

BNP PARIBAS FORTIS  
ADDITIONAL PILLAR 3 DISCLOSURE  
FOR THE YEAR 2017



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

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		
		010	020	050	060	070	080	090	100	110	120
	ICELAND	11	134	-	-	5	-	-	5	0.0000	1.25%
	NORWAY	26.773	70.695	-	-	6.379	-	-	6.379	0.0007	2.00%
	SLOVAKIA	109.294	22.174	-	-	7.197	-	-	7.197	0.0008	0.50%
	SWEDEN	39.369	340.922	-	-	16.550	-	-	16.550	0.0018	2.00%
	CZECH REPUBLIC	316.363	56.939	-	-	23.982	-	-	23.982	0.0026	0.50%
	<b>Europe</b>	<b>52.516.594</b>	<b>151.430.673</b>	<b>-</b>	<b>1.368.553</b>	<b>7.734.127</b>	<b>88.646</b>	<b>13.199</b>	<b>7.835.972</b>	<b>0.8469</b>	
	<b>North America</b>	<b>203.017</b>	<b>2.650.263</b>	<b>-</b>	<b>1.621.732</b>	<b>84.373</b>	<b>-</b>	<b>25.054</b>	<b>109.427</b>	<b>0.0118</b>	
	HONG-KONG	2.196	77.806	-	-	5.256	-	-	5.256	0.0006	1.25%
	<b>Asia Pacific</b>	<b>121.650</b>	<b>603.145</b>	<b>-</b>	<b>4.345</b>	<b>53.372</b>	<b>-</b>	<b>115</b>	<b>53.487</b>	<b>0.0058</b>	
	<b>Rest of World</b>	<b>19.015.184</b>	<b>5.501.894</b>	<b>-</b>	<b>-</b>	<b>1.244.195</b>	<b>9.267</b>	<b>-</b>	<b>1.253.462</b>	<b>0.1355</b>	
	<b>Total</b>	<b>71.856.445</b>	<b>160.185.976</b>	<b>-</b>	<b>2.994.630</b>	<b>9.116.066</b>	<b>97.913</b>	<b>38.368</b>	<b>9.252.347</b>	<b>1.0000</b>	

IRBA exposure by PD scale and asset class – sovereign, financial institution, corporate and specialised financing portfolios

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 à < 0,15	25.407	1.204	1	26.198	0	0	3	192	0	0	
	0,15 à < 0,25	1	-	-	1	0	0	5	0	0	0	
	0,25 à < 0,50	176	0	0	176	0	0	2	102	1	0	
	0,5 à < 0,75	58	18	1	69	0	0	4	2	0	0	
	0,75 à < 2,50	174	0	0	174	0	0	4	137	1	1	
	2,5 à < 10	307	15	1	315	0	0	3	41	0	1	
	10 à < 100	322	236	1	497	0	0	4	87	0	3	
	100,00(défaut)	63	-	-	63	1	0	3	5	0	1	
<b>Sub-Total</b>		<b>26.509</b>	<b>1.474</b>	<b>1</b>	<b>27.494</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>567</b>	<b>0</b>	<b>6</b>	<b>8</b>
Etablissements	0,00 à < 0,15	15.016	2.732	0	15.814	0	0	5	1.628	0	1	
	0,15 à < 0,25	294	36	0	312	0	0	4	36	0	0	
	0,25 à < 0,50	380	108	0	432	0	0	3	97	0	0	
	0,5 à < 0,75	144	94	0	171	0	0	4	52	0	0	
	0,75 à < 2,50	340	81	0	382	0	0	4	153	0	1	
	2,5 à < 10	97	58	0	125	0	0	3	49	0	1	
	10 à < 100	8	6	0	10	0	0	2	8	1	0	
	100,00(défaut)	151	0	1	151	1	0	4	8	0	61	
<b>Sub-Total</b>		<b>16.430</b>	<b>3.116</b>	<b>0</b>	<b>17.398</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>2.031</b>	<b>0</b>	<b>63</b>	<b>63</b>
Entreprises	0,00 à < 0,15	7.547	22.719	0	15.528	0	0	3	3.596	0	4	
	0,15 à < 0,25	4.939	5.573	0	7.813	0	0	3	2.571	0	4	
	0,25 à < 0,50	9.305	4.602	1	12.152	0	0	3	4.986	0	12	
	0,5 à < 0,75	5.857	2.510	1	7.437	0	0	3	3.550	0	12	
	0,75 à < 2,50	17.122	7.222	1	21.315	0	0	3	11.934	1	70	
	2,5 à < 10	7.487	3.343	1	9.286	0	0	3	7.877	1	101	
	10 à < 100	1.225	281	1	1.399	0	0	3	2.203	2	82	
	100,00(défaut)	1.974	505	1	2.311	1	0	3	205	0	1.109	
<b>Sub-Total</b>		<b>55.457</b>	<b>46.754</b>	<b>0</b>	<b>77.241</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>36.922</b>	<b>0</b>	<b>1.393</b>	<b>1.353</b>
<b>Total</b>		<b>98.396</b>	<b>51.344</b>	<b>0</b>	<b>122.133</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>39.520</b>	<b>0</b>	<b>1.463</b>	<b>1.424</b>

