

BNP PARIBAS FORTIS SA/NV

# ADDITIONAL PILLAR 3 DISCLOSURE FOR THE YEAR 2018



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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 2018.

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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 2018									
		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		
	ICELAND	0	0	-	-	0	-	-	0	0.00%	1250%
	LITHUANIA	0	7	-	-	1	-	-	1	0.01%	0.500%
	NORWAY	205	154	-	-	22	-	-	22	0.25%	2.000%
	UNITED KINGDOM	5,892	5,903	-	97	612	-	1	613	6.68%	1000%
	SLOVAKIA	124	21	-	-	8	-	-	8	0.09%	1,250%
	SWEDEN	175	483	-	-	34	-	-	34	0.37%	2,000%
	CZECH REPUBLIC	334	5	-	-	21	-	-	21	0.23%	1000%
	<b>Europe</b>	<b>53,031</b>	<b>159,250</b>	<b>-</b>	<b>997</b>	<b>7,828</b>	<b>110</b>	<b>17</b>	<b>7,955</b>	<b>86.67%</b>	
	<b>North America</b>	<b>198</b>	<b>3,236</b>	<b>-</b>	<b>1,334</b>	<b>120</b>	<b>-</b>	<b>35</b>	<b>154</b>	<b>1.68%</b>	
	HONG-KONG	8	117	-	-	8	-	-	8	0.09%	1875%
	<b>Asia Pacific</b>	<b>90</b>	<b>804</b>	<b>-</b>	<b>3</b>	<b>66</b>	<b>-</b>	<b>0</b>	<b>66</b>	<b>0.72%</b>	
	<b>Rest of World</b>	<b>14,823</b>	<b>5,416</b>	<b>-</b>	<b>-</b>	<b>996</b>	<b>7</b>	<b>-</b>	<b>1,003</b>	<b>10.93%</b>	
	<b>Total</b>	<b>68,141</b>	<b>168,706</b>	<b>-</b>	<b>2,334</b>	<b>9,009</b>	<b>117</b>	<b>52</b>	<b>9,178</b>	<b>100%</b>	

In millions of euros	Country	31 December 2017									
		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		
	ICELAND	0	0	-	-	0	-	-	0	0.00%	125%
	NORWAY	27	71	-	-	6	-	-	6	0.07%	1.50%
	SLOVAKIA	109	22	-	-	7	-	-	7	0.08%	0.50%
	SWEDEN	39	341	-	-	17	-	-	17	0.18%	2.00%
	CZECH REPUBLIC	316	57	-	-	24	-	-	24	0.26%	0.50%
	<b>Europe</b>	<b>52,517</b>	<b>151,431</b>	<b>-</b>	<b>1,369</b>	<b>7,734</b>	<b>89</b>	<b>13</b>	<b>7,836</b>	<b>84.69%</b>	
	<b>North America</b>	<b>203</b>	<b>2,650</b>	<b>-</b>	<b>1,622</b>	<b>84</b>	<b>-</b>	<b>25</b>	<b>109</b>	<b>1.18%</b>	
	HONG-KONG	2	78	-	-	5	-	-	5	0.06%	1.25%
	<b>Asia Pacific</b>	<b>122</b>	<b>603</b>	<b>-</b>	<b>4</b>	<b>53</b>	<b>-</b>	<b>0</b>	<b>53</b>	<b>0.58%</b>	
	<b>Rest of World</b>	<b>19,015</b>	<b>5,502</b>	<b>-</b>	<b>-</b>	<b>1,244</b>	<b>9</b>	<b>-</b>	<b>1,253</b>	<b>13.55%</b>	
	<b>Total</b>	<b>71,856</b>	<b>160,186</b>	<b>-</b>	<b>2,995</b>	<b>9,116</b>	<b>98</b>	<b>38</b>	<b>9,252</b>	<b>100%</b>	

