

BNP PARIBAS FORTIS SA/NV

ADDITIONAL PILLAR 3 DISCLOSURE FOR THE YEAR 2020



BNP PARIBAS

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This document contains additional quantitative Pillar 3 disclosures that completes information published in the Pillar 3 report of BNP Paribas Fortis for the year 2020.

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Capital adequacy

Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

In millions of euros	Country	31 December 2020									
		General credit exposures		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value IRB	Exposure value for SA	Exposure value IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
	BULGARIA	0	73	-	-	3	-	-	3	0.03%	0,500%
	LUXEMBOURG	1,019	19,941	-	-	688	0	-	688	7.58%	0,250%
	NORWAY	220	638	-	-	30	-	-	30	0.33%	1.00%
	SLOVAKIA	121	32	-	-	8	-	-	8	0.09%	1.00%
	CZECH REPUBLIC	358	46	-	-	23	-	-	23	0.26%	0,500%
	Europe	57,537	168,845	231	4,211	7,894	86	57	8,037	88.50%	
	North America	84	2,838	646	-	71	-	44	115	1.27%	
	HONG-KONG	8	54	-	-	2	-	-	2	0.02%	1.00%
	Asia Pacific	36	995	2	-	44	-	0	44	0.49%	
	Rest of World	12,376	5,467	-	-	874	10	-	885	9.74%	
	Total	70,033	178,145	879	4,211	8,884	96	101	9,081	100%	

In millions of euros	Country	31 December 2019									
		General credit exposures		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value IRB	Exposure value for SA	Exposure value IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
	BULGARIA	1	107	-	-	4	-	-	4	0.04%	0,500%
	DANEMARK	221	319	-	-	29	-	-	29	0.32%	1,000%
	FRANCE	11,884	2,661	-	-	782	113	-	895	9.86%	0,250%
	IRLANDE	32	253	-	-	18	-	-	18	0.19%	1,000%
	ICELAND	0	0	-	-	0	-	-	0	0.00%	1,750%
	LITHUANIA	1	5	-	-	1	-	-	1	0.01%	1,000%
	NORWAY	238	339	-	-	22	-	-	22	0.24%	2,500%
	UNITED KINGDOM	6,457	5,582	-	94	562	-	1	563	6.20%	1,000%
	SLOVAKIA	126	50	-	-	9	-	-	9	0.10%	1,500%
	SWEDEN	215	821	-	-	43	-	-	43	0.47%	2,500%
	CZECH REPUBLIC	358	26	-	-	23	-	-	23	0.26%	1,500%
	Europe	56,189	164,828	-	4,550	7,777	113	74	7,964	87.73%	
	North America	128	2,826	-	885	79	-	16	94	1.04%	
	HONG-KONG	7	72	-	-	5	-	-	5	0.06%	2,000%
	Asia Pacific	66	1,046	-	3	53	-	0	53	0.58%	
	Rest of World	14,099	6,149	-	-	958	9	-	967	10.65%	
	Total	70,482	174,850	-	5,437	8,866	122	90	9,079	100%	

Credit risk

Exposure to credit risk by asset class

In millions of euros	31 December 2020	31 December 2019
	Gross exposure	Gross exposure
Central governments or central banks	64,878	19,175
Institutions	15,798	20,383
Corporates	112,753	107,883
<i>Of which: Specialised lending</i>	16,790	16,12
<i>Of which: SMEs</i>	2,838	2,853
Retail	89,019	87,588
<i>Secured by real estate property SMEs</i>	7,146	6,903
<i>Secured by real estate property Non-SMEs</i>	60,784	59,669
<i>Qualifying revolving (Retail)</i>	490	498
<i>Other Retail SMEs</i>	6,853	7,109
<i>Other Retail Non-SMEs</i>	13,746	13,409
Other Items	469	444
Total IRB approach	282,918	235,474
Central governments or central banks	7,413	6,118
Regional governments or local authorities	1,305	1,340
Public sector entities	255	236
Multilateral development banks	0	0
International organisations	0	0
Institutions	6,053	13,162
Corporates	22,708	23,996
<i>Of which: SMEs</i>	4,050	3,966
Retail	25,232	26,011
<i>Of which: SMEs</i>	18,823	19,276
Exposures secured by mortgages on immovable property	5,780	6,387
<i>Of which: SMEs</i>	1,586	2,167
Exposures un default	2,128	2,069
Other Exposures	18,662	17,075
Total Standardised approach	89,542	96,407
Total	372,460	331,881

