Other items	33,903	2,911	33,903	2,911	33,901	2,809	23,061	63%
TOTAL	120,033	21,527	118,613	21,477	118,528	8,700	84,260	66%

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

Advanced IRB Approach (A-IRB)

A-IRB <i>In millions of euros</i>	30 June 2025														
	Total gross exposures	Total net exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)							Unfunded credit Protection (UFCP)				RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	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	57,161	57,284	0.00%	0.03%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%	0.00%	93	93
Regional government and local authorities	1,776	1,887	0.00%	0.26%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.74%	0.00%	299	299
Public sector entities	4,985	5,532	0.11%	1.64%	1.64%	0.00%	0.00%	0.38%	0.38%	0.00%	0.00%	44.48%	0.00%	644	644
Corporates	48,814	60,682	1.92%	18.20%	17.70%	0.03%	0.47%	0.92%	0.75%	0.01%	0.00%	13.44%	0.00%	27,273	24,735
<i>of which Corporates – General</i>	32,671	41,995	2.86%	22.64%	22.25%	0.04%	0.34%	1.03%	1.01%	0.02%	0.00%	2.64%	0.00%	20,587	18,690
<i>of which Corporates – Specialised lending</i>	13,086	15,604	0.02%	11.36%	10.46%	0.00%	0.89%	0.28%	0.28%	0.00%	0.00%	26.65%	0.00%	5,349	4,709
<i>of which Corporates – Purchased Receivables</i>	3,058	3,083	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	72.32%	0.00%	1,336	1,336
Retail	91,929	95,474	0.26%	59.14%	59.13%	0.00%	0.01%	0.10%	0.10%	0.01%	0.00%	1.27%	0.00%	17,090	16,243
<i>of which Retail – Qualifying revolving</i>	2	2	0.00%	3.14%	3.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1	1
<i>Retail – secured by residential immovable property</i>	65,100	65,965	0.03%	77.14%	77.14%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	8,037	8,037
<i>Retail – Purchased Receivables</i>	1,300	1,300	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	80.46%	0.00%	458	353
<i>Retail - Other retail exposures</i>	25,527	28,207	0.86%	16.25%	16.23%	0.00%	0.02%	0.34%	0.32%	0.02%	0.00%	0.46%	0.00%	8,595	7,853
TOTAL	204,664	220,859	0.58%	30.95%	30.83%	0.01%	0.11%	0.24%	0.23%	0.01%	0.00%	5.35%	0.00%	45,400	42,015

In millions of euros	31 December 2024														
	Total gross exposures	Total net exposures	Credit risk Mitigation techniques										Credit Risk		
			Funded credit Protection (FCP)							Unfunded credit Protection (UFCP)			RWEA without substitution effects	RWEA with substitution effects	
			Part of exposures covered by Financial Collaterals (%)	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	45,650	45,546	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	108	108
Institutions	13,722	12,495	0%	3%	3%	0%	0%	0%	0%	0%	0%	31%	0%	2,249	2,249
Corporates	122,501	94,414	3%	26%	24%	1%	1%	1%	0%	0%	0%	17%	0%	44,502	43,365
of which Corporates – SMEs	10,370	9,056	5%	54%	53%	0%	0%	1%	1%	0%	0%	7%	0%	3,634	3,194
of which Corporates – Specialised lending	22,157	18,986	0%	20%	19%	0%	1%	0%	0%	0%	0%	38%	0%	8,865	8,169
of which Corporates – Other	89,974	66,372	4%	25%	24%	1%	0%	1%	1%	0%	0%	20%	0%	32,003	32,003
Retail	95,510	93,702	1%	78%	78%	0%	0%	0%	0%	0%	0%	2%	0%	15,848	14,940
of which Retail – Immovable property SMEs	7,367	6,934	0%	87%	87%	0%	0%	0%	0%	0%	0%	3%	0%	2,005	1,584
of which Retail – Immovable property non-SMEs	65,438	65,449	0%	98%	98%	0%	0%	0%	0%	0%	0%	0%	0%	7,718	7,687
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	7,923	6,819	2%	19%	19%	0%	0%	1%	1%	0%	0%	29%	0%	2,110	1,655
of which Retail – other non-SMEs	14,782	14,500	1%	9%	9%	0%	0%	0%	0%	0%	0%	1%	0%	4,014	4,014
TOTAL	277,383	246,157	1.4%	40.1%	39.5%	0.4%	0.2%	0.4%	0.3%	0.1%	0.0%	11.5%	0.0%	62,706	60,662