## Credit risk

### Exposure to credit risk by asset class

<i>In millions of euros</i>	31 December 2018	31 December 2017
	Gross exposure	Gross exposure
<b>Central governments or central banks</b>	<b>21,770</b>	<b>27,983</b>
<b>Institutions</b>	<b>16,820</b>	<b>19,546</b>
<b>Corporates</b>	<b>106,197</b>	<b>102,211</b>
Of which: Specialised lending	14,247	13,331
Of which: SMEs	14,505	13,049
<b>Retail</b>	<b>82,628</b>	<b>79,835</b>
Secured by real estate property SMEs	6,829	6,968
Secured by real estate property Non-SMEs	54,732	52,528
Qualifying revolving (Retail)	497	484
Other Retail SMEs	7,017	7,094
Other Retail Non-SMEs	13,553	12,760
<b>Other Items</b>	<b>409</b>	<b>381</b>
<b>Total IRB approach</b>	<b>227,825</b>	<b>229,956</b>
<b>Central governments or central banks</b>	<b>6,471</b>	<b>6,503</b>
<b>Regional governments or local authorities</b>	<b>1,246</b>	<b>792</b>
<b>Public sector entities</b>	<b>471</b>	<b>579</b>
<b>Multilateral development banks</b>	<b>5</b>	<b>0</b>
<b>International organisations</b>	<b>5</b>	<b>0</b>
<b>Institutions</b>	<b>6,974</b>	<b>10,621</b>
<b>Corporates</b>	<b>23,463</b>	<b>28,152</b>
Of which: SMEs	4,789	6,398
<b>Retail</b>	<b>25,004</b>	<b>24,299</b>
Of which: SMEs	17,889	17,655
<b>Exposures secured by mortgages on immovable property</b>	<b>7,617</b>	<b>8,398</b>
Of which: SMEs	3,076	4,211
<b>Exposures un default</b>	<b>2,004</b>	<b>1,440</b>
<b>Other Exposures</b>	<b>14,890</b>	<b>13,190</b>
<b>Total Standardised approach</b>	<b>88,151</b>	<b>93,976</b>
<b>Total</b>	<b>315,976</b>	<b>323,932</b>

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

In millions of euros	31 December 2018											
	PD range	Balance sheet exposure	Offbalance sheet exposure	Average offbalance sheet CCF	EAD	Average PD	Average LGD	Average maturity	RWAs	Average RW	Expected Loss	Provisions
Central governments and central banks	0,00 < 0,15	19,710	932	57%	20,246	0.01%	2%	3	55	0.27%	0	
	0,15 < 0,25	49	1	21%	49	0.21%	20%	2	10	20.42%	0	
	0,25 < 0,50	38	33	74%	62	0.33%	3%	3	3	4.77%	0	
	0,50 < 0,75	46	19	58%	57	0.69%	2%	3	2	3.17%	0	
	0,75 < 2,50	106	1	49%	106	1.03%	40%	2	82	77.76%	0	
	2,50 < 10,00	218	96	71%	285	5.78%	2%	3	26	9.09%	0	
	10,00 < 100,00	307	197	75%	455	14.87%	3%	4	80	17.54%	3	
100,00	20	-	0%	20	100.00%	16%	3	0	0.05%	0		
<b>Sub-Total</b>		<b>20,492</b>	<b>1,278</b>	<b>62%</b>	<b>21,279</b>	<b>0.51%</b>	<b>2%</b>	<b>3</b>	<b>258</b>	<b>1.21%</b>	<b>4</b>	<b>5</b>
Institutions	0,00 < 0,15	12,305	2,382	28%	12,989	0.04%	12%	5	1,204	9.27%	1	
	0,15 < 0,25	400	61	40%	429	0.19%	6%	4	34	7.89%	0	
	0,25 < 0,50	252	147	44%	320	0.32%	19%	4	93	29.00%	0	
	0,50 < 0,75	258	256	32%	344	0.60%	13%	4	92	26.74%	0	
	0,75 < 2,50	266	159	40%	333	1.21%	18%	4	137	41.28%	1	
	2,50 < 10,00	113	76	43%	146	4.32%	15%	2	76	51.67%	1	
	10,00 < 100,00	4	4	25%	5	12.11%	17%	2	4	89.13%	0	
100,00	138	0	67%	138	100.00%	54%	4	8	5.90%	71		
<b>Sub-Total</b>		<b>13,735</b>	<b>3,085</b>	<b>30%</b>	<b>14,702</b>	<b>1.07%</b>	<b>12%</b>	<b>5</b>	<b>1,647</b>	<b>11.20%</b>	<b>73</b>	<b>74</b>
Corporates	0,00 < 0,15	9,326	13,598	59%	17,428	0.08%	31%	3	3,668	21.05%	4	
	0,15 < 0,25	6,913	4,886	45%	9,210	0.18%	31%	3	3,157	34.27%	5	
	0,25 < 0,50	9,291	5,214	54%	12,271	0.35%	26%	3	4,773	38.90%	11	
	0,50 < 0,75	5,192	7,846	18%	6,719	0.66%	23%	3	3,190	47.47%	10	
	0,75 < 2,50	17,265	9,028	40%	21,132	1.41%	22%	3	11,397	53.93%	66	
	2,50 < 10,00	9,418	4,435	48%	11,620	4.58%	25%	3	10,082	86.76%	131	
	10,00 < 100,00	1,109	393	36%	1,255	17.30%	23%	3	1,491	118.84%	50	
100,00	1,859	425	58%	2,120	100.00%	45%	2	148	6.97%	1,135		
<b>Sub-Total</b>		<b>60,372</b>	<b>45,825</b>	<b>45%</b>	<b>81,756</b>	<b>4.02%</b>	<b>26%</b>	<b>3</b>	<b>37,905</b>	<b>46.36%</b>	<b>1,413</b>	<b>1,381</b>
<b>Total</b>		<b>94,600</b>	<b>50,187</b>	<b>44%</b>	<b>117,737</b>	<b>3.02%</b>	<b>19.74%</b>	<b>3</b>	<b>39,810</b>	<b>33.81%</b>	<b>1,490</b>	<b>1,461</b>