IRBA exposure by PD scale and asset class – Sovereigns, Financial institutions and Corporates

In millions of euros	31 December 2020											
	PD range	Balance sheet exposure	Off-balance sheet exposure	Average off-balance sheet CCF	EAD	Average PD	Average LGD	Average maturity	RWAs	Average RW	Expected Loss	Provisions
Central governments and central banks	0,00 < 0,15	63,849	269	52%	63,990	0.01%	1%	2	98	0.15%	0	
	0,15 < 0,25	0	0	67%	0	0.21%	24%	1	0	23.24%	0	
	0,25 < 0,50	49	3	45%	51	0.33%	3%	2	2	3.89%	0	
	0,50 < 0,75	8	0	50%	8	0.69%	3%	2	0	5.60%	0	
	0,75 < 2,50	77	11	30%	80	1.94%	2%	3	6	7.38%	0	
	2,50 < 10,00	32	47	55%	58	6.05%	1%	4	3	5.05%	0	
	10,00 < 100,00	297	236	55%	428	12.22%	3%	4	72	16.81%	2	
100,00	0	-	0%	0	100.00%	6%	4	0	62.24%	-		
Sub-Total		64,312	567	53%	64,614	0.10%	1%	2	181	0.28%	2	5
Institutions	0,00 < 0,15	11,340	2,243	31%	12,059	0.04%	12%	5	1,098	9.11%	1	
	0,15 < 0,25	376	78	21%	394	0.19%	14%	4	62	15.75%	0	
	0,25 < 0,50	379	136	35%	431	0.32%	12%	4	75	17.39%	0	
	0,50 < 0,75	316	109	24%	344	0.61%	9%	4	63	18.26%	0	
	0,75 < 2,50	387	191	51%	491	1.24%	20%	3	231	47.11%	1	
	2,50 < 10,00	83	47	28%	99	4.29%	14%	3	340	344.92%	1	
	10,00 < 100,00	4	9	9%	5	15.97%	42%	1	12	238.05%	0	
100,00	99	0	67%	99	100.00%	64%	4	14	14.31%	63		
Sub-Total		12,985	2,813	32%	13,921	0.85%	12%	5	1,896	13.62%	66	67
Corporates	0,00 < 0,15	9,852	14,823	49%	17,253	0.07%	31%	3	3,409	19.76%	4	
	0,15 < 0,25	6,050	4,813	43%	8,167	0.18%	30%	3	2,705	33.12%	4	
	0,25 < 0,50	10,910	6,824	56%	14,971	0.35%	23%	3	5,109	34.13%	12	
	0,50 < 0,75	5,217	8,357	23%	7,241	0.65%	17%	3	2,408	33.26%	8	
	0,75 < 2,50	15,767	9,325	38%	19,581	1.41%	17%	3	8,256	42.16%	48	
	2,50 < 10,00	9,802	5,685	45%	12,460	4.55%	22%	3	9,455	75.89%	125	
	10,00 < 100,00	1,487	1,171	54%	2,124	15.68%	17%	3	1,804	84.92%	60	
100,00	2,230	441	39%	2,408	100.00%	45%	2	1,149	47.72%	147		
Sub-Total		61,314	51,439	43%	84,205	4.41%	23%	3	34,295	40.73%	1,407	1,376
Total		138,611	54,819	42%	162,740	2.39%	13.31%	3	36,372	22.35%	1,476	1,447