## Standardised Credit Ead by risk weight

Risk Weight In millions of euros	31 December 2017									
	EAD									
	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	35	651	673
Equity exposures	-	-	-	-	-	-	390	-	390	390
Other Exposures	-	54	-	2	-	3.356	-	9.778	13.130	13.190
<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>679</b>	<b>10.758</b>	<b>67.509</b>	<b>86.523</b>

Risk Weight In millions of euros	31 December 2016									
	EAD									
	0 %	20 %	35 %	50 %	75 %	100 %	150 %	Autres	of which unrated	Total
Central governments or central banks	5.813	8	-	119	-	2.579	-	0	191	8.519
Regional governments or local authorities	390	272	-	6	-	115	-	3	212	785
Public sector entities	374	98	-	0	-	15	-	2	11	489
Multilateral development banks	5	-	-	-	-	-	-	-	-	5
International organisations	-	0	-	-	-	-	-	-	-	0
Institutions	870	2.997	-	5.741	-	432	-	1	604	10.041
Corporates	284	462	-	614	-	23.616	24	414	22.979	25.414
Retail	-	-	-	-	21.102	17	-	317	21.327	21.436
Exposures secured by mortgages on immovable property	-	-	2.693	1.574	3.237	732	-	142	8.156	8.378
Exposures un default	-	-	-	-	-	580	170	44	764	794
Equity exposures	-	-	-	-	-	-	367	-	367	367
Other Exposures	-	27	-	104	-	3.263	-	8.424	11.683	11.818
<b>Total</b>	<b>7.736</b>	<b>3.863</b>	<b>2.693</b>	<b>8.158</b>	<b>24.339</b>	<b>31.351</b>	<b>561</b>	<b>9.345</b>	<b>66.295</b>	<b>88.046</b>

## Defaulted Exposures and provisions by asset class

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 (Corporates)</i>	220	13.111	108	24
<i>Of which: SMEs (Corporates)</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 (Retail)</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
<i>(Regional governments or local authorities)</i>	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 (Corporates)</i>	116	6.398	66	29
Retail	977	24.299	544	90
<i>Of which: SMEs (Retail)</i>	685	17.655	395	56
Exposures secured by mortgages on immovable property	126	8.398	45	62
<i>Of which: SMEs (Secured by mortgages on immovable p</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 2017			
	Gross carrying values		Specific credit risk adjustment	General credit risk adjustment
	Defaulted exposures	Non-defaulted exposures		
<i>In millions of euros</i>				
Agro-alimentaire	365	13.222	178	29
Assurance	2	349	0	5
Chimie hors Pharmacie	19	3.249	27	2
Construction - BTP	739	8.436	252	19
Distribution	95	6.731	70	19
Energies hors Electricité	65	1.576	37	0
Equipements hors Informatique-Electronique	291	6.878	69	8
Finance	213	44.368	99	57
Immobilier	489	21.507	273	44
Informatique & Matériels Electroniques	29	1.509	20	5
Minerais & Matériaux	85	4.557	49	9
Négoce & Commerce de Gros	563	16.067	293	68
Santé & Pharmacie	56	5.580	14	9
Services aux Entreprises	330	29.536	138	60
Services de Communications	37	3.463	6	7
Transport & Logistique	200	8.578	111	25
Utilités (Electricité, Gaz, Eau, etc)	73	9.706	9	10
Souverain & Collectivités publiques	69	29.460	5	5
Particulier	1.402	89.721	465	188
Autres	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 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>	France	410	28.611	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>	Turkey	479	26.727	311	164
	Mediterranean	0	156	0	0
	Gulf States & Africa	469	2.235	93	0
	Latin America	31	815	42	0
	Other countries	76	3.612	38	13
<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