In millions of euros	31 December 2017											
	PD range	Balance sheet exposure	Offbalance sheet exposure	Average offbalance sheet CCF	EAD	Average PD	Average LGD	Average maturity	RWAs	Average RW	Expected Loss	Provisions
Central governments and central banks	0,00 < 0,15	25,407	1,204	65.65%	26,198	0.01%	2.03%	3	192	0.73%	0	
	0,15 < 0,25	1	-	0.00%	1	0.24%	154%	5	0	2.26%	0	
	0,25 < 0,50	176	0	49.66%	176	0.45%	4134%	2	102	58.07%	0	
	0,50 < 0,75	58	18	60.89%	69	0.69%	168%	4	2	3.57%	0	
	0,75 < 2,50	174	0	48.48%	174	1.65%	28.60%	4	137	79.15%	1	
	2,50 < 10,00	307	15	55.93%	315	5.57%	3.17%	3	41	12.85%	1	
	10,00 < 100,00	322	236	74.05%	497	15.03%	3.11%	4	87	17.51%	3	
100,00	63	-	0.00%	63	100.00%	0.69%	3	5	8.58%	1		
<b>Sub-Total</b>		<b>26,509</b>	<b>1,474</b>	<b>66.83%</b>	<b>27,494</b>	<b>0.59%</b>	<b>2.48%</b>	<b>3</b>	<b>567</b>	<b>2.06%</b>	<b>6</b>	<b>8</b>
Institutions	0,00 < 0,15	15,016	2,732	28.47%	15,814	0.04%	12.81%	5	1,628	10.29%	1	
	0,15 < 0,25	294	36	32.47%	312	0.19%	9.48%	4	36	11.64%	0	
	0,25 < 0,50	380	108	40.26%	432	0.31%	16.08%	3	97	22.39%	0	
	0,50 < 0,75	144	94	28.90%	171	0.58%	15.20%	4	52	30.50%	0	
	0,75 < 2,50	340	81	48.08%	382	1.39%	16.65%	4	153	40.03%	1	
	2,50 < 10,00	97	58	47.42%	125	4.15%	11.63%	3	49	38.90%	1	
	10,00 < 100,00	8	6	23.48%	10	17.89%	14.36%	2	8	79.77%	0	
100,00	151	0	66.67%	151	100.00%	8.48%	4	8	5.60%	61		
<b>Sub-Total</b>		<b>16,430</b>	<b>3,116</b>	<b>29.78%</b>	<b>17,398</b>	<b>0.99%</b>	<b>12.93%</b>	<b>5</b>	<b>2,031</b>	<b>11.67%</b>	<b>63</b>	<b>63</b>
Corporates	0,00 < 0,15	7,547	22,719	34.66%	15,528	0.07%	32.77%	3	3,596	23.16%	4	
	0,15 < 0,25	4,939	5,573	48.75%	7,813	0.18%	29.66%	3	2,571	32.91%	4	
	0,25 < 0,50	9,305	4,602	58.35%	12,152	0.36%	27.72%	3	4,986	41.03%	12	
	0,50 < 0,75	5,857	2,510	57.30%	7,437	0.66%	25.00%	3	3,550	47.73%	12	
	0,75 < 2,50	17,122	7,222	53.52%	21,315	1.41%	22.85%	3	11,934	55.99%	70	
	2,50 < 10,00	7,487	3,343	50.93%	9,286	4.53%	25.04%	3	7,877	84.83%	101	
	10,00 < 100,00	1,225	281	51.39%	1,399	18.80%	29.16%	3	2,203	157.48%	82	
100,00	1,974	505	58.81%	2,311	100.00%	34.81%	3	205	8.86%	1,109		
<b>Sub-Total</b>		<b>55,457</b>	<b>46,754</b>	<b>44.32%</b>	<b>77,241</b>	<b>4.42%</b>	<b>27.01%</b>	<b>3</b>	<b>36,922</b>	<b>47.80%</b>	<b>1,393</b>	<b>1,353</b>
<b>Total</b>		<b>98,396</b>	<b>51,344</b>	<b>44.09%</b>	<b>122,133</b>	<b>3.07%</b>	<b>19.35%</b>	<b>3</b>	<b>39,520</b>	<b>32.36%</b>	<b>1,463</b>	<b>1,424</b>

