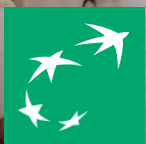


Additional Pillar 3 disclosure 2024



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**BNP PARIBAS
FORTIS**

This document, containing additional quantitative Pillar 3 disclosures, completes the information published in the Pillar 3 report of BNP Paribas Fortis for the year 2024.

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Capital adequacy

Composition of regulatory own funds (EU CC1)

<i>In millions of euros</i>	31 December 2024	31 December 2023
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	12,913	12,473
Accumulated other comprehensive income (and other reserves)	(2,447)	(2,692)
Minority interests (amount allowed in consolidated CET1)	1,873	1,760
Common Equity Tier 1 (CET1) capital before regulatory adjustments	27,107	23,445
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
Additional value adjustments (negative amount)	(58)	(58)
Intangible assets (net of related tax liability) (negative amount)	(2,055)	(1,927)
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)	(9)	(39)
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	9	(29)
Negative amounts resulting from the calculation of expected loss amounts	(470)	(246)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	(6)	(14)
Defined-benefit pension fund assets (negative amount)	(28)	(6)
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)	-	-
Other regulatory adjustments	(213)	(164)
Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2,880)	(2,498)
Common Equity Tier 1 (CET1) capital	24,227	20,947
Additional Tier 1 (AT1) capital: instruments		
Capital instruments and the related share premium accounts	3,500	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	500
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	-
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	169	268
Additional Tier 1 (AT1) capital before regulatory adjustments	3,669	768
Additional Tier 1 (AT1) capital	3,669	768
Tier 1 capital (T1 = CET1 + AT1)	27,895	21,715
Tier 2 (T2) capital: instruments		
Capital instruments and the related share premium accounts	4,750	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	-	-
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	239	269
Tier 2 (T2) capital before regulatory adjustments	4,989	1,269
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)	(283)
Total regulatory adjustments to Tier 2 (T2) capital	(183)	(283)
Tier 2 (T2) capital	4,806	986
Total capital (TC = T1 + T2)	32,701	22,701
Total Risk exposure amount	172,505	128,972
Capital ratios and requirements including buffers		
Common Equity Tier 1 capital	14.04%	16.24%
Tier 1 capital	16.17%	16.84%
Total capital	18.96%	17.60%
Institution CET1 overall capital requirements	10.42%	10.15%
<i>of which: capital conservation buffer requirement</i>	2.50%	2.50%
<i>of which: countercyclical capital buffer requirement</i>	0.84%	0.35%
<i>of which: systemic risk buffer requirement</i>	0.23%	0.46%

<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	8.70%	8.10%
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)	250	211
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)	2,293	1,571
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)	636	776

