

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

Belfius Bank

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,974	10,150	10,291	10,318	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,974	9,737	9,919	9,996	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,471	10,647	10,789	10,815	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,471	10,234	10,416	10,493	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	10,914	12,080	12,230	12,218	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,914	11,667	11,858	11,896	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	57,294	59,309	61,069	63,848	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,294	59,521	61,262	64,007	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.66%	17.11%	16.85%	16.16%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.66%	16.36%	16.19%	15.62%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.53%	17.95%	17.67%	16.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.53%	17.19%	17.00%	16.39%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.05%	20.37%	20.03%	19.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.05%	19.60%	19.36%	18.59%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	156,649	155,399	156,845	156,953	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.05%	6.85%	6.88%	6.89%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Belfius Bank

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,471	10,647	10,789	10,815	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,471	10,234	10,416	10,493	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	156,649	155,399	156,845	156,953	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	156,649	154,986	156,473	156,631	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.9%	6.9%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.6%	6.7%	6.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital

Belfius Bank

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10,914	12,080	12,230	12,218	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,974	10,150	10,291	10,318	C 01.00 (r020,c010)	
		instruments)	3,667	3,667	3,667	3,667	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	681	873	757	1,000	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CBR
	A.1.3	Accumulated other comprehensive income	10	336	431	352	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR Articles 4(117) and 26(1) point (e) of CRR
	A.1.4	Other Reserves	4,920	5,065	5,315	5,321	C 01.00 (r200,c010) C 01.00 (r210,c010)	
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010) C 01.00 (r230,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of GR Article 84 of GR
	A.1.7	Minority interest given recognition in CET1 capital		-7	-65	-23		
	A.1.7	Adjustments to CET1 due to prudential filters	-14 -271	-178	-167	-23	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 38(1) point (b) and 37 point (a) of CDR
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-2/1	-1/8	-167	-162	C 01.00 (r300,c010) + C 01.00 (r340,c010) C 01.00 (r370,c010)	of COR Articles 36(1) point (c) and 38 of ORR
	A.1.9	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-1	-2	-2	-2	C 01.00 (r3/0,c010)	Articles 36(1) point (c) and 38 of URK Articles 36(1) point (d). 40 and 159 of CRR
	A.1.10	(-) Like sharthal of creait risk adjustments to expected losses (-) Defined benefit pension fund assets	-2	-2	-2	-2	C 01.00 (r380,c010) C 01.00 (r390,c010)	Articles 39(1) point (d), 40 and 159 of CHR Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.11		0	0	0	-10	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0		0	0		
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CBR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 35(1) point (k) (i) and 99 to 91 of OR; Articles 36(1) point (k) (ii), 343(1) point (b), 244(1) point (b) and 258 of CRB; Articles 36(1) point k) (iii) and 378(2) of CRB; Articles 36(1) point k) (iv) and 155(4) of CRB.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles $36(1)$ point (c) and $38;$ Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-130	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	413	372	322	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	413	372	322	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,471	10,647	10,789	10,815	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,443	1,433	1,442	1,403	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,081	1,066	1,051	1,022	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		362	367	391	381	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r970,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	57,294	59,309	61,069	63,848	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CI91
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.66%	17.11%	16.85%	16.16%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.53%	17.95%	17.67%	16.94%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.05%	20.37%	20.03%	19.14%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,974	9,737	9,919	9,996	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.66%	16.42%	16.24%	15.66%	[D.1]/[B-B.1]	
	E.	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	413	372	322	C 05.01 (r440,c010)	
Memo items	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	-212	-192	-160	C 05.01 (r440,c040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	and share and share of the second share and		second in this sale define			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Belfius Bank

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	46,372	48,437	51,355	53,372	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s
Of which the standardised approach	15,460	17,985	18,626	19,007	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	30,561	30,076	32,335	33,953	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	352	376	393	412	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,869	1,870	1,863	2,648	C 07.00 (r690, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260) + C 08.01 (r04
Credit valuation adjustment - CVA	773	740	711	755	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	108	102	90	94	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,585	1,373	1,476	1,288	C 02.00 (R520, c010)
Of which the standardised approach	342	318	319	347	C 02.00 (R530, c010)
Of which IMA	1,243	1,055	1,157	941	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	107	91	86	93	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090)C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R660, c010)
Operational risk	3,140	3,245	3,245	3,245	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,140	3,245	3,245	3,245	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	3,447	3,541	2,330	2,445	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	57,294	59,309	61,069	63,848	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