IRB Foundation Approach (IRBF)

F-IRB In millions of euros	30 June 2025														
	Total gross exposures	Total net exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)							Unfunded credit Protection (UCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)		
			Part of exposures covered by Financial Collaterals (%)	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	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0
Regional government and local authorities	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0
Public sector entities	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0
Institutions	4,921	5,421	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1,204	1,204
Corporates	35,650	52,796	3.61%	3.40%	3.35%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21,871	21,871
of which Corporates – General	33,569	50,646	3.83%	3.61%	3.56%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20,827	20,827
of which Corporates – Specialised lending	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0
of which Corporates – Purchased Receivables	2,082	2,150	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1,044	1,044
TOTAL	40,572	58,216	3.17%	2.98%	2.95%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23,075	23,075

Specialised lending and equity exposures under the simple risk weighted approach (EU CR10)

In millions of euros	30 June 2025					
	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Equity exposures to Central banks			0%			
Equity exposures incurred under legislative programmes			100%			
Other Equity exposures	2,833		250%	2,833	7,082	
Investments for short-term resale purposes and investments in venture capital firms or similar investments which are acquired in anticipation of significant short-term gains			400%			
Total	2,833	-		2,833	7,083	-

The equity positions under the simple weighting and standardised approach at 31 December 2024 are presented below:

In millions of euros	31 December 2024					
	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Private equity exposures	309	10	190%	314	597	3
Exchange-traded equity exposures	152	0	290%	152	441	1
Other equity exposures	364	0	370%	364	1,346	9
Sub-total Simple weighting approach	825	10		830	2,384	12
Standardised approach	2,328	7		2,332	5,847	
TOTAL	3,153	18		3,162	8,231	

IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques (EU CR7)

At 30 June 2025, there is no major reduction in risk-weighted assets resulting from CDS hedging operations (EU CR7).

Credit quality of forborne loans (EU CQ1)

	30 June 2025						
	Gross carrying value			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing exposures	Non-performing exposures		Performing exposures	Non performing exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			of which defaulted				
In millions of euros							
Loans and advances	2,225	1,307	1,305	(53)	(594)	2,603	576
General governments	25	2	2	(0)	(2)	23	
Credit institutions							
Other financial corporations	23	176	176	(0)	(91)	98	84
Non-financial corporations	1,946	822	820	(35)	(395)	2,207	370
Households	231	308	308	(18)	(107)	275	122
Debt Securities							
Off-balance-sheet exposures	453	15	15	(2)	(1)	369	6
TOTAL	2,678	1,322	1,320	(55)	(594)	2,971	582

	31 December 2024						
	Gross carrying value			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing exposures	Non-performing exposures		Performing exposures	Non performing exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			of which defaulted				
In millions of euros							
Loans and advances	2,591	1,366	1,365	(51)	(578)	3,033	625
General governments	0	2	2	0	(2)	0	0
Credit institutions							
Other financial corporations	37	177	177	(0)	(83)	114	91
Non-financial corporations	2,144	873	872	(38)	(380)	2,434	412
Households	410	314	314	(13)	(114)	484	122
Debt Securities							
Off-balance-sheet exposures	585	11	11	(0)	0	567	2
TOTAL	3,176	1,377	1,376	(51)	(578)	3,600	627