*Standardised credit risk exposure at default by risk weight*

<i>Risk Weight In millions of euros</i>	31 December 2018									
	Exposure at default									
	0 %	20 %	35 %	50 %	75 %	100 %	150 %	Others	of which unrated	Total
Central governments or central banks	4,711	47	-	18	-	2,193	-	0	1,020	6,968
Regional governments or local authorities	379	699	-	1	-	154	-	5	400	1,239
Public sector entities	263	18	-	38	-	11	-	2	88	432
Multilateral development banks	-	4	-	2	-	-	-	-	-	5
International organisations	-	5	-	-	-	-	-	-	-	5
Institutions	40	1,725	-	2,846	-	452	-	0	426	5,062
Corporates	1	3,135	-	707	-	17,769	89	491	16,978	22,191
Retail	-	-	-	-	21,412	-	-	377	21,775	21,789
Exposures secured by mortgages on immovable property	-	-	2,743	894	2,329	303	5	85	6,150	6,360
Exposures un default	-	-	-	-	-	811	235	29	1,050	1,075
Other Exposures	-	30	-	2	-	3,558	-	11,305	14,854	14,895
<b>Total</b>	<b>5,394</b>	<b>5,762</b>	<b>2,743</b>	<b>4,507</b>	<b>23,741</b>	<b>25,250</b>	<b>330</b>	<b>12,294</b>	<b>62,741</b>	<b>80,021</b>