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

In millions of euros	31 December 2024		31 December 2023	
	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	26,538	26,538	38,467	38,467
Financial instruments at fair value through profit or loss	11,017	11,017	9,419	9,349
<i>of which Securities</i>	1,764	1,764	1,604	1,604
<i>of which Loans and repurchase agreements</i>	2,943	2,943	1,674	1,674
<i>of which Derivative financial instruments</i>	6,310	6,310	6,141	6,071
Derivatives used for hedging purposes	4,414	4,414	5,418	5,471
Financial assets at fair value through equity	13,033	13,033	10,802	10,802
<i>of which Debt securities</i>	12,863	12,863	10,651	10,651
<i>of which Equity securities</i>	170	170	151	151
Financial assets at amortised cost	264,018	264,023	250,926	259,495
<i>of which Loans and advances to credit institutions</i>	19,897	19,899	19,116	16,083
<i>of which Loans and advances to customers</i>	228,838	228,842	219,303	230,905
<i>of which Debt securities</i>	15,283	15,282	12,507	12,507
Remeasurement adjustment on interest-rate risk hedged portfolios	(468)	(468)	(804)	(804)
Financial investments of insurance activities	459	-	342	-
Current and deferred tax assets	831	831	1,064	914
Accrued income and other assets	13,450	13,454	13,668	10,594
Equity-method investments	3,081	3,250	2,631	6,527
Property, plant and equipment and Investment property	41,971	41,971	36,475	1,710
Intangible assets	622	622	571	428
Goodwill	880	880	872	239
Non-current assets held for sale	-	-	4,029	4,029
TOTAL ASSETS	379,846	379,565	373,880	347,220
Liabilities				
Deposits from central banks	2,020	2,020	1,971	1,971
Financial instruments at fair value through profit or loss	18,866	18,866	21,347	21,276
<i>of which Securities</i>	786	786	697	697
<i>of which Deposits and repurchase agreements</i>	7,844	7,844	11,788	11,788
<i>of which Issued debt securities</i>	4,170	4,170	2,721	2,721
<i>of which Derivative financial instruments</i>	6,066	6,066	6,141	6,070
Derivatives used for hedging purposes	7,318	7,318	8,271	8,229
Financial liabilities at amortised cost	303,933	303,935	292,812	271,306
<i>of which Deposits from credit institutions</i>	63,292	63,292	62,845	49,387
<i>of which Deposits from customers</i>	212,937	212,936	203,931	204,837
<i>of which Debt securities</i>	20,758	20,761	23,801	14,935
<i>of which Subordinated debt</i>	6,946	6,946	2,235	2,147
Remeasurement adjustment on interest-rate risk hedged portfolios	(2,996)	(2,996)	(3,895)	(3,895)
Current and deferred tax liabilities	1,471	1,471	1,362	537
Accrued expenses and other liabilities	10,518	10,513	12,251	9,212
Technical reserves and other insurance liabilities	279	-	246	-
Provisions for contingencies and charges	3,630	3,631	4,325	3,394
Liabilities associated with non-current assets held for sale	-	-	4,011	4,011
TOTAL LIABILITIES	345,039	344,758	342,701	316,041
Shareholders' Equity				
Share capital, additional paid-in capital and retained earnings	28,285	28,285	25,029	25,010
Net income for the period attributable to shareholders	2,919	2,919	3,095	3,095
Total capital, retained earnings and net income for the period attributable to shareholders	31,204	31,204	28,124	28,105
Changes in assets and liabilities recognised directly in equity	(2,447)	(2,447)	(2,711)	(2,692)
<i>Unrealised gains or losses on non-recyclable items through profit or loss</i>	(90)	(90)	(237)	(218)
<i>Unrealised or deferred gains or losses on recyclable items through profit or loss</i>	(2,357)	(2,357)	(2,474)	(2,474)
Shareholders' equity	28,757	28,757	25,413	25,413
Retained earnings and net income for the period attributable to minority interests	6,549	6,549	6,459	6,459
Change in assets and liabilities recognised directly in equity	(499)	(499)	(693)	(693)
Minority interests	6,050	6,050	5,766	5,766
TOTAL SHAREHOLDERS' EQUITY	34,807	34,807	31,179	31,179

Key metrics template (EU KM1)

	In millions of euros	31 December 2024	31 December 2023
Available own funds			
Common Equity Tier 1 (CET1) capital		24,227	20,947
Tier 1 capital		27,895	21,715
Total capital		32,701	22,701
Risk-weighted exposure amounts			
Total risk exposure amount		172,505	128,972
Capital ratios (as a percentage of risk-weighted exposure amount)			
Common Equity Tier 1 ratio (%)		14.04%	16.24%
Tier 1 ratio (%)		16.17%	16.84%
Total capital ratio (%)		18.96%	17.60%
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%
of which: to be made up of CET1 capital		0.84%	0.84%
of which: to be made up of Tier 1 capital		1.13%	1.13%
Total SREP own funds requirements (%)		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%
Institution specific countercyclical capital buffer (%)		0.84%	0.35%
Systemic risk buffer (%)		0.23%	0.46%
Global Systemically Important Institution buffer (%)		0.00%	0.00%
Other Systemically Important Institution buffer (%)		1.50%	1.50%
Combined buffer requirement (%)		5.07%	4.81%
Overall capital requirements (%)		14.57%	14.31%
CET1 available after meeting the total SREP own funds requirements (%)		8.70%	8.10%
Leverage ratio			
Total exposure measure		398,417	362,170
Leverage ratio (%)		7.00%	6.00%
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)		33,646	38,174
Cash outflows - Total weighted value		38,192	40,744
Cash inflows - Total weighted value		10,270	10,301
Total net cash outflows (adjusted value)		27,922	30,443
Liquidity coverage ratio (%)		121.57%	125.83%
Net Stable Funding Ratio			
Total available stable funding		189,061	166,769
Total required stable funding		168,787	155,461
NSFR ratio (%)		112.01%	107.27%

Internal loss absorbing capacity (EU ILAC1)