Quality of non-performing exposures by geography (EU CQ4)

	30 June 2025									
	Gross carrying value/Nominal amount					Accumulated impairment			Provisions on off balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which : instruments with a significant increase since origination (strate 2)	Of which : non-performing		Of which : subject to impairment	of which instruments with a significant increase since origination (strate 2)	of which : defaulted				
		of which defaulted								
In millions of euros										
On balance sheet exposures	318,657	16,022	5,881	5,844	318,369	(3,306)	(339)	(2,590)	-	(5)
Europe ⁽¹⁾	286,475	13,915	5,358	5,352	286,187	(2,871)	(260)	(2,302)		(5)
France	26,638	970	582	582	26,638	(336)	(25)	(295)		0
Belgium	181,378	7,915	3,150	3,150	181,345	(1,502)	(123)	(1,234)		0
Luxembourg	24,439	985	412	412	24,234	(101)	(12)	(79)		0
Italy	7,089	694	222	222	7,087	(173)	(27)	(130)		0
The United Kingdom of Great Britain	15,509	1,736	391	391	15,472	(391)	(49)	(259)		(3)
Germany	10,002	457	196	195	10,002	(127)	(9)	(109)		0
Netherlands	7,751	232	54	54	7,745	(28)	(1)	(20)		0
Other European countries	13,670	926	350	346	13,664	(213)	(16)	(177)		(3)
North America	2,067	251	74	74	2,066	(34)	(9)	(24)		0
Asia-Pacific Area	1,225	7	3	3	1,225	(3)	(0)	(2)		0
Rest of the world	28,890	1,849	445	414	28,890	(399)	(69)	(262)		0
Off balance sheet exposures	74,973	4,073	358	358	74,973	(148)	(28)	(70)	(148)	-
Europe ⁽¹⁾	64,796	3,241	344	344	64,796	(115)	(17)	(65)	(115)	
France	3,936	19	0	0	3,936	(1)	(0)	0	(1)	
Belgium	36,401	1,629	216	216	36,401	(84)	(6)	(60)	(84)	
Luxembourg	5,761	385	71	71	5,761	(7)	(2)	(2)	(7)	
Italy	80	0	0	0	80	(0)	0	0	(0)	
The United Kingdom of Great Britain	11,101	776	38	38	11,101	(14)	(6)	(0)	(14)	
Germany	2,311	84	8	8	2,311	(4)	(1)	(2)	(4)	
Netherlands	1,844	108	0	0	1,844	(1)	(0)	0	(1)	
Other European countries	3,361	241	11	11	3,361	(3)	(1)	(1)	(3)	
North America	1,296	86	1	1	1,296	(4)	(0)	0	(4)	
Asia-Pacific Area	214	9	0	0	214	(0)	(0)	0	(0)	
Rest of the world	8,666	737	13	13	8,666	(29)	(12)	(5)	(29)	
TOTAL	393,630	20,095	6,239	6,202	393,341	(3,453)	(367)	(2,659)	(148)	(5)

⁽¹⁾ Within the European Union, the European Free Trade Association (EFTA) and the United Kingdom