<i>Risk Weight In millions of euros</i>	31 December 2017									
	Exposure at default									
	0 %	20 %	35 %	50 %	75 %	100 %	150 %	Others	of which unrated	Total
Central governments or central banks	4,256	14	-	98	-	2,103	-	0	693	6,471
Regional governments or local authorities	367	236	-	45	-	128	-	3	379	779
Public sector entities	309	126	-	111	-	14	-	2	148	562
Multilateral development banks	-	-	-	0	-	-	-	-	-	0
Institutions	-	2,553	-	5,953	-	425	1	0	469	8,932
Corporates	-	1,864	-	675	-	23,323	121	472	22,801	26,455
Retail	-	-	-	-	21,000	-	-	353	21,342	21,353
Exposures secured by mortgages on immovable property	-	-	3,067	1,206	2,908	418	5	114	7,506	7,718
Exposures un default	-	-	-	-	-	476	162	27	644	666
Other Exposures	-	54	-	2	-	3,356	-	9,786	13,137	13,198
<b>Total</b>	<b>4,931</b>	<b>4,846</b>	<b>3,067</b>	<b>8,091</b>	<b>23,907</b>	<b>30,243</b>	<b>289</b>	<b>10,758</b>	<b>67,120</b>	<b>86,133</b>

Defaulted exposures and provisions by asset class

In millions of euros	31 December 2018			
	Gross exposures values of		Specific credit risk adjustment	General credit risk adjustment
	Defaulted exposures	Non-defaulted exposures		
Central governments or central banks	20	21,750	0	5
Institutions	138	16,682	71	4
Corporates	2,284	103,913	1,158	223
<i>Of which: Specialised lending</i>	189	14,057	93	24
<i>Of which: SMEs</i>	720	13,785	406	27
Retail	1,262	81,366	349	132
<i>Secured by real estate property SMEs</i>	302	6,527	78	12
<i>Secured by real estate property Non-SMEs</i>	600	54,132	68	45
<i>Qualifying revolving</i>	12	485	7	4
<i>Other Retail SMEs</i>	141	6,876	83	26
<i>Other Retail Non-SMEs</i>	207	13,346	113	46
Other Items	-	409	-	-
<b>Total IRB approach</b>	<b>3,704</b>	<b>224,120</b>	<b>1,578</b>	<b>364</b>
Central governments or central banks	1	6,471	0	13
Regional governments or local authorities	4	1,246	2	10
Public sector entities	1	471	1	2
Multilateral development banks	-	5	-	-
International organisations	-	5	-	-
Institutions	8	6,974	0	24
Corporates	650	23,463	211	90
<i>Of which SMEs</i>	137	4,789	47	30
Retail	1,202	25,004	644	217
<i>Of which: SMEs</i>	853	17,889	472	139
Exposures secured by mortgages on immovable property	134	7,617	35	105
<i>Of which: SMEs (Secured by mortgages on immovable property)</i>	64	3,076	12	48
Other Items	-	14,895	-	-
<b>Total Standardised approach</b>	<b>1,999</b>	<b>86,152</b>	<b>894</b>	<b>461</b>
<b>TOTAL</b>	<b>5,704</b>	<b>310,272</b>	<b>2,472</b>	<b>825</b>



In millions of euros	31 December 2017			
	Gross exposures values of		Specific credit risk adjustment	General credit risk adjustment
	Defaulted exposures	Non-defaulted exposures		
Central governments or central banks	63	27,919	1	7
Institutions	151	19,395	61	2
Corporates	2,479	99,732	1,126	227
<i>Of which: Specialised lending</i>	220	13,111	108	24
<i>Of which: SMEs</i>	696	12,354	277	43
Retail	1,308	78,527	355	149
<i>Secured by real estate property SMEs</i>	334	6,635	88	21
<i>Secured by real estate property Non-SMEs</i>	639	51,889	82	82
<i>Qualifying revolving</i>	11	473	6	1
<i>Other Retail SMEs</i>	140	6,954	83	22
<i>Other Retail Non-SMEs</i>	184	12,576	96	23
Other Items	0	380	-	-
<b>Total IRB approach</b>	<b>4,002</b>	<b>225,954</b>	<b>1,543</b>	<b>385</b>
Central governments or central banks	0	6,503	0	30
Regional governments or local authorities	5	792	3	0
Public sector entities	1	579	0	0
Multilateral development banks	-	0	-	-
Institutions	2	10,621	1	0
Corporates	322	28,152	173	60
<i>Of which SMEs</i>	116	6,398	66	29
Retail	977	24,299	544	90
<i>Of which: SMEs</i>	685	17,655	395	56
Exposures secured by mortgages on immovable property	126	8,398	45	62
<i>Of which: SMEs</i>	55	4,211	26	34
Other Items	7	13,190	-	-
<b>Total Standardised approach</b>	<b>1,440</b>	<b>92,536</b>	<b>766</b>	<b>243</b>
<b>TOTAL</b>	<b>5,442</b>	<b>318,489</b>	<b>2,309</b>	<b>628</b>