		31 December 2024		
		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
		In millions of euros		
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)	N		
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)	Y		
EU-2b	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				
EU-3	Common Equity Tier 1 capital (CET1)	17,136		
EU-4	Eligible Additional Tier 1 capital	3,500		
EU-5	Eligible Tier 2 capital	4,750		
EU-6	Eligible own funds	25,386		
EU-7	Eligible liabilities	3,745		
EU-8	of which permitted guarantees	0		
EU-9a	(Adjustments)	(3,180)		
EU-9b	Own funds and eligible liabilities items after adjustments	25,951		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	80,730		
EU-11	Total exposure measure (TEM)	295,282		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	32.15%		
EU-13	of which permitted guarantees	0.00%		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8.79%		
EU-15	of which permitted guarantees	0.00%		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	13.62%		
EU-17	Institution-specific combined buffer requirement	5.47%		
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	18.53%		
EU-19	of which part of the requirement that may be met with a guarantee	0.00%		
EU-20	Requirement expressed as percentage of the TEM	5.90%		
EU-21	of which part of the requirement that may be met with a guarantee	0.00%		
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013	133,350		

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

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	0	0	0	0	0	0	0
of which residual maturity ≥ 2 year < 5 years	0	0	0	0	1,245	0	1,245
of which residual maturity ≥ 5 years < 10 years	0	0	0	4,750	0	2,500	7,250
of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
of which perpetual securities	17,125	10	3,500	0	0	0	20,636

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

<i>In millions of euros</i>	31 December 2024	31 December 2023
Total assets as per published financial statements	374,316	347,293
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	(5,469)	(7,152)
Adjustment for securities financing transactions (SFTs)		54
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	32,453	24,474
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(58)	(58)
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-	-
Other adjustments	(2,825)	(2,440)
Total exposure measure	398,417	362,170

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

<i>In millions of euros</i>	31 December 2024	31 December 2023
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	344,248	319,755
Trading book exposures	529	536
Banking book exposures, of which:	343,719	319,220
Covered bonds	-	-
Exposures treated as sovereigns	48,087	55,611
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	12,864	11,637
Institutions	6,935	6,237
Secured by mortgages of immovable properties	95,854	79,973
Retail exposures	46,499	48,750
Corporates	84,681	90,216
Exposures in default	3,902	2,670
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	44,897	24,125

Credit risk

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

	31 December 2024													
	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		
<i>In millions of euros</i>														
Cash balances at central banks and other demand deposits	28,967	28,957	10	0	-	0	(14)	(14)	0	-	-	-	16	-
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	-
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	-	63	(2)	(1)	(1)	(59)	-	(59)	16,192	0
Other financial corporations	8,258	7,558	701	418	-	418	(17)	(10)	(7)	(266)	-	(266)	3,207	110
Non-financial corporations	108,987	97,926	11,061	3,596	3	3,593	(332)	(171)	(161)	(1,624)	-	(1,624)	68,537	1,587
Of which SMEs	48,205	44,672	3,532	1,778	2	1,776	(167)	(97)	(71)	(737)	-	(737)	32,156	856
Households	99,831	96,111	3,719	1,688	1	1,687	(327)	(167)	(160)	(598)	-	(598)	79,322	665
Debt securities	28,335	28,108	227	13	-	13	(18)	(7)	(11)	(6)	-	(6)	2,035	-
General governments	22,587	22,587	-	-	-	-	(7)	(7)	-	-	-	-	-	-
Credit institutions	5,158	5,097	60	-	-	-	(1)	0	(1)	-	-	-	2,035	-
Other financial corporations	569	402	167	10	-	10	(10)	0	(10)	(5)	-	(5)	-	-
Non-financial corporations	22	22	-	3	-	3	0	0	-	0	-	0	-	-
Off-balance-sheet exposures	81,339	76,708	4,632	422	-	422	(79)	(47)	(31)	(74)	-	(74)	17,849	151
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	1,703	1,539	163	0	-	0	0	0	0	0	-	0	557	-
Credit institutions	5,406	5,325	81	0	-	0	(5)	(5)	(1)	-	-	-	164	-
Other financial corporations	7,137	6,943	194	19	-	19	(3)	(2)	(1)	(2)	-	(2)	914	2
Non-financial corporations	49,495	45,598	3,897	354	-	354	(46)	(23)	(22)	(71)	-	(71)	14,287	147
Households	17,599	17,302	296	47	-	47	(24)	(17)	(7)	(1)	-	(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