In millions of euros	31 December 2024									
	Gross carrying value/Nominal amount					Accumulated impairment			Provisions on off balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which : instruments with a significant increase since origination (strate 2)	Of which : non-performing		Of which : subject to impairment	of which instruments with a significant increase since origination (strate 2)	of which : defaulted				
		of which defaulted								
On balance sheet exposures	306,481	16,188	5,868	5,827	306,072	(3,280)	(344)	(2,562)	-	(6)
Europe ⁽¹⁾	273,460	14,075	5,371	5,365	273,051	(2,862)	(268)	(2,286)		(6)
France	25,720	980	557	556	25,720	(327)	(24)	(284)		0
Belgium	168,328	7,805	3,094	3,094	168,295	(1,509)	(130)	(1,244)		0
Luxembourg	25,665	889	398	398	25,457	(95)	(13)	(70)		0
Italy	7,329	728	220	219	7,326	(168)	(27)	(124)		0
The United Kingdom of Great Britain	15,774	1,637	475	471	15,621	(416)	(50)	(275)		(3)
Germany	9,454	825	206	206	9,454	(99)	(8)	(82)		0
Netherlands	7,732	283	51	51	7,726	(29)	(2)	(21)		0
Other European countries	13,457	927	371	370	13,451	(219)	(15)	(186)		(3)
North America	2,758	356	55	55	2,757	(37)	(13)	(23)		0
Asia-Pacific Area	1,311	9	3	3	1,311	(3)	(0)	(3)		0
Rest of the world	28,953	1,748	438	405	28,953	(378)	(64)	(250)		0
Off balance sheet exposures	81,761	4,632	422	422	81,761	(153)	(31)	(74)	(153)	-
Europe ⁽¹⁾	71,627	3,659	394	394	71,627	(115)	(18)	(64)	(115)	
France	4,098	34	4	4	4,098	(1)	(0)	(0)	(1)	
Belgium	39,989	2,184	258	258	39,989	(86)	(10)	(61)	(86)	
Luxembourg	6,027	182	74	74	6,027	(6)	(2)	(1)	(6)	
Italy	91	0	0	0	91	(0)	0	0	(0)	
The United Kingdom of Great Britain	12,079	865	30	30	12,079	(15)	(4)	(0)	(15)	
Germany	2,080	275	18	18	2,080	(4)	(1)	(2)	(4)	
Netherlands	2,034	88	10	10	2,034	(2)	(1)	0	(2)	
Other European countries	5,228	32	1	1	5,228	(2)	(0)	0	(2)	
North America	1,609	386	1	1	1,609	(5)	(1)	(0)	(5)	
Asia-Pacific Area	429	3	0	0	429	(0)	(0)	0	(0)	
Rest of the world	8,096	584	27	27	8,096	(33)	(12)	(10)	(33)	
TOTAL	388,242	20,820	6,289	6,249	387,833	(3,433)	(376)	(2,637)	(153)	(6)

⁽¹⁾ Within the European Union, the European Free Trade Association (EFTA) and the United Kingdom

Credit quality of loans and advances and provisions to non-financial corporations by industry (EU CQ5)

In millions of euros	30 June 2025			
		Gross carrying amount	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which defaulted		
Agriculture, forestry and fishing	6,570	196	(109)	
Mining and quarrying	1,015	27	(28)	
Manufacturing	18,951	533	(379)	
Electricity, gas, steam and air conditioning supply	5,657	93	(56)	
Water supply	1,024	25	(19)	
Construction	13,698	721	(304)	
Wholesale and retail trade	16,804	591	(375)	
Transport and storage	8,177	189	(114)	
Accommodation and food service activities	1,884	89	(47)	
Information and communication	4,080	81	(45)	
Real estate activities	17,304	448	(136)	
Financial and insurance activities	2,151	73	(62)	
Professional, scientific and technical activities	6,097	194	(159)	
Administrative and support service activities	3,888	109	(71)	
Public administration and defense, compulsory social security	64	1	(1)	
Education	383	8	(6)	
Human health services and social work activities	1,709	47	(25)	
Arts, entertainment and recreation	569	13	(7)	
Other services	2,796	139	(66)	
TOTAL	112,820	3,579	(2,010)	-