2021 EU-wide Transparency Exercise

Belfius Bank

(mh EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUK)	2,220	2,955	736	1,477
Of which debt securities income	292	383	87	170
Of which loans and advances income	1,420	1.881	452	911
Interest expenses	1,022	1,357	341	680
(Of which deposits expenses)	85	110	26	52
(Of which debt securities issued expenses)	194	253	65	128
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	14	6	15
Net Fee and commission income	298	411	129	252
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	14	0	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-38	39	45	87
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	33	-30	-50	-63
Gains or (-) losses from hedge accounting, net	-35	-16	32	7
Exchange differences [gain or (-) loss], net	59	54	-4	3
Net other operating income /(expenses)	8	12	6	1
TOTAL OPERATING INCOME, NET	1,536	2,097	558	1,104
(Administrative expenses)	653	876	222	439
(Cash contributions to resolution funds and deposit guarantee schemes)	222	222	238	258
(Depreciation)	83	130	24	51
Modification gains or (-) losses, net	-9	-9	0	0
(Provisions or (-) reversal of provisions)	72	73	9	-11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	72	73	9	-11
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-4	0	0
Of which restructuring ¹	0	8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	335	374	12	-19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	335	374	12	-19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	14	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	2	214	42	118
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	165	613	95	503
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	130	532	81	406
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	130	532	81	406
Of which attributable to owners of the parent	130	532	81	406

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Belfius Bank

(min EUR)	ı	As of 30/09/20	20			As of 31/	12/2020			As of 31,	/03/2021			As of 30,	06/2021		
		Fa	ir value hieraro	hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	32,155				37,082				41,271				43,598				IAS 1.54 (i)
Financial assets held for trading	12,094	324	10,863	907	11,497	366	10,271	860	9,855	427	8,704	724	9,518	446	8,330	742	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,915	12	90	1,814	1,764	13	88	1,663	1,706	14	88	1,604	1,680	12	87	1,581	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	250	2	0	247	264	3	4	257	263	2	3	257	263	2	3	258	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	113,477				110,410				112,179				112,965				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,787	0	1,784	3	1,467	0	1,466	2	1,121	0	1,121	1	1,097	0	1,097	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	5,067				4,632				4,091				3,981				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,542				4,066				4,145				4,240				
TOTAL ASSETS	170,286				171,181				174,631				177,342				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)		As of 30/09/2020 As of 31/12/2020										As of 31	/03/2021												
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	unt	Accu	mulated impa	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impairec assets	credit risk since	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	significant	ssets without significant significant increase in Stage 3 increase in credit risk since Credit-impaired edit risk since initial assets initial recognition but		References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	4	0	0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,872	8,222	4	-2	-169	-3	8,690	7,622	4	-2	-153	-3	8,505	7,429	4	-1	-157	-3	8,582	7,617	4	-1	-155	-3	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	84,539	11,890	1,881	-130	-469	-1,158	82,160	11,930	1,941	-128	-488	-1,164	82,739	13,499	1,940	-127	-492	-1,157	83,865	12,801	1,975	-118	-453	-1,148	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Belfius Bank

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	11,139	10,937	8,739	8,464	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,901	8,241	8,348	8,100	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	131,279	131,947	138,039	141,418	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,160	7,459	6,625	6,622	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	386	373	247	209	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	466	463	407	381	IAS 37.10; IAS 1.54(I)
Tax liabilities	58	53	69	37	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,115	1,059	1,401	1,110	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	160,504	160,533	163,877	166,342	IAS 1.9(b);IG 6
TOTAL EQUITY	9,782	10,648	10,754	11,000	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	170,286	171,181	174,631	177,342	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Belfius Bank

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		19,139	18,253	15,142	14,855	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	1	1	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	160	142	222	230	Annex V.Part 1.31
	Central banks	12,957	14,174	16,513	15,676	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	976	178	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,249	12,747	12,889	12,517	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,665	8,364	8,571	8,328	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,395	5,004	6,035	6,615	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,345	531	1,153	1,564	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	5,165	5,528	5,340	5,429	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,751	3,104	2,908	3,047	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	18,153	18,367	18,504	19,423	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,791	11,419	11,546	12,553	ECB/2013/33 Annex 2.Part 2.9.1
	Households	57,665	58,916	60,280	62,186	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	12,253	12,738	13,168	13,969	Annex V.Part 1.42(f), 44(c)
Debt securities issued		25,523	25,403	26,778	27,625	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,148	1,151	1,149	1,134	Annex V.Part 1.37
Other financial liabilities		72	51	48	46	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		158,479	158,584	161,752	164,604	