In millions of euros	31 December 2023													
	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	39,585	39,580	5	0	-	0	(18)	(18)	0	-	-	-	23	-
Loans and advances	243,549	224,806	18,743	4,598	95	4,503	(799)	(350)	(449)	(2,198)	(1)	(2,197)	174,390	1,894
Central banks	1	1	-	-	-	-	0	0	-	-	-	-	0	-
General governments	9,693	9,271	422	141	85	56	(4)	(3)	(2)	(10)	(1)	(9)	5,002	115
Credit institutions	14,202	14,085	117	67	-	67	(1)	(1)	(1)	(55)	-	(55)	13,166	0
Other financial corporations	7,815	6,645	1,171	402	0	402	(33)	(14)	(18)	(238)	-	(238)	4,227	134
Non-financial corporations	117,981	104,943	13,038	2,644	4	2,640	(471)	(213)	(257)	(1,441)	0	(1,440)	76,346	1,097
Of which SMEs	45,701	40,633	5,068	1,225	3	1,222	(225)	(108)	(117)	(598)	0	(598)	34,137	584
Households	93,857	89,862	3,995	1,344	6	1,337	(290)	(119)	(171)	(455)	0	(455)	75,649	548
Debt securities	23,356	23,142	215	14	-	14	(19)	(7)	(12)	(6)	-	(6)	1,795	-
General governments	18,262	18,262	-	-	-	-	(7)	(7)	-	-	-	-	-	-
Credit institutions	3,800	3,800	-	-	-	-	0	0	-	-	-	-	1,795	-
Other financial corporations	1,181	988	193	12	-	12	(12)	0	(12)	(5)	-	(5)	-	-
Non-financial corporations	114	93	21	1	-	1	(1)	0	(1)	(1)	-	(1)	-	-
Off-balance-sheet exposures	77,227	71,194	6,033	332	-	332	(132)	(62)	(70)	(79)	-	(79)	18,782	128
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	1,853	1,653	200	47	-	47	0	0	0	-	-	-	687	42
Credit institutions	2,718	2,559	159	2	-	2	(12)	(4)	(8)	-	-	-	218	-
Other financial corporations	9,743	9,494	249	11	-	11	(7)	(4)	(2)	(2)	-	(2)	891	0
Non-financial corporations	47,775	42,814	4,961	231	-	231	(89)	(40)	(49)	(77)	-	(77)	14,966	85
Households	15,137	14,673	464	41	-	41	(24)	(14)	(10)	(1)	-	(1)	2,019	1
TOTAL	383,717	358,722	24,995	4,943	95	4,848	(968)	(437)	(531)	(2,284)	(1)	(2,282)	194,990	2,022

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

	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
<i>In millions of euros</i>						
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>	<i>5,868</i>	<i>878</i>	<i>2,421</i>	<i>1,960</i>	<i>462</i>	<i>-</i>

	31 December 2023					
	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
<i>In millions of euros</i>						
Loans and advances	287,732	108,433	176,284	149,959	26,325	-
Debt securities	23,370	21,549	1,795	1,795	-	-
TOTAL	311,102	129,982	178,080	151,754	26,325	-
<i>of which non-performing exposures</i>	<i>4,611</i>	<i>513</i>	<i>1,894</i>	<i>1,559</i>	<i>336</i>	<i>-</i>

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

	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		
In millions of euros								
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	-	3	-	3	-	2	-	0%
International organisations	118	-	118	-	118	-	-	0%
Institutions	4,789	1,648	4,784	1,648	4,784	701	2,898	53%
Corporates	29,242	5,282	29,163	5,270	29,565	3,324	29,189	89%
Retail	28,945	10,072	28,678	10,053	28,207	1,109	19,067	65%
Secured by mortgages on immovable property	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%
Covered bonds	-	-	-	-	-	-	-	0%
Collective investment undertakings	351	251	351	251	351	125	895	188%
Equity	1	7	1	7	1	4	31	606%
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%