*Defaulted exposures and provisions by industry*

	31 December 2018			
	Gross carrying values		Specific credit risk adjustment	General credit risk adjustment
	Defaulted exposures	Non-defaulted exposures		
<i>In millions of euros</i>				
Agriculture and Food	445	12,537	215	73
Insurance	2	407	1	6
Chemicals excluding Pharmaceuticals	19	3,759	18	8
Building & Public Works	811	9,010	445	33
Retailers	143	7,250	68	23
Energy excl. Electricity	66	1,929	33	1
Equipment excl. IT and Electronics	145	6,350	61	20
Finance	197	39,190	93	56
Real Estate	412	22,178	158	34
Information Technologies and Electronics	20	1,736	10	3
Metals and Mining	102	5,319	49	12
Wholesale and Trading	598	14,709	320	100
Health and Pharmaceuticals	53	3,384	32	8
Business Services	606	27,317	204	78
Communication Services	25	3,431	18	7
Transportation & Logistics	193	9,424	90	27
Utilities (Electricity, Gas, Water, etc)	49	9,055	13	18
Sovereign and public sector	24	23,268	2	17
Retail	1,482	94,848	526	257
Other	312	15,170	116	43
<b>TOTAL</b>	<b>5,704</b>	<b>310,272</b>	<b>2,472</b>	<b>825</b>

	31 December 2017			
	Gross carrying values		Specific credit risk adjustment	General credit risk adjustment
	Defaulted exposures	Non-defaulted exposures		
<i>In millions of euros</i>				
Agriculture and Food	365	13,222	178	29
Insurance	2	349	0	5
Chemicals excluding Pharmaceuticals	19	3,249	27	2
Building & Public Works	739	8,436	252	19
Retailers	95	6,731	70	19
Energy excl. Electricity	65	1,576	37	0
Equipment excl. IT and Electronics	291	6,878	69	8
Finance	213	44,368	99	57
Real Estate	489	21,507	273	44
Information Technologies and Electronics	29	1,509	20	5
Metals and Mining	85	4,557	49	9
Wholesale and Trading	563	16,067	293	68
Health and Pharmaceuticals	56	5,580	14	9
Business Services	330	29,536	138	60
Communication Services	37	3,463	6	7
Transportation & Logistics	200	8,578	111	25
Utilities (Electricity, Gas, Water, etc)	73	9,706	9	10
Sovereign and public sector	69	29,460	5	5
Retail	1,402	89,721	465	188
Other	321	13,997	211	60
<b>TOTAL</b>	<b>5,442</b>	<b>318,489</b>	<b>2,328</b>	<b>628</b>

## Defaulted exposures and provisions by geographical breakdown

		31 December 2018			
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment
		Defaulted exposures	Non-defaulted exposures		
<i>In millions of euros</i>					
<b>Europe</b>		<b>4,440</b>	<b>275,951</b>	<b>1,792</b>	<b>552</b>
Of which	France	583	26,670	236	42
	Belgium	2,780	163,682	978	234
	Luxembourg	176	22,831	93	36
	Italy	127	8,976	75	50
	United Kingdom	168	15,437	121	34
	Germany	354	14,681	162	83
	Netherlands	14	7,064	10	21
	Other European Countries	237	16,610	117	53
<b>North America</b>		<b>35</b>	<b>4,458</b>	<b>27</b>	<b>9</b>
<b>Asia Pacific</b>		<b>5</b>	<b>1,308</b>	<b>1</b>	<b>2</b>
<b>Rest of the World</b>		<b>1,223</b>	<b>28,555</b>	<b>652</b>	<b>262</b>
Of which	Turkey	713	21,319	322	238
<b>Total</b>		<b>5,704</b>	<b>310,272</b>	<b>2,472</b>	<b>825</b>