In millions of euros	31 December 2019											
	PD range	Balance sheet exposure	Offbalance sheet exposure	Average off-balance sheet CCF	EAD	Average PD	Average LGD	Average maturity	RWAs	Average RW	Expected Loss	Provisions
Central governments and central banks	0,00 < 0,15	18,014	288	53%	18,167	0.01%	1%	4	65	0.36%	0	
	0,15 < 0,25	-	0	50%	0	0.21%	13%	1	0	11.27%	0	
	0,25 < 0,50	43	21	73%	58	0.33%	3%	3	3	5.30%	0	
	0,50 < 0,75	36	1	16%	36	0.69%	2%	3	1	3.41%	0	
	0,75 < 2,50	160	17	69%	172	1.46%	24%	2	75	43.70%	0	
	2,50 < 10,00	106	76	75%	164	7.04%	2%	3	17	10.31%	0	
	10,00 < 100,00	274	139	75%	377	12.60%	3%	4	62	16.32%	2	
100,00	0	-	0%	0	100.00%	5%	4	0	62.26%	0		
Sub-Total		18,634	541	63%	18,974	0.34%	2%	4	223	1.18%	3	4
Institutions	0,00 < 0,15	15,755	2,199	22%	16,370	0.04%	12%	5	1,766	10.10%	1	
	0,15 < 0,25	507	28	21%	520	0.18%	10%	4	63	12.16%	0	
	0,25 < 0,50	346	10	39%	392	0.30%	17%	4	93	23.75%	0	
	0,50 < 0,75	357	230	27%	422	0.57%	13%	4	144	34.13%	0	
	0,75 < 2,50	356	266	44%	474	1.26%	18%	3	205	43.20%	1	
	2,50 < 10,00	76	35	37%	90	4.64%	17%	2	54	59.48%	1	
	10,00 < 100,00	4	1	25%	4	14.13%	28%	3	6	155.07%	0	
100,00	113	0	23%	113	100.00%	63%	4	14	12.52%	69		
Sub-Total		17,515	2,869	29%	18,386	0.73%	14%	5	2,345	12.76%	72	72
Corporates	0,00 < 0,15	9,967	14,352	58%	18,446	0.08%	30%	3	3,693	20.02%	4	
	0,15 < 0,25	6,471	4,651	46%	8,676	0.18%	29%	3	2,832	32.64%	5	
	0,25 < 0,50	9,639	5,773	52%	12,906	0.35%	25%	3	4,851	37.58%	11	
	0,50 < 0,75	5,149	8,829	22%	7,152	0.65%	17%	3	2,385	33.36%	8	
	0,75 < 2,50	16,824	7,982	37%	20,064	1.39%	18%	3	8,927	44.49%	50	
	2,50 < 10,00	9,845	4,725	49%	12,218	4.61%	21%	3	9,104	74.51%	119	
	10,00 < 100,00	1,038	242	44%	1,150	17.03%	21%	3	1,229	106.86%	39	
100,00	1,884	512	56%	2,179	100.00%	44%	2	1,028	47.17%	1,087		
Sub-Total		60,816	47,067	45%	82,791	4.03%	23%	3	34,049	41.13%	1,323	1,278
Total		96,964	50,477	44%	120,150	2.94%	18.40%	3	36,617	30.48%	1,398	1,355

Standardised credit risk exposure at default by risk weight

<i>Risk Weight In millions of euros</i>	31 December 2020									
	Exposure at default									
	0 %	20 %	35 %	50 %	75 %	100 %	150 %	Others	of which unrated	Total
Central governments or central banks	5,482	15	-	16	-	2,011	-	-	1,790	7,524
Regional governments or local authorities	337	758	-	4	-	131	-	-	331	1,230
Public sector entities	18	164	-	8	-	10	-	-	25	199
Multilateral development banks	0	0	-	0	-	-	-	-	-	0
Institutions	116	1,964	-	2,345	-	686	0	-	386	5,110
Corporates	29	3,849	12	1,059	-	16,526	131	-	16,526	21,608
Retail	-	-	0	-	21,703	-	-	-	21,680	21,703
Exposures secured by mortgages on immovable property	-	-	3,015	490	948	182	1	-	4,165	4,637
Exposures in default	-	-	-	-	-	802	346	-	1,107	1,148
Other Exposures	-	21	-	0	-	2,974	5	15,714	18,466	18,714
Total	5,983	6,771	3,027	3,923	22,651	23,320	484	15,714	63,474	81,874