	31 December 2023							
	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		
In millions of euros								
Central governments or central banks	6,847	270	6,823	270	8,382	129	2,303	27%
Regional government or local authorities	1,840	11	1,839	11	1,863	5	343	18%
Public sector entities	330	4	329	4	287	2	100	35%
Multilateral development banks	0	2	0	2	0	1	0	4%
International organisations	197	1	197	1	197	0	-	0%
Institutions	3,507	907	3,506	900	3,510	459	2,053	52%
Corporates	18,887	2,665	18,796	2,650	19,505	1,074	14,921	73%
Retail	25,047	10,022	24,764	10,004	23,855	995	15,649	63%
Secured by mortgages on immovable property	10,151	606	10,106	605	8,611	294	3,313	37%
Exposures in default	1,443	59	750	53	729	23	857	114%
Covered bonds	3	-	3	-	3	-	2	50%
Equity	6	9	6	9	6	5	101	999%
Other items	4,855	120	4,855	120	4,855	120	3,669	74%
TOTAL	73,378	14,892	72,238	14,845	72,069	3,215	44,026	58%

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

	31 December 2024												
	EAD												Of which unrated (*)
	In millions of euros	0%	20%	35%	50%	75%	100%	150%	370%	1250%	Others	Total	
Central governments or central banks	6,584	46	-	23	-	2,114	-	-	-	-	0	8,767	2,106
Regional government or local authorities	135	299	-	-	-	227	-	-	-	-	162	823	361
Public sector entities	16	122	-	15	-	45	0	-	-	-	1	198	48
Multilateral development banks	2	-	-	-	-	-	-	-	-	-	-	2	-
International organisations	118	-	-	-	-	-	-	-	-	-	-	118	-
Institutions	-	2,265	-	1,549	-	1,670	1	-	-	-	-	5,484	330
Corporates	-	3,300	-	1,084	-	28,099	405	-	-	-	-	32,889	26,986
Retail exposures	-	-	0	-	29,316	-	-	-	-	-	-	29,316	29,316
Exposures secured by mortgages on immovable property	-	-	7,802	864	1,708	368	0	-	-	-	102	10,845	9,553
Exposures in default	-	-	-	-	-	1,109	486	-	-	-	-	1,595	1,574
Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Units or shares in collective investment undertakings	1	-	-	0	-	31	-	-	-	-	444	476	450
Equity exposures	-	-	-	-	-	-	-	4	1	-	-	5	5
Other items	881	790	-	6,666	-	14,859	-	-	-	13,514	-	36,711	36,074
TOTAL	7,736	6,823	7,802	10,201	31,024	48,522	892	4	1	14,223	127,228	106,803	

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

	31 December 2023												
	EAD												Of which unrated (*)
	In millions of euros	0%	20%	35%	50%	75%	100%	150%	370%	1250%	Others	Total	
Central governments or central banks	6,199	11	-	0	-	2,301	-	-	-	-	-	8,511	2,100
Regional government or local authorities	681	1,040	-	24	-	123	-	-	-	-	-	1,868	669
Public sector entities	62	124	-	57	-	47	-	-	-	-	-	289	68
Multilateral development banks	1	-	-	0	-	-	-	-	-	-	-	1	-
International organisations	198	-	-	-	-	-	-	-	-	-	-	198	81
Institutions	-	1,298	-	1,785	-	857	29	-	-	-	-	3,969	396
Corporates	-	5,620	8	1,012	-	13,768	171	-	-	-	-	20,579	12,834
Retail exposures	-	-	0	-	24,849	-	-	-	-	-	-	24,850	24,818
Exposures secured by mortgages on immovable property	-	-	8,103	239	480	83	-	-	-	-	-	8,906	8,684
Exposures in default	-	-	-	-	-	541	211	-	-	-	-	751	718
Covered bonds	-	-	-	3	-	-	-	-	-	-	-	3	-
Equity exposures	-	-	-	-	-	-	-	3	7	-	-	10	383
Other items	41	70	-	0	-	2,700	-	-	-	2,164	-	4,975	4,604
TOTAL	7,182	8,162	8,112	3,120	25,329	20,420	411	3	7	2,538	75,284	55,356	

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

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

In millions of euros	31 December 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%	40%	40%	0%	0%	0%	0%	0%	0%	12%	0%	62,706	60,662