2021 EU-wide Transparency Exercise Market Risk

Belfius Bank

	SA						M									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	lemorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memor</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	184	156	39	11	54	14							34	10	46	12						
Of which: General risk	29	13	39	11	54	14							34	10	46	12						(
Of which: Specific risk Equities	155	143	0	0	0	0							0	0	0	0						(
Of which: General risk	105	9	0	0	0	0							0	0	0	0						(
Of which: Specific risk	36	45	ō	ō	ō	ō							ō	ō	ō	ō						(
Foreign exchange risk	6	7	3	0	4	0							2	0	3	0						(
Commodities risk	6	11	0	0	0	0							0	0	0	0						
Total	299	272	42	11	58	14	0	0	0	0	0	1,243	36	10	49	12	0	0	0	0	0	1,055
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	146	150	45	13	46	9							35	5	35	9						
Of which: General risk	8	11	45	13	46	9							35	5	35	9						1
Of which: Specific risk	138	139	0	0	0	0							0	0	0	0						1
Equities	118	153	0	0	0	0							0	0	0	0						
Of which: General risk	17	36	ō	ō	ō	ō							0	ō	ō	0						
Of which: Specific risk	69	70	0	0	0	0							0	0	0	0						
Foreign exchange risk	4	1	1	1	1	0							2	0	2	0						
Commodities risk Total	10	19 324	46	14	47	0	0		0	0	0	1.157	37	5	38	9	0	0		0	0	941
Total	2/8	324	40	14	4/	y		U		. 0	. 0	1,157	3/		30		0			. 0		941

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Belfius Bank

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	28	28	0		28	28		
	Central dovernments or central banks Regional governments or local authorities	692	28	205		773	843	246	
	Public sector entities	1.084	1,084	133		1,045	1,045	124	
	Public sector encloses Multilateral Development Banks	108	108			106	105		
	International Organisations	19.774	19.774			24,998	24.990	0	
	Institutions	994	923	24		1,403	985	24	
	Corporates	8,647	6,722	5,256		8,607	6,611	5,200	
	of which: SME	3,935	3,018	2,368		4,050	3,102	2,446	
	Retail	724	637	364		735	654	374	
Consolidated data	of which: SME	724	637	364		735	654	374	
Consolidated data	Secured by mortgages on immovable property	300	278	100		302	288	102	
	of which: SME	208	201	64	52	227	215	68	
	Exposures in default	112	55	70	52	104	52	66	48
	Items associated with particularly high risk	548	443	664		605	468	701	
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	58	58	6		58	58	6	
	Claims on institutions and connorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity	1.897	1,897	6.979		2,573	2,573	9,477	
	Other exposures	6.634	6.634	1,780		6.447	6.447	1,774	
	Standardised Total ²	41,605	39,412	15,585	55	47,787	45,152	18,101	50
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	t due to credit conversion facto	ors or credit risk mitigation techn	iaues (e.a. substitution effect	a).	

sure, unlike booksive value, is reported before taking into account any effect due to credit conver-Total dises not include the Secutarization excition unlike in the results reine to the 2019 eventse

		Standardised Approach									
			As of 30/	09/2020			As of 31,	/12/2020			
	(min 8,8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	28	28	0		28	28	C			
	Regional governments or local authorities	32	31	2		33	32	2			
	Public sector entities	22	22	4		26	26	5			
	Multilateral Development Banks International Organisations	0	0	0		0	0				
	Institutions	8	8	3		5	5	2			
	Corporates	6.315	4,768	4.130		6,464	4,905	4,249			
	of which: SME	3,821	2,910	2,280		3,944	3,003	2,363			
	Retail	716	630	360		726	646	369			
BELGIUM	of which: SME	716	630	360		726	646	369			
DELOION	Secured by mortgages on immovable property	228 202	219 194	73		248 221	236				
	of which: SME Exposures in default	202	194	62		221	209	66			
	Items associated with particularly high risk	467	408	612		525	433				
	Covered bonds		-00	0				000			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0			
	Collective investments undertakings (CIU)	3	3	5		4	4	6			
	Eaulty	1,897	1,897	6,979		2,573	2,573	9,477			
	Other exposures	6,231	6,231	1,780		5,850	5,850	1,642			
	Standardised Total ²				200				206		

while Ecourse value, is recorded before takins into account any effect due to cest conversion factors or credit ruk indication technison (e.g., substitution effect), ments and resolutions or country of constructives are under those for securitation escourse, additional valuation at lastments (Xike) and other som funds reaccutors do grower or cost in studentess. ed to the Total value adia