<i>Risk Weight In millions of euros</i>	31 December 2019									
	Exposure at default									
	0 %	20 %	35 %	50 %	75 %	100 %	150 %	Others	of which unrated	Total
Central governments or central banks	4,025	8	-	14	-	2,019	-	-	780	6,067
Regional governments or local authorities	363	707	-	6	-	182	-	-	319	1,258
Public sector entities	19	144	-	7	-	17	-	-	18	188
Multilateral development banks	-	-	-	0	-	-	-	-	-	0
Institutions	305	3,028	-	3,389	-	665	1	-	715	7,387
Corporates	1	4,181	19	907	-	17,801	139	-	16,511	23,048
Retail	-	-	0	0	22,318	-	-	-	22,318	22,318
Exposures secured by mortgages on immovable property	-	-	2,766	638	1,415	293	2	-	4,499	5,114
Exposures in default	-	-	-	-	-	928	292	-	1,175	1,220
Other Exposures	-	26	-	0	-	2,933	10	14,153	16,821	17,121
Total	4,714	8,094	2,784	4,960	23,733	24,838	444	14,153	63,157	83,720

Defaulted exposures and provisions by asset class

In millions of euros	31 December 2020				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
Central governments or central banks	0	64,878	64,878	-	(5)
Institutions	99	15,700	15,798	(63)	(4)
Corporates	2,671	110,082	112,753	(1,112)	(264)
Retail	1,156	87,864	89,019	(374)	(140)
Secured by real estate property	630	67,300	67,930	(103)	(64)
of which SME	154	6,992	7,146	(38)	(19)
of which non-SME	475	60,309	60,784	(65)	(46)
Qualifying revolving	17	473	490	(7)	(4)
Other Retail	509	20,090	20,599	(264)	(72)
of which SME	176	6,677	6,853	(110)	(24)
of which non-SME	333	13,413	13,746	(154)	(48)
Other Items	-	469	469	-	-
Total IRB approach	3,926	278,992	282,918	(1,549)	(412)
Central governments or central banks	6	7,413	7,418	(2)	(17)
Regional governments or local authorities	5	1,305	1,310	(2)	(1)
Public sector entities	8	255	262	(2)	(1)
Multilateral development banks	-	0	0	-	-
International organisations	-	0	0	-	-
Institutions	5	6,053	6,058	(0)	(5)
Corporates	681	22,708	23,390	(273)	(112)
Of which SME	166	4,050	4,216	(79)	(34)
Retail	1,205	25,232	26,437	(638)	(209)
Of which SME	1,002	18,823	19,825	(572)	(157)
Exposures secured by mortgages on immovable property	171	5,780	5,951	(35)	(59)
Of which SME	68	1,586	1,653	(18)	(32)
Other Items	1	18,715	18,715	0	(1)
Total Standardised approach	2,082	87,461	89,542	(952)	(406)
TOTAL	6,007	366,452	372,460	(2,501)	(818)