In millions of euros	31 December 2023														
	Total gross exposures	Total net exposures	Credit risk Mitigation techniques											Credit Risk	
			Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)				
			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 (%)	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 (%)						
Central governments and central banks	51,291	51,300	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%			0%
Institutions	12,913	11,686	0%	4%	4%	0%	0%	0%	0%	0%	0%	28%	0%	1,519	1,519
Corporates	131,333	104,122	3%	25%	23%	1%	1%	1%	0%	0%	0%	17%	0%	42,197	41,460
of which Corporates – SMEs	12,084	10,925	5%	43%	42%	1%	0%	1%	0%	0%	0%	15%	0%	5,386	4,986
of which Corporates – Specialised lending	22,234	18,843	0%	24%	19%	0%	5%	0%	0%	0%	0%	36%	0%	6,928	6,591
of which Corporates – Other	97,015	74,354	3%	23%	22%	1%	0%	1%	1%	0%	0%	13%	0%	29,883	29,883
Retail	93,971	91,945	1%	78%	78%	0%	0%	0%	0%	0%	0%	2%	0%	15,712	14,760
of which Retail – Immovable property SMEs	7,192	6,761	0%	87%	87%	0%	0%	0%	0%	0%	0%	3%	0%	1,862	1,463
of which Retail – Immovable property non-SMEs	64,317	64,330	0%	98%	98%	0%	0%	0%	0%	0%	0%	0%	0%	7,769	7,735
of which Retail – Qualifying revolving	-	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-	-
of which Retail –other SMEs	8,069	6,786	4%	20%	20%	0%	0%	1%	1%	0%	0%	22%	0%	2,264	1,746
of which Retail – other non-SMEs	14,393	14,067	1%	9%	9%	0%	0%	1%	0%	0%	0%	1%	0%	3,817	3,817
TOTAL	289,509	259,052	1%	38%	37%	0%	0%	0%	0%	0%	0%	9%	0%	59,602	57,914

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

<i>In millions of euros</i>	RWEA
	Total
31 December 2023	57,914
Asset size (+/-)	991
Asset quality (+/-)	(743)
Model updates (+/-)	1,924
Methodology and policy (+/-)	-
Acquisitions and disposals (+/-)	-
Foreign exchange movements (+/-)	328
Other (+/-)	249
31 December 2024	60,662

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

	31 December 2024											
	Performing exposures				Non-performing exposures							
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
<i>In millions of euros</i>												
Cash balances at central banks and other demand deposits	28,967	28,967	-	0	0	-	-	-	-	-	-	0
Loans and advances	243,312	241,749	1,562	5,855	2,554	487	718	902	752	144	299	5,815
Central banks	0	0	-	-	-	-	-	-	-	-	-	-
General governments	9,338	9,330	8	91	1	6	3	7	61	8	3	57
Credit institutions	16,898	16,898	1	63	0	0	0	2	-	-	61	63
Other financial corporations	8,258	8,221	38	418	288	10	4	13	73	0	28	418
Non-financial corporations	108,987	108,128	859	3,596	1,836	226	459	510	336	76	152	3,590
Of which SMEs	48,205	47,798	406	1,776	828	175	204	260	212	42	56	1,774
Households	99,831	99,173	657	1,688	428	244	251	370	281	60	54	1,687
Debt Securities	28,335	28,335	-	13	6	-	-	-	-	-	6	13
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	22,587	22,587	-	-	-	-	-	-	-	-	-	-
Credit institutions	5,158	5,158	-	-	-	-	-	-	-	-	-	-
Other financial corporations	569	569	-	10	4	-	-	-	-	-	6	10
Non-financial corporations	22	22	-	3	2	-	-	-	-	-	0	3
Off-balance sheet exposures	81,339			422								422
Central banks	-			-								-
General governments	1,703			0								0
Credit institutions	5,406			0								0
Other financial corporations	7,137			19								19
Non-financial corporations	49,495			354								354
Households	17,599			47								47
TOTAL	381,953	299,051	1,562	6,289	2,560	487	718	902	752	144	305	6,249

In millions of euros	31 December 2023											
	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	39,585	39,585	-	0	0	-	-	-	-	-	-	0
Loans and advances	243,549	242,498	1,052	4,598	1,836	419	401	770	607	104	460	4,503
Central banks	1	1	-	-	-	-	-	-	-	-	-	-
General governments	9,693	9,689	4	141	3	0	6	46	83	0	3	56
Credit institutions	14,202	14,202	0	67	0	-	0	2	-	-	65	67
Other financial corporations	7,815	7,796	19	402	279	6	3	8	76	0	30	402
Non-financial corporations	117,981	117,235	746	2,644	1,309	175	157	399	229	59	316	2,640
Of which SMEs	45,701	45,265	436	1,225	495	111	133	222	166	36	62	1,222
Households	93,857	93,574	282	1,344	245	237	236	315	220	45	46	1,337
Debt securities	23,356	23,356	-	14	6	-	-	-	-	-	7	14
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	18,262	18,262	-	-	-	-	-	-	-	-	-	-
Credit institutions	3,800	3,800	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1,181	1,181	-	12	6	-	-	-	-	-	6	12
Non-financial corporations	114	114	-	1	-	-	-	-	-	-	1	1
Off-balance-sheet exposures	77,227			332								332
Central banks	-			-								-
General governments	1,853			47								47
Credit institutions	2,718			2								2
Other financial corporations	9,743			11								11
Non-financial corporations	47,775			231								231
Households	15,137			41								41
TOTAL	383,717	305,439	1,052	4,943	1,842	419	401	770	607	104	467	4,848

