BNP PARIBAS FORTIS SA/NV

ADDITIONAL PILLAR 3 DISCLOSURE FOR THE YEAR 2019

BNP PARIBAS FORTIS

The bank for a changing world

This document contains additional quantitative Pillar 3 disclosures that completes information published in the Pillar 3 report of BNP Paribas Fortis for the year 2019.

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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 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%	

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%	1,250%
	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%	1,000%
	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%	1,000%
Europe		53,031	159,250	-	997	7,828	110	17	7,955	86.67%	
North America		198	3,236	-	1,334	120	-	35	154	1.68%	
	HONG-KONG	8	117	-	-	8	-	-	8	0.09%	1,875%
Asia Pacific		90	804	-	3	66	-	0	66	0.72%	
Rest of World		14,823	5,416	-	-	996	7	-	1,003	10.93%	
Total		68,141	168,706	-	2,334	9,009	117	52	9,178	100%	

Credit risk

Exposure to credit risk by asset class

In millions of euros	31 December 2019	31 December 2018
	Gross exposure	Gross exposure
Central governments or central banks	**19,175**	**21,770**
Institutions	**20,383**	**16,820**
Corporates	**107,883**	**106,197**
Of which: Specialised lending	*16,112*	*14,247*
Of which: SMEs	*12,853*	*14,505*
Retail	**87,588**	**82,628**
Secured by real estate property SMEs	*6,903*	*6,829*
Secured by real estate property Non-SMEs	*59,669*	*54,732*
Qualifying revolving (Retail)	*498*	*497*
Other Retail SMEs	*7,109*	*7,017*
Other Retail Non-SMEs	*13,409*	*13,553*
Other Items	**444**	**409**
Total IRB approach	**235,474**	**227,825**
Central governments or central banks	**6,118**	**6,471**
Regional governments or local authorities	**1,340**	**1,246**
Public sector entities	**236**	**471**
Multilateral development banks	**0**	**5**
International organisations	**0**	**5**
Institutions	**13,162**	**6,974**
Corporates	**23,996**	**23,463**
Of which: SMEs	*3,966*	*4,789*
Retail	**26,011**	**25,004**
Of which: SMEs	*19,276*	*17,889*
Exposures secured by mortgages on immovable property	**6,387**	**7,617**
Of which: SMEs	*2,167*	*3,076*
Exposures un default	**2,069**	**2,004**
Other Exposures	**17,075**	**14,890**
Total Standardised approach	**96,407**	**88,151**
Total	**331,881**	**315,976**

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

	31 December 2019											
In millions of euros	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	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	110	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**

In millions of euros	31 December 2018											
	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	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	
Sub-Total		**20,492**	**1,278**	**62%**	**21,279**	**0.51%**	**2%**	**3**	**258**	**1.21%**	**4**	**5**
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	
Sub-Total		**13,735**	**3,085**	**30%**	**14,702**	**1.07%**	**12%**	**5**	**1,647**	**11.20%**	**73**	**74**
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	
Sub-Total		**60,372**	**45,825**	**45%**	**81,756**	**4.02%**	**26%**	**3**	**37,905**	**46.36%**	**1,413**	**1,381**
Total		**94,600**	**50,187**	**44%**	**117,737**	**3.02%**	**19.74%**	**3**	**39,810**	**33.81%**	**1,490**	**1,461**

Standardised credit risk exposure at default by risk weight

Risk Weight *In millions of euros*	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**

Risk Weight *In millions of euros*	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	118	-	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 in default	-	-	-	-	-	811	235	29	1,050	1,075
Other Exposures	-	30	-	2	-	3,558	-	11,305	14,854	14,895
Total	**5,394**	**5,762**	**2,743**	**4,507**	**23,741**	**25,250**	**330**	**12,294**	**62,741**	**80,021**

Defaulted exposures and provisions by asset class

In millions of euros	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)
Secured by real estate property	821	65,751	**66,572**	(144)	(57)
of which SME	*242*	*6,661*	***6,903***	*(72)*	*(13)*
of which non-SME	*579*	*59,090*	***59,669***	*(73)*	*(44)*
Qualifying revolving	12	486	**498**	(7)	(4)
Other Retail	364	20,154	**20,518**	(202)	(73)
of which SME	*135*	*6,974*	***7,109***	*(75)*	*(23)*
of which non-SME	*229*	*13,180*	***13,409***	*(128)*	*(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**	-	-
Institutions	6	13,162	**13,168**	(0)	(11)
Corporates	610	23,996	**24,605**	(146)	(77)
of which SME	*162*	*3,966*	***4,128***	*(72)*	*(27)*
Retail	1,253	26,011	**27,264**	(631)	(212)
Of which SMEs	*1,063*	*19,276*	***20,339***	*(540)*	*(150)*
Exposures secured by mortgages on immovable property	146	6,387	**6,533**	(45)	(62)
Of which: SMEs	*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)**