<i>In millions of euros</i>	31 December 2019				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
Central governments or central banks	0	19,175	19,175	(0)	(4)
Institutions	113	20,270	20,383	(69)	(3)
Corporates	2,396	105,487	107,883	(1,095)	(183)
Retail	1,198	86,391	87,588	(353)	(134)
<i>Secured by real estate property</i>	821	65,751	66,572	(144)	(57)
<i>of which SME</i>	242	6,661	6,903	(72)	(13)
<i>of which non-SME</i>	579	59,090	59,669	(73)	(44)
Qualifying revolving	12	486	498	(7)	(4)
Other Retail	364	20,154	20,518	(202)	(73)
<i>of which SME</i>	135	6,974	7,109	(75)	(23)
<i>of which non-SME</i>	229	13,180	13,409	(28)	(50)
Other Items	-	444	444	-	-
Total IRB approach	3,707	231,767	235,474	(1,517)	(325)
Central governments or central banks	5	6,118	6,122	(0)	(12)
Regional governments or local authorities	4	1,340	1,345	(1)	(1)
Public sector entities	3	236	239	(2)	(1)
Multilateral development banks	-	0	0	-	-
<i>Institutions</i>	6	13,162	13,168	(0)	(11)
Corporates	610	23,996	24,605	(146)	(77)
<i>of which SME</i>	162	3,966	4,128	(72)	(27)
Retail	1,253	26,011	27,264	(631)	(212)
<i>of which SME</i>	1,063	19,276	20,339	(540)	(150)
Exposures secured by mortgages on immovable property	146	6,387	6,533	(45)	(62)
<i>of which SME</i>	120	2,167	2,288	(35)	(33)
Other Items	6	17,125	17,130	(5)	(0)
Total Standardised approach	2,032	94,375	96,407	(830)	(377)
TOTAL	5,739	326,142	331,881	(2,347)	(702)

Defaulted exposures and provisions by industry

	31 December 2020				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
<i>In millions of euros</i>					
Agriculture and Food	397	13,523	13,920	(158)	(67)
Insurance	11	525	536	(5)	(1)
Chemicals excluding Pharmaceuticals	52	2,790	2,842	(16)	(5)
Building & Public Works	852	10,313	11,165	(427)	(45)
Retailers	248	6,922	7,170	(132)	(42)
Energy excl. Electricity	55	2,362	2,417	(35)	(1)
Equipment excl. IT and Electronics	104	6,840	6,944	(51)	(28)
Finance	137	74,923	75,060	(79)	(39)
Real Estate	691	25,569	26,261	(122)	(56)
Information Technologies and Electronics	26	1,827	1,854	(17)	(4)
Metals and Mining	107	5,275	5,381	(37)	(26)
Wholesale and Trading	552	11,515	12,067	(324)	(83)
Health and Pharmaceuticals	50	6,827	6,877	(23)	(16)
Business Services	797	37,906	38,703	(334)	(83)
Communication Services	18	3,590	3,608	(9)	(7)
Transportation & Logistics	240	9,050	9,290	(86)	(43)
Utilities (Electricity, Gas, Water, etc)	13	10,608	10,622	(4)	(13)
Sovereign and public sector	9	23,096	23,106	(3)	(12)
Retail	1,188	97,501	98,688	(433)	(190)
Other	459	15,491	15,950	(208)	(59)
TOTAL	6,007	366,452	372,460	(2,501)	(818)

	31 December 2019				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
<i>In millions of euros</i>					
Agriculture and Food	278	9,586	9,864	(110)	(50)
Insurance	6	386	392	(4)	(1)
Chemicals excluding Pharmaceuticals	20	2,818	2,838	(16)	(4)
Building & Public Works	789	9,811	10,600	(389)	(38)
Retailers	214	7,726	7,940	(106)	(25)
Energy excl. Electricity	68	2,389	2,457	(38)	(0)
Equipment excl. IT and Electronics	102	6,107	6,210	(57)	(18)
Finance	157	39,234	39,390	(88)	(39)
Real Estate	418	23,701	24,118	(143)	(41)
Information Technologies and Electronics	31	1,921	1,951	(16)	(4)
Metals and Mining	125	5,052	5,177	(38)	(12)
Wholesale and Trading	760	13,599	14,359	(378)	(103)
Health and Pharmaceuticals	24	4,128	4,152	(14)	(8)
Business Services	633	29,272	29,905	(236)	(56)
Communication Services	20	3,442	3,462	(8)	(4)
Transportation & Logistics	202	9,401	9,603	(87)	(32)
Utilities (Electricity, Gas, Water, etc)	35	9,963	9,998	(12)	(10)
Sovereign and public sector	6	22,659	22,665	(1)	(10)
Retail	1,369	98,323	99,692	(423)	(211)
Other	480	26,625	27,105	(184)	(37)
TOTAL	5,739	326,142	331,881	(2,347)	(702)