	31 December 2017					
	Gross exposure		EAD		RWAs	Average RWA
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet		
<i>In millions of euros</i>						
Central governments or central banks	6.501	2	6.471	0	2.158	0.33
Regional governments or local authorities	776	17	775	4	208	0.27
Public sector entities	556	23	556	6	96	0.17
Multilateral development banks	0	0	0	0	0	0.50
Institutions	8.358	2.263	8.357	575	3.914	0.44
Corporates	19.952	8.200	20.092	6.363	24.060	0.91
Retail	19.912	4.387	19.512	1.840	13.384	0.63
Exposures secured by mortgages on immovable property	7.257	1.141	7.162	556	3.797	0.49
Exposures un default	1.408	32	654	19	750	1.11
Other Exposures	13.190	-	13.190	-	9.833	0.75
<b>TOTAL</b>	<b>77.910</b>	<b>16.066</b>	<b>76.770</b>	<b>9.363</b>	<b>58.200</b>	<b>5.60</b>

## IRBA bilateral counterparty credit risk exposures

		31 December 2017						
<i>In millions of euros</i>		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 à < 0,15	1.608	0.04%	17%	2	104	6%	
	0,15 à < 0,25	64	0.19%	21%	4	14	22%	
	0,25 à < 0,50	21	0.27%	12%	4	4	19%	
	0,5 à < 0,75	0	0.69%	80%	1	0	116%	
	0,75 à < 2,50	35	1.26%	14%	5	14	41%	
	2,5 à < 10	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 à < 0,15	3.067	0.08%	39%	1	493	16%	
	0,15 à < 0,25	309	0.20%	16%	4	57	18%	
	0,25 à < 0,50	297	0.41%	36%	3	180	61%	
	0,5 à < 0,75	223	0.68%	29%	4	143	64%	
	0,75 à < 2,50	221	1.40%	39%	2	194	88%	
	2,5 à < 10	85	4.42%	43%	2	117	138%	
	10 à < 100	43	21.47%	27%	4	65	152%	
	100,00(default)	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>	

		31 December 2016						
<i>In millions of euros</i>		PD scale	EAD	Average PD	Average LGD	Average maturity	RWAs	RWA density
Central governments or central banks		<b>Sub-total</b>	<b>4.129</b>	<b>0.01%</b>	<b>1%</b>	<b>1</b>	<b>6</b>	<b>0.15%</b>
Institutions	0,00 à < 0,15	1.429	0.03%	19%	3	135	9.45%	
	0,15 à < 0,25	18	0.19%	38%	2	7	39.62%	
	0,25 à < 0,50	28	0.39%	49%	2	19	69.82%	
	0,5 à < 0,75	22	0.72%	47%	3	19	88.21%	
	0,75 à < 2,50	59	1.37%	43%	1	59	100.20%	
	2,5 à < 10	24	3.19%	54%	3	52	214.05%	
		<b>Sub-total</b>	<b>1.579</b>	<b>0.15%</b>	<b>22%</b>	<b>3</b>	<b>292</b>	<b>18.46%</b>
Corporates	0,00 à < 0,15	2.885	0.06%	35%	2	373	12.93%	
	0,15 à < 0,25	636	0.19%	21%	4	147	23.16%	
	0,25 à < 0,50	157	0.33%	35%	3	82	52.29%	
	0,5 à < 0,75	279	0.67%	32%	4	209	74.81%	
	0,75 à < 2,50	304	1.46%	34%	3	249	81.86%	
	2,5 à < 10	138	4.05%	43%	2	190	137.42%	
	10 à < 100	47	17.87%	31%	4	84	177.71%	
		<b>Sub-total</b>	<b>4.601</b>	<b>4.11%</b>	<b>33%</b>	<b>2</b>	<b>1.334</b>	<b>28.99%</b>
Retail	<b>Sub-total</b>	<b>2</b>	<b>2.28%</b>	<b>80%</b>	<b>0</b>	<b>2</b>	<b>110.68%</b>	
<b>Total</b>		<b>10.311</b>	<b>1.86%</b>	<b>18%</b>	<b>2</b>	<b>1.634</b>	<b>15.85%</b>	

## Standardised bilateral counterparty credit risk exposures

	31 December 2017				
	EAD				
	20 %	75 %	100 %	Total	RWA
<i>In millions of euros</i>					
Etablissements	230	-	7	237	53
Entreprises	-	-	88	88	88
Clientèle de détail	-	6	-	6	5
<b>Total</b>	<b>230</b>	<b>6</b>	<b>95</b>	<b>331</b>	<b>146</b>



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