In millions of euros	31 December 2024			
		Gross carrying amount	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which defaulted		
Agriculture, forestry and fishing	6,678	192	(117)	
Mining and quarrying	739	5	(3)	
Manufacturing	19,615	483	(322)	
Electricity, gas, steam and air conditioning supply	5,802	61	(73)	
Water supply	1,081	24	(17)	
Construction	13,769	748	(296)	
Wholesale and retail trade	16,873	618	(357)	
Transport and storage	8,094	202	(107)	
Accommodation and food service activities	1,877	98	(50)	
Information and communication	4,175	74	(42)	
Financial and insurance activities	1,965	77	(72)	
Real estate activities	16,492	433	(130)	
Professional, scientific and technical activities	5,636	213	(161)	
Administrative and support service activities	4,095	111	(65)	
Public administration and defense, compulsory social security	65	3	(3)	
Education	374	7	(5)	
Human health services and social work activities	2,090	49	(27)	
Arts, entertainment and recreation	627	26	(20)	
Other services	2,536	164	(89)	
TOTAL	112,583	3,590	(1,956)	-

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

In millions of euros	30 June 2025		31 December 2024	
	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	1.13	(0.14)	1.22	(0.09)
Residential immovable property	0.34	(0.06)	0.47	(0.04)
Commercial Immovable property	0.54	(0.08)	0.51	(0.05)
Movable property (auto, shipping, etc.)				
Equity and debt instruments	0.26	0.00	0.25	0.00
Other				
Total	1.13	(0.14)	1.22	(0.09)

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

	30 June 2025											31 December 2025
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Own fund requirements			Risk-weighted exposure amounts	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	Total			
In millions of euros												
Breakdown by country												
Europe	102,539	175,405			6,701	10,853	59	68	10,980	137,245	89.6%	
of which Germany	9,595	3,714				596			596	7,454	4.9%	0.75%
of which Belgium	24,516	129,671			6,632	4,813		67	4,881	61,007	39.8%	1.00%
of which Bulgaria		21				1			1	11	0.0%	2.00%
of which Cyprus		408				13			13	167	0.1%	1.00%
of which Croatia		56				2			2	22	0.0%	1.50%
of which Denmark	369	1,114				43			43	544	0.4%	2.50%
of which Estonia		36				1			1	17	0.0%	1.50%
of which France	16,109	2,892			19	1,034	59		1,093	13,658	8.9%	1.00%
of which Hungary	232	311				20			20	250	0.2%	0.50%
of which Ireland	167	332				40			40	503	0.3%	1.50%
of which Iceland											0.0%	2.50%
of which Latvia		3								1	0.0%	1.00%
of which Lithuania		6								2	0.0%	1.00%
of which Luxembourg	2,400	20,481				848			848	10,605	6.9%	0.50%
of which Norway	420	445				34			34	430	0.3%	2.50%
of which The Netherlands	4,992	3,592			6	395			395	4,935	3.2%	2.00%
of which Romania	1,089	81				61			61	768	0.5%	1.00%
of which Czech Republic	973	59				57			57	709	0.5%	1.25%
of which United Kingdom	14,012	5,739			27	1,046			1,046	13,081	8.5%	2.00%
of which Slovakia	303	31				17			17	216	0.1%	1.50%
of which Slovenia		8								2	0.0%	1.00%
of which Sweden	679	814				55			55	683	0.4%	2.00%
North America	36	1,648			235	50	-	29	79	986	0.6%	
Asia Pacific	207	912			-	53	-	-	53	658	0.4%	
of which Australia	3	85				2			2	31	0.0%	1.00%
of which Hong Kong	8	65				4			4	49	0.0%	0.50%
of which Republic of South Korea	1	19								6	0.0%	1.00%
of which Chile	159	26				11			11	139	0.1%	0.50%
of which Armenia		1									0.0%	1.75%
Rest of the World	14,885	4,379			-	1,128	11	-	1,140	14,244	9.3%	
TOTAL	117,666	182,344			6,936	12,084	70	97	12,251	153,133	100%	

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

<i>In millions of euros</i>	30 June 2025	31 December 2024
Total risk exposure amount	187,839	172,505
Institution specific countercyclical capital buffer rate	0.84%	0.84%
Institution specific countercyclical capital buffer requirement	1,578	1,457