Defaulted exposures and provisions by geographical breakdown

In millions of euros		31 December 2020				
		Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
		Defaulted exposures	No non-defaulted exposures	Total		
Europe		4,824	333,684	338,508	(1,791)	(591)
Of which	France	698	23,718	24,417	(239)	(50)
	Belgium	3,067	206,614	209,681	(1,038)	(303)
	Luxembourg	176	31,672	31,848	(77)	(51)
	Italy	167	10,568	10,735	(89)	(62)
	United Kingdom	190	15,766	15,956	(123)	(38)
	Germany	219	13,064	13,283	(79)	(26)
	Netherlands	62	11,172	11,234	(24)	(21)
	Other European Countries	246	21,109	21,354	(122)	(41)
North America		18	4,131	4,149	(7)	(3)
Asia Pacific		3	1,476	1,480	(2)	(1)
Rest of the World		1,161	27,161	28,322	(701)	(223)
Of which	Turkey	75	19,505	20,219	(411)	(212)
Total		6,007	366,452	372,460	(2,501)	(818)

In millions of euros		31 December 2019				
		Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
		Defaulted exposures	No non-defaulted exposures	Total		
Europe		4,314	291,697	296,012	(1,613)	(474)
Of which	France	560	34,569	35,129	(190)	(39)
	Belgium	2,684	165,556	168,240	(961)	(243)
	Luxembourg	238	22,985	23,223	(82)	(42)
	Italy	149	10,540	10,689	(48)	(53)
	United Kingdom	177	16,195	16,372	(132)	(31)
	Germany	154	14,513	14,667	(72)	(27)
	Netherlands	92	9,056	9,147	(38)	(18)
	Other European countries	261	18,283	18,544	(89)	(27)
North America		19	3,928	3,946	(8)	(4)
Asia Pacific		4	1,628	1,632	(2)	(2)
Rest of the World		1,402	28,888	30,291	(724)	(223)
Of which	Turkey	906	20,883	21,789	(435)	(211)
Total		5,739	326,142	331,881	(2,347)	(702)

Standardised credit risk exposures by standard exposure class

In millions of euros	31 December 2020					
	Gross exposure		EAD		RWAs	Average RWA
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	7,400	13	7,522	3	2,026	26.92%
Regional governments or local authorities	1,270	35	1,221	9	284	23.12%
Public sector entities	227	28	193	7	46	23.25%
Multilateral development banks	0	0	0	0	0	40.96%
International organisations	0	0	0	0	0	20.00%
Institutions	4,736	1,317	4,734	376	2,251	44.04%
Corporates	20,210	2,498	20,747	860	17,707	81.95%
Retail	21,321	3,911	20,244	1,458	13,432	61.89%
Exposures secured by mortgages on immovable property	5,062	717	4,285	352	2,035	43.88%
Exposures un default	1,991	91	1,100	48	1,321	115.08%
Other Exposures	18,715	-	18,714	-	13,046	69.69%
TOTAL	80,932	8,610	78,760	3,113	52,147	63.69%

In millions of euros	31 December 2019					
	Gross exposure		EAD		RWAs	Average RWA
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	6,099	19	6,062	5	2,028	33.43%
Regional governments or local authorities	1,315	25	1,250	8	326	25.92%
Public sector entities	219	17	184	4	50	26.39%
Multilateral development banks	0	0	0	0	0	50.00%
Institutions	5,764	7,398	5,762	1,625	2,966	40.16%
Corporates	21,308	2,688	22,034	1,013	19,021	82.53%
Retail	21,809	4,202	20,628	1,690	13,837	62.00%
Exposures secured by mortgages on immovable property	5,456	931	4,664	450	2,414	47.20%
Exposures un default	1,963	69	1,183	37	1,366	111.95%
Other Exposures	17,125	0	17,121	0	12,015	70.13%
TOTAL	81,058	15,350	78,888	4,832	54,022	64.53%