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

In millions of euros	31 December 2024		31 December 2023	
	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	0	3	0
Residential immovable property	0	0	1	0
Commercial Immovable property	1	0	1	0
Movable property (auto, shipping, etc.)	-	-	-	-
Equity and debt instruments	0	-	0	-
Other	-	-	-	-
TOTAL	1	0	3	0

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

In millions of euros	31 December 2024										31 December 2025
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Own fund requirements				Counterfactual buffer rate (%)	Counterfactual 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	Own funds requirements (%)	
Breakdown by country											
Europe	99,632	186,320			2,732	10,493	62	34	10,589	88.9%	
of which Germany	9,154	4,401			0	633	0	0	633	5.3%	0.8%
of which Belgium	23,126	135,077			2,645	4,127	0	33	4,160	34.9%	1.0%
of which Bulgaria	1	23			0	1	0	0	1	0.0%	2.0%
of which Cyprus	0	257			0	10	0	0	10	0.1%	1.0%
of which Croatia	0	58			0	2	0	0	2	0.0%	1.5%
of which Denmark	339	2,265			0	69	0	0	69	0.6%	2.5%
of which Estonia	0	36			0	2	0	0	2	0.0%	1.5%
of which France	15,895	3,000			31	1,055	62	1	1,118	9.4%	1.0%
of which Hungary	200	343			0	19	0	0	19	0.2%	0.5%
of which Ireland	193	494			0	53	0	0	53	0.4%	1.5%
of which Iceland	0	0			0	0	0	0	0	0.0%	2.5%
of which Latvia	0	2			0	0	0	0	0	0.0%	0.5%
of which Lithuania	1	6			0	0	0	0	0	0.0%	1.0%
of which Luxembourg	2,208	20,507			0	832	0	0	832	7.0%	0.5%
of which Norway	425	464			0	45	0	0	45	0.4%	2.5%
of which The Netherlands	5,154	4,319			7	452	0	0	452	3.8%	2.0%
of which Romania	943	61			0	53	0	0	53	0.4%	1.0%
of which Czech Republic	873	50			0	51	0	0	51	0.4%	1.3%
of which United Kingdom	14,134	7,327			28	1,164	0	0	1,164	9.8%	2.0%
of which Slovakia	304	22			0	17	0	0	17	0.1%	1.5%
of which Slovenia	0	9			0	0	0	0	0	0.0%	0.5%
of which Sweden	599	1,035			0	56	0	0	56	0.5%	2.0%
North America	24	2,769			276	103	0	27	130	1.1%	
Asia Pacific	170	1,322			0	88	0	0	88	0.7%	
of which Australia	3	69			0	2	0	0	2	0.0%	1.0%
of which Hong Kong	4	88			0	5	0	0	5	0.0%	0.5%
of which Republic of South Korea	0	20			0	1	0	0	1	0.0%	1.0%
of which Chile	149	78			0	11	0	0	11	0.1%	0.5%
of which Armenia	0	0			0	0	0	0	0	0.0%	1.5%
Rest of the World	14,641	4,505			0	1,087	12	0	1,099	9.2%	
TOTAL	114,467	194,917			3,008	11,771	74	61	11,906	100.0%	

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

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

Counterparty credit risk

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

In millions of euros	31 December 2024					
	Risk weight					Total exposure value
	0%	20%	50%	75%	100%	
Central governments or central banks	1	-	-	-	-	1
Institutions	-	2	-	-	131	133
Corporates	-	-	0	-	100	100
Retail	-	-	-	2	-	2
TOTAL	1	2	0	2	230	235