Liquidity risk

Quantitative information of LCR (EU LIQ1) *

In millions of euros	Total unweighted value (average)				Total weighted value (average)			
	30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2025	31 March 2025	31 December 2024	30 September 2024
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)					32,389	32,214	33,646	33,597
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	133,423	132,029	130,756	126,824	7,730	7,666	7,628	7,541
<i>Stable deposits</i>	82,285	82,055	81,778	80,272	4,114	4,103	4,089	4,014
<i>Less stable deposits</i>	51,138	49,973	48,978	46,553	3,616	3,563	3,539	3,527
Unsecured wholesale funding	32,039	32,256	32,067	31,791	15,107	15,763	15,816	15,492
<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	14,692	11,725	9,854	9,858	4,507	3,161	2,307	2,309
<i>Non-operational deposits (all counterparties)</i>	16,727	19,921	21,661	21,447	9,980	11,992	12,958	12,697
<i>Unsecured debt</i>	620	610	551	486	620	610	551	486
Secured wholesale funding					3,921	3,207	4,657	5,318
Additional requirements	35,844	34,160	34,299	34,679	5,638	5,621	5,774	5,879
<i>Outflows related to derivative exposures and other collateral requirements</i>	1,681	1,684	1,732	1,817	1,681	1,684	1,732	1,817
<i>Outflows related to loss of funding on debt products</i>								
<i>Credit and liquidity facilities</i>	34,163	32,477	32,566	32,862	3,957	3,937	4,042	4,061
Other contractual funding obligations	4,552	4,158	4,060	3,943	4,552	4,158	4,060	3,943
Other contingent funding obligations	16,401	16,880	16,590	16,671	238	265	257	265
TOTAL CASH OUTFLOWS					37,185	36,680	38,192	38,437
CASH - INFLOWS								
Secured lending (e.g. reverse repos)	5,553	5,052	5,027	4,991	268	188	172	123
Inflows from fully performing exposures	13,117	12,636	12,658	12,496	10,468	10,089	10,099	9,887
Other cash inflows								
(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
(Excess inflows from a related specialised credit institution)								
TOTAL CASH INFLOWS	18,670	17,688	17,686	17,487	10,736	10,277	10,270	10,010
Inflows subject to 75% cap	18,670	17,688	17,686	17,487	10,736	10,277	10,270	10,010
TOTAL ADJUSTED VALUE								
LIQUIDITY BUFFER					32,389	32,214	33,646	33,597
TOTAL NET CASH OUTFLOWS					26,449	26,403	27,922	28,427
LIQUIDITY COVERAGE RATIO					123%	123%	122%	119%

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

Qualitative information on LCR (EU LIQB)

The BNP Paribas Fortis's rolling month-end average LCR over the last 12 months stands at 123%, which corresponds to a liquidity surplus of 5.9 billion euros compared with the regulatory requirement. The BNP Paribas Fortis's ratio averaged between 119% and 123%.

After application of the regulatory haircuts (weighted values), the BNP Paribas Fortis's rolling month-end average liquid assets over the last 12 months amount to 32.4 billion euros, and mainly consist of central bank deposits (71% at the end of June) and government and sovereign bonds (22%).

Rolling month-end average net cash outflows over the last 12 months under the thirty-day liquidity stress scenario amount to 26.4 billion euros, a large part of which corresponds to thirty-day deposit outflow assumptions of 22.8 billion euros. Reciprocally, cash inflows on loans under the thirty-day liquidity regulatory stress scenario amount to 10.5 billion euros.

Cash flows on financing transactions and secured lending and wholesale funding, representing repurchase agreements and securities exchanges, record net rolling month-end average outflows over the last 12 months of 3.7 billion euros, given the regulatory haircuts applied to collaterals. Flows linked to derivative instruments and regulatory stress tests record net outflows of 1.7 billion euros.