		31 December 2017			
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment
		Defaulted exposures	Non-defaulted exposures		
<i>In millions of euros</i>					
<b>Europe</b>		<b>4,332</b>	<b>280,133</b>	<b>1,838</b>	<b>438</b>
Of which	France	410	28,604	187	14
	Belgium	2,836	165,972	1,158	244
	Luxembourg	157	22,722	80	24
	Italy	105	7,825	60	10
	United Kingdom	152	13,922	51	27
	Germany	292	15,029	145	34
	Netherlands	19	6,325	14	29
	Other European countries	360	19,735	143	56
<b>North America</b>		<b>45</b>	<b>3,805</b>	<b>4</b>	<b>11</b>
<b>Asia Pacific</b>		<b>11</b>	<b>999</b>	<b>1</b>	<b>1</b>
<b>Rest of the World</b>		<b>1,054</b>	<b>33,553</b>	<b>484</b>	<b>178</b>
Of which	Turkey	479	26,727	311	164
<b>Total</b>		<b>5,442</b>	<b>318,489</b>	<b>2,328</b>	<b>628</b>

## Standardised credit risk exposures by standard exposure class

In millions of euros	31 December 2018					
	Gross exposure		EAD		RWAs	Average RWA
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	6,468	3	6,967	1	2,216	3180%
Regional governments or local authorities	1,219	28	1,233	6	298	24.02%
Public sector entities	457	14	429	3	60	13.88%
Multilateral development banks	5	0	5	0	2	29.20%
International organisations	5	-	5	-	1	20.00%
Institutions	4,460	2,514	4,442	621	2,219	43.84%
Corporates	20,485	2,978	21,022	1,168	18,721	84.36%
Retail	21,318	3,686	20,409	1,379	13,517	62.03%
Exposures secured by mortgages on immovable property	6,621	997	5,874	487	3,142	49.41%
Exposures in default	1,922	77	1,035	40	1,190	110.74%
Other Exposures	14,895	-	14,895	-	10,953	73.54%
<b>TOTAL</b>	<b>77,855</b>	<b>10,297</b>	<b>76,317</b>	<b>3,705</b>	<b>52,319</b>	<b>65.38%</b>

In millions of euros	31 December 2017					
	Gross exposure		EAD		RWAs	Average RWA
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
Central governments or central banks	6,501	2	6,471	0	2,158	33.35%
Regional governments or local authorities	776	17	775	4	208	26.66%
Public sector entities	556	23	556	6	96	17.16%
Multilateral development banks	0	0	0	0	0	50.00%
Institutions	8,358	2,263	8,357	575	3,914	43.82%
Corporates	19,952	8,200	20,092	6,363	24,060	90.95%
Retail	19,912	4,387	19,512	1,840	13,384	62.68%
Exposures secured by mortgages on immovable property	7,257	1,141	7,162	556	3,797	49.19%
Exposures in default	1,401	32	647	19	742	111.53%
Other Exposures	13,198	-	13,198	-	9,841	74.56%
<b>TOTAL</b>	<b>77,910</b>	<b>16,066</b>	<b>76,770</b>	<b>9,363</b>	<b>58,200</b>	<b>67.94%</b>