In millions of euros	31 December 2023					
	Risk weight					Total exposure value
	0%	20%	50%	75%	100%	
Central governments or central banks	-	-	23	-	-	23
Institutions	-	307	-	-	6	313
Corporates	-	-	0	-	81	81
Retail	-	-	-	2	-	2
TOTAL	-	307	23	2	87	419

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

	RWEA - Counterparty credit risk	Capital Requirements - Counterparty credit risk
	Total	Total
<i>In millions of euros</i>		
31 December 2023	679	54
Asset size	75	6
Credit quality of counterparties	(72)	(6)
Model updates (IMM only)	116	9
Methodology and policy (IMM only)	-	-
Acquisitions and disposals	-	-
Foreign exchange movements	-	-
Other	(31)	(2)
31 December 2024	767	61

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 2023	154	518	81	-	-	-	752	60
Regulatory adjustment	83	21	29	-	-	-	133	11
Movement in risk levels	(54)	78	(38)	-	-	-	(13)	(1)
Model update	-	-	-	-	-	-	-	-
Methodology and policy	(11)	(65)	(10)	-	-	-	(86)	(7)
Acquisitions and disposals	-	-	-	-	-	-	-	-
Foreign exchange movements	-	-	-	-	-	-	-	-
Regulatory adjustment	(15)	15	(8)	-	-	-	(7)	(1)
31 December 2024	158	566	54	-	-	-	778	62

Liquidity risk

Quantitative information of LCR (EU LIQ1) *

In millions of euros	Unweighted value				Weighted value			
	31 December 2024	30 September 2024	30 June 2024	31 March 2024	31 December 2024	30 September 2024	30 June 2024	31 March 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)					33,646	33,597	34,521	36,847
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	130,756	126,824	124,382	123,090	7,628	7,541	7,663	7,866
<i>Stable deposits</i>	81,778	80,272	79,370	78,879	4,089	4,014	3,968	3,944
<i>Less stable deposits</i>	48,978	46,553	45,012	44,211	3,539	3,527	3,695	3,922
Unsecured wholesale funding	32,067	31,791	30,480	30,141	15,816	15,492	13,887	13,221
<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	9,854	9,858	9,787	9,685	2,307	2,309	2,295	2,273
<i>Non-operational deposits (all counterparties)</i>	21,661	21,447	20,201	19,979	12,958	12,697	11,100	10,472
<i>Unsecured debt</i>	551	486	492	477	551	486	492	477
Secured wholesale funding					4,657	5,318	7,507	9,069
Additional requirements	34,299	34,679	35,193	35,643	5,774	5,879	6,060	6,101
<i>Outflows related to derivative exposures and other collateral requirements</i>	1,732	1,817	1,818	1,847	1,732	1,817	1,845	1,874
<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
<i>Credit and liquidity facilities</i>	32,566	32,862	33,374	33,796	4,042	4,061	4,215	4,228
Other contractual funding obligations	4,060	3,943	3,980	4,010	4,060	3,943	3,980	4,010
Other contingent funding obligations	16,590	16,671	16,612	16,463	257	265	262	254
TOTAL CASH OUTFLOWS					38,192	38,437	39,360	40,522
CASH - INFLOWS								
Secured lending (e.g. reverse repos)	5,027	4,991	3,990	3,843	172	123	120	215
Inflows from fully performing exposures	12,658	12,496	12,859	12,758	10,099	9,887	10,284	10,176
Other cash inflows	-	-	-	-	-	-	-	-
TOTAL CASH INFLOWS	17,686	17,487	16,849	16,601	10,270	10,010	10,404	10,391
Inflows subject to 75% cap	17,686	17,487	16,849	16,601	10,270	10,010	10,404	10,391
LIQUIDITY BUFFER					33,646	33,597	34,521	36,847
TOTAL NET CASH OUTFLOWS					27,922	28,427	28,956	30,131
LIQUIDITY COVERAGE RATIO					122%	119%	120%	123%

(*) 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)

	31 December 2024				
	In millions of euros	Unweighted value by residual maturity			Weighted value
		No maturity	< 6 months	6 months to < 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	-	-	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		-	-	0	0
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	0	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)

In millions of euros	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

In millions of euros	31 December 2023					
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Loans and advances	7,906	58,510	99,493	79,164	-	245,073
Debt securities	-	2,383	6,506	14,913	-	23,803
TOTAL	7,906	60,893	106,000	94,077	-	268,876



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