In millions of euros	31 December 2018				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
Central governments or central banks	20	21,750	**21,770**	(0)	(5)
Institutions	138	16,682	**16,820**	(71)	(4)
Corporates	2,284	103,913	**106,197**	(1,158)	(223)
Retail	1,262	81,366	**82,628**	(349)	(132)
Secured by real estate property	902	60,659	**61,561**	(146)	(56)
of which SME	*302*	*6,527*	***6,829***	*(78)*	*(12)*
of which non-SME	*600*	*54,132*	***54,732***	*(68)*	*(45)*
Qualifying revolving	12	485	**497**	(7)	(4)
Other Retail	348	20,222	**20,570**	(197)	(72)
of which SME	*141*	*6,876*	***7,017***	*(83)*	*(26)*
of which non-SME	*207*	*13,346*	***13,553***	*(113)*	*(46)*
Other Items	-	409	**409**	-	-
Total IRB approach	**3,704**	**224,120**	**227,824**	**(1,578)**	**(364)**
Central governments or central banks	1	6,471	**6,472**	(0)	(13)
Regional governments or local authorities	4	1,246	**1,250**	(2)	(10)
Public sector entities	1	471	**472**	(1)	(2)
Multilateral development banks	-	5	**5**	-	-
International Organisations	-	*5*	***5***	-	-
Institutions	8	6,974	**6,982**	(0)	(24)
Corporates	650	23,463	**24,113**	(211)	(90)
of which SME	*137*	*4,789*	***4,925***	*(47)*	*(30)*
Retail	1,202	25,004	**26,206**	(644)	(217)
of which SME	*853*	*17,889*	***18,742***	*(472)*	*(139)*
Exposures secured by mortgages on immovable property	134	7,617	**7,751**	(35)	(105)
of which SME	*64*	*3,076*	***3,140***	*(12)*	*(48)*
Other Items	-	14,895	**14,895**	-	-
Total Standardised approach	**1,999**	**86,152**	**88,151**	**(894)**	**(461)**
TOTAL	**5,704**	**310,272**	**315,976**	**(2,472)**	**(825)**

Defaulted exposures and provisions by industry

In millions of euros	31 December 2019				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
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)**

In millions of euros	31 December 2018				
	Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
	Defaulted exposures	Non-defaulted exposures	Total		
Agriculture and Food	445	12,537	**12,982**	(215)	(73)
Insurance	2	407	**408**	(1)	(6)
Chemicals excluding Pharmaceuticals	19	3,759	**3,777**	(18)	(8)
Building & Public Works	811	9,010	**9,821**	(445)	(33)
Retailers	143	7,250	**7,393**	(68)	(23)
Energy excl. Electricity	66	1,929	**1,995**	(33)	(1)
Equipment excl. IT and Electronics	145	6,350	**6,495**	(61)	(20)
Finance	197	39,190	**39,387**	(93)	(56)
Real Estate	412	22,178	**22,590**	(158)	(34)
Information Technologies and Electronics	20	1,736	**1,756**	(10)	(3)
Metals and Mining	102	5,319	**5,421**	(49)	(12)
Wholesale and Trading	598	14,709	**15,307**	(320)	(100)
Health and Pharmaceuticals	53	3,384	**3,437**	(32)	(8)
Business Services	606	27,317	**27,924**	(204)	(78)
Communication Services	25	3,431	**3,455**	(18)	(7)
Transportation & Logistics	193	9,424	**9,618**	(90)	(27)
Utilities (Electricity, Gas, Water, etc)	49	9,055	**9,105**	(13)	(18)
Sovereign and public sector	24	23,268	**23,292**	(2)	(17)
Retail	1,482	94,848	**96,330**	(526)	(257)
Other	312	15,170	**15,481**	(116)	(43)
TOTAL	**5,704**	**310,272**	**315,976**	**(2,472)**	**(825)**

Defaulted exposures and provisions by geographical breakdown

In millions of euros		31 December 2019				
		Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
		Defaulted exposures	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)	(13)
	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)**

In millions of euros		31 December 2018				
		Gross exposure			Stage 3 provisions	Stage 1 & stage 2 provisions
		Defaulted exposures	Non-defaulted exposures	Total		
Europe		**4,440**	**275,951**	**280,391**	**(1,792)**	**(552)**
Of which	France	583	26,670	**27,253**	(236)	(42)
	Belgium	2,780	163,682	**166,462**	(978)	(234)
	Luxembourg	176	22,831	**23,007**	(93)	(36)
	Italy	127	8,976	**9,103**	(75)	(50)
	United Kingdom	168	15,437	**15,605**	(121)	(34)
	Germany	354	14,681	**15,035**	(162)	(83)
	Netherlands	14	7,064	**7,079**	(10)	(21)
	Other European countries	237	16,610	**16,847**	(117)	(53)
North America		**35**	**4,458**	**4,493**	**(27)**	**(9)**
Asia Pacific		**5**	**1,308**	**1,313**	**(1)**	**(2)**
Rest of the World		**1,223**	**28,555**	**29,778**	**(652)**	**(262)**
Of which	Turkey	713	21,319	**22,032**	(322)	(238)
Total		**5,704**	**310,272**	**315,976**	**(2,472)**	**(825)**

Standardised credit risk exposures by standard exposure class

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%**

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	31,80%
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%
TOTAL	**77.855**	**10.297**	**76.317**	**3.705**	**52.319**	**65,38%**

Counterparty credit risk

IRBA bilateral counterparty credit risk exposures

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%**

In millions of euros	31 December 2018						
	PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks	**Sub-total**	**639**	**0.01%**	**2%**	**5**	**2**	**0%**
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%
	Sub-total	**6,411**	**0.04%**	**15%**	**1**	**327**	**5%**
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%
	Sub-total	**4,266**	**2.21%**	**37%**	**2**	**1,264**	**30%**
Retail	**Sub-total**	**0**	**1.64%**	**74%**	**0**	**0**	**105%**
Total		**11,317**	**0.86%**	**23%**	**2**	**1,594**	**14%**

Standardised bilateral counterparty credit risk exposures

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

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