Lastly, the rolling month-end average drawdown assumptions on financing commitments over the last 12 months amount to 3.9 billion euros.

There is no excessive imbalance on any significant currency.

Net Stable Funding Ratio (EU LIQ2)

In millions of euros	30 June 2025				
	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	-	-	-	26,207	26,207
Own funds				25,434	25,434
Other capital instruments				773	773
Retail deposits		126,459	3,487	5,561	126,776
Stable deposits		85,116	134	1,431	82,418
Less stable deposits		41,343	3,354	4,131	44,358
Wholesale funding:		83,382	1,992	12,253	27,932
Operational deposits		13,266	0	0	6,633
Other wholesale funding		70,116	1,992	12,253	21,299
Interdependent liabilities		-	-	-	-
Other liabilities:	-	8,065	985	8,808	9,300
NSFR derivative liabilities					
All other liabilities and capital instruments not included in the above categories		8,065	985	8,808	9,300
Total available stable funding (ASF)					190,215
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					210
Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	2,924	2,485
Deposits held at other financial institutions for operational purposes		1,695	-	-	-
Performing loans and securities:		33,122	19,118	152,219	142,475
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		4,336	637	850	1,249
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		11,582	6,017	12,500	16,527
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		17,144	12,375	82,332	84,897
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		97			
Performing residential mortgages, of which:		48,051			31,233
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		48,051			31,233
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		60	89	8,485	8,569
Interdependent assets		-	-	-	-
Other assets:					
Physical traded commodities					
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		90	76		
NSFR derivative assets		652	652		
NSFR derivative liabilities before deduction of variation margin posted		586			1,533
All other assets not included in the above categories		2,546	418	20,412	22,452
Off-balance sheet items		40,370	-	3,550	2,281
Total RSF					172,164
Net Stable Funding Ratio (%)					110%

In millions of euros	31 December 2024				
	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	-	-	-	29,666	29,666
Own funds				28,870	28,870
Other capital instruments				796	796
Retail deposits		123,133	4,452	6,903	125,949
Stable deposits		83,388	983	1,256	81,408
Less stable deposits		39,745	3,469	5,647	44,540
Wholesale funding:		68,859	3,416	7,525	23,596
Operational deposits		11,936	0	0	5,968
Other wholesale funding		56,923	3,416	7,525	17,628
Interdependent liabilities		-	-	-	-
Other liabilities:	-	6,231	2,227	8,737	9,850
NSFR derivative liabilities					
All other liabilities and capital instruments not included in the above categories		6,231	2,227	8,737	9,850
Total available stable funding (ASF)					189,061
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					228
Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	2,930	2,491
Deposits held at other financial institutions for operational purposes		1,684	-	-	-
Performing loans and securities:		29,939	18,345	151,796	140,706
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		3,963	541	24	346
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		10,488	5,209	12,022	15,596
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		15,282	12,595	77,716	79,997
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
Performing residential mortgages, of which:		7		51,461	34,165
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		7		51,461	34,165
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		200		10,572	10,602
Interdependent assets		-	-	-	-
Other assets:					
Physical traded commodities					
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		96			82
NSFR derivative assets		4,185			217
NSFR derivative liabilities before deduction of variation margin posted				297	1,969
All other assets not included in the above categories		1,832	436	18,747	20,500
Off-balance sheet items		41,115	239	7,958	2,593
Total RSF					168,787
Net Stable Funding Ratio (%)					112%

Maturity of exposures (EU CR1-A)

<i>In millions of euros</i>	30 June 2025					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	12,394	60,598	96,697	78,509		248,197
Debt securities	1,977	3,087	6,237	19,097		30,397
TOTAL	14,371	63,685	102,934	97,606	-	278,595

<i>In millions of euros</i>	31 December 2024					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	8,479	66,487	91,967	78,760		245,693
Debt securities	170	2,449	6,776	19,457		28,853
TOTAL	8,649	68,936	98,743	98,217	-	274,546



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