## Counterparty credit risk

### IRBA bilateral counterparty credit risk exposures

In millions of euros	31 December 2018						
	PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks	<b>Sub-total</b>	<b>639</b>	<b>0.01%</b>	<b>2%</b>	<b>5</b>	<b>2</b>	<b>0%</b>
Institutions	0,00 < 0,15	6,250	0.03%	15%	1	274	4%
	0,15 < 0,25	77	0.18%	22%	4	17	22%
	0,25 < 0,50	43	0.33%	11%	5	9	22%
	0,50 < 0,75	7	0.65%	13%	5	2	29%
	0,75 < 2,50	29	1.17%	15%	5	13	43%
	2,50 < 10,00	5	3.07%	79%	1	12	253%
	<b>Sub-total</b>	<b>6,411</b>	<b>0.04%</b>	<b>15%</b>	<b>1</b>	<b>327</b>	<b>5%</b>
Corporates	0,00 < 0,15	3,122	0.08%	39%	1	492	16%
	0,15 < 0,25	318	0.19%	23%	4	76	24%
	0,25 < 0,50	267	0.40%	37%	4	175	65%
	0,50 < 0,75	161	0.68%	30%	4	120	74%
	0,75 < 2,50	168	1.48%	36%	2	150	89%
	2,50 < 10,00	103	5.45%	41%	3	161	156%
	10,00 < 100,00	55	17.77%	32%	3	90	164%
	100,00	71	100.00%	98%	4	0	0%
<b>Sub-total</b>	<b>4,266</b>	<b>2.21%</b>	<b>37%</b>	<b>2</b>	<b>1,264</b>	<b>30%</b>	
Retail	<b>Sub-total</b>	<b>0</b>	<b>1.64%</b>	<b>74%</b>	<b>0</b>	<b>0</b>	<b>105%</b>
<b>Total</b>		<b>11,317</b>	<b>0.86%</b>	<b>23%</b>	<b>2</b>	<b>1,594</b>	<b>14%</b>

In millions of euros	31 December 2017						
	PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks	<b>Sub-total</b>	<b>2,580</b>	<b>0.01%</b>	<b>1%</b>	<b>1</b>	<b>2</b>	<b>0%</b>
Institutions	0,00 < 0,15	1,608	0.04%	17%	2	104	6%
	0,15 < 0,25	64	0.19%	21%	4	14	22%
	0,25 < 0,50	21	0.27%	12%	4	4	19%
	0,50 < 0,75	0	0.69%	80%	1	0	16%
	0,75 < 2,50	35	1.26%	14%	5	14	41%
	2,50 < 10,00	7	3.08%	79%	1	18	249%
	<b>Sub-total</b>	<b>1,736</b>	<b>0.08%</b>	<b>17%</b>	<b>2</b>	<b>154</b>	<b>9%</b>
Corporates	0,00 < 0,15	3,067	0.08%	39%	1	493	16%
	0,15 < 0,25	309	0.20%	16%	4	57	18%
	0,25 < 0,50	297	0.41%	36%	3	180	61%
	0,50 < 0,75	223	0.68%	29%	4	143	64%
	0,75 < 2,50	221	1.40%	39%	2	194	88%
	2,50 < 10,00	85	4.42%	43%	2	117	138%
	10,00 < 100,00	43	21.47%	27%	4	65	152%
	100,00	122	100.00%	85%	4	4	4%
<b>Sub-total</b>	<b>4,366</b>	<b>3.29%</b>	<b>36%</b>	<b>2</b>	<b>1,252</b>	<b>29%</b>	
Retail	<b>Sub-total</b>	<b>0</b>	<b>0.79%</b>	<b>80%</b>	<b>0</b>	<b>0</b>	<b>49%</b>
<b>Total</b>		<b>8,682</b>	<b>1.68%</b>	<b>22%</b>	<b>2</b>	<b>1,409</b>	<b>16%</b>

*Standardised bilateral counterparty credit risk exposures*

<i>In millions of euros</i>	31 December 2018				
	EAD				
	20 %	75 %	100 %	Total	RWA
Institutions	518	-	8	526	112
Corporate	-	-	111	111	111
Retail	-	5	-	5	4
<b>Total</b>	<b>518</b>	<b>5</b>	<b>119</b>	<b>643</b>	<b>227</b>

<i>In millions of euros</i>	31 December 2017				
	EAD				
	20 %	75 %	100 %	Total	RWA
Institutions	230	-	7	237	53
Corporate	-	-	88	88	88
Retail	-	6	-	6	5
<b>Total</b>	<b>230</b>	<b>6</b>	<b>95</b>	<b>331</b>	<b>146</b>