Counterparty credit risk

IRBA bilateral counterparty credit risk exposures

In millions of euros	31 December 2020						
	PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks	Sub-total	1,070	0.01%	1%	5	5	0%
Institutions	0,00 < 0,15	2,057	0.03%	14%	2	130	6%
	0,15 < 0,25	77	0.17%	10%	5	12	16%
	0,25 < 0,50	82	0.32%	11%	5	18	22%
	0,50 < 0,75	16	0.74%	11%	5	5	29%
	0,75 < 2,50	37	1.18%	16%	4	14	39%
	2,50 < 10,00	3	3.07%	80%	1	9	268%
	Sub-total	2,272	0.07%	14%	2	188	8%
Corporates	0,00 < 0,15	3,271	0.10%	43%	1	705	22%
	0,15 < 0,25	414	0.19%	19%	4	109	26%
	0,25 < 0,50	322	0.42%	29%	4	178	55%
	0,50 < 0,75	292	0.68%	30%	4	224	77%
	0,75 < 2,50	183	1.41%	28%	2	128	70%
	2,50 < 10,00	89	4.52%	31%	2	90	100%
	10,00 < 100,00	24	20.48%	21%	4	24	98%
	100,00	79	100.00%	86%	5	1	1%
	Sub-total	4,674	2.08%	38%	2	1,459	31%
Retail	Sub-total	0	0.28%	79%	0	0	40%
Total		8,016	1.24%	26%	2	1,651	21%

In millions of euros	31 December 2019						
	PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks	Sub-total	825	0.01%	2%	4	3	0%
Institutions	0,00 < 0,15	1,840	0.03%	15%	2	116	6%
	0,15 < 0,25	62	0.17%	11%	5	10	16%
	0,25 < 0,50	67	0.32%	11%	5	15	22%
	0,50 < 0,75	10	0.54%	13%	5	3	31%
	0,75 < 2,50	36	1.14%	16%	5	17	48%
	2,50 < 10,00	4	3.07%	80%	1	11	271%
	Sub-total	2,019	0.07%	14%	2	173	9%
Corporates	0,00 < 0,15	3,177	0.08%	44%	1	614	19%
	0,15 < 0,25	227	0.18%	28%	4	74	33%
	0,25 < 0,50	269	0.42%	30%	4	161	60%
	0,50 < 0,75	139	0.68%	28%	5	106	76%
	0,75 < 2,50	181	1.38%	31%	2	140	77%
	2,50 < 10,00	135	4.70%	36%	3	183	136%
	10,00 < 100,00	21	21.37%	18%	4	20	97%
	100,00	77	100.00%	98%	4	7	9%
	Sub-total	4,225	2.25%	41%	2	1,305	31%
Retail	Sub-total	0	0.69%	80%	0	0	41%
Total		7,069	1.37%	29%	2	1,481	21%

Standardised bilateral counterparty credit risk exposures

	31 December 2020					
	EAD					RWA
	20 %	50%	75 %	100 %	Total	
<i>In millions of euros</i>						
Central governments or central banks	-	68	-	-	68	34
Institutions	301	-	-	11	312	71
Corporate	-	0	-	151	151	151
Retail	-	-	9	-	9	7
Total	301	68	9	162	541	263

	31 December 2019					
	EAD					RWA
	20 %	50%	75 %	100 %	Total	
<i>In millions of euros</i>						
Institutions	456	-	-	7	463	98
Corporate	-	0	-	84	84	84
Retail	-	-	27	-	27	20
Total	456	0	0	27	574	202