		Standardisce Approven								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EuR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Develooment Banks	0	0	0		0	0	0		
	International Organisations Institutions	19,774	19,774	0		24,998 0	24,990 0	0		
	Corporates of which: SME Retail	0	0	0		0	0	0		
Other Countries	of which: SME Secured by mortoaces on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	0	0	0	0	0	0	0	_	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0		
	Other exposures Standardised Total ²	390	390	0	1	581	581	132		

		standardised Approach								
			As of 30)	/09/2020			As of 31,	12/2020		
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED KINGDOM	Contral enversements or central backs Rodic approximate or cells al anAbritis Rodic sport entities Rodic sport entities International Contention (International International Contention (International Rodial of which: Spoil Encourse in default Roman and content and internation encourty Rodial Roman and content and internation (International Roman and Content and Content and Content Roman and Content and Content and Content Content in default Content in default Content in encourted and concepts and With ST Cont assessment Content in encourted and Content and States Roman and Content and Roman and	0 0 3357 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 337 191 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 103 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 336 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardiced Total ²				0	-			0	

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		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
FRANCE	Confra devenmente se central basis Recland conversion for for lead arbotistics Machina for externation for lead arbotistics Machine for an externation Machine for a second arbotistic Institutions Confrontion SHE Real of an Externation SHE arbotistics SHE Confrontion SHE	0 855 806 933 166 461 1 1 1 1 1 1 3 9 9 5 5 111 58 58 0 0 0 0 0 0 0 0	0 55 806 0 402 151 1 1 1 1 1 1 1 1 1 1 1 1 5 8 0 0 0 10 10 5 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10		0 7800 903 119 45 1 1 1 1 1 3 9 5 8 8 8 8 8 0 0 0 0 0 0 0 0 0 0	0 788 482 482 483 483 483 483 4 1 1 1 1 1 1 1 1 5 8 5 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 135 34 0 9 9 9 9 9 9 9 9 9 9 9 9 0 14 4 6 0 0 0 0 0 0 0 0 0 0 0	3	
	Standardised Total ²				5				5	
		⁽¹⁾ Orioinal exposure, unlike Ex ⁽²⁾ Total value adjustments an exposures, but includes gene	provisions per country of cou							



Credit Risk - Standardised Approach Belfius Bank

		Standardised Approach									
			As of 30,	/09/2020			As of 31	/12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
GERMANY	Cartral assessments or cartral tasks Machand assessments Machand assessments Machand assessments Machand assessments Machand Carebon Machandron Garden Carebon Machandron Machan	0 288 0 0 133 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 28 0 0 0 0 0 1 1 5 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•	0 281 201 0 0 131 131 1 1 1 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0			0		
<u>ı </u>		(2) Total value adjustments an	d provisions per country of cou		ct due to credit conversion facts curistisation exposures, addition				. 0		
		exposures, but includes general credit risk adjustments. Standardised Approach									

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	ő	0	ő		0	ő	0		
	Institutions	0	0	0		0	0	0		
	Corporates	928	922	282		889	885	271		
	of which: SME	0	0	0		0	0	0		
	Retail of which: SME	0	0	0		0	0	0		
UNITED STATES	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	ő	0	ő		0	ő	0		
	Exposures in default	7	0	0	7	7	0	0	7	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0		
	Other exposures	4	4	0		8	8	0		
	Standardised Total ²				7				7	

¹⁰ Obtained assesses, while Ensures value, is received and we taken in the scarar and while the is non-outra while the scarar and while the is non-outra while the scarar and while the isometry of a distances between the scarar and while the scarar and a distances between the scarar and scara and sc

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 7	Catrial accomments or catrial basis Records or community or local authorities Parallelitical Constants Parallelitical Constants Parallelitical Constants Exercised Section 2014 Exercised Section 2014 Record Section 2014 Section 2014				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			c		
	Standardized Total ²				0						

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		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
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		Standardised Approach									
			As of 30)	09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanas Interactional Oracanas Interaction				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total ²				0						

Control execution while its test in the second time time test in the second time time test in the second time test in the

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(min 505, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Control encommentaria or control havines Andre some methods Andre some methods Andre some methods Sectore and an and and and and and and and Sectore and										
	Standardised Total ²				0				0		

¹⁰ Observe answars, while features value is recorded larger tables that is not accorder and while the scale converting the data is could convert the scale data indicates that indica



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Belfius Bank

					Standardise	d Approach					
			As of 31,	03/2021			As of 30,	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)			-							
	Central governments or central banks Regional governments or local authorities	781	22	250		24 874	24 947	258			
		1,121	1,154	136		1,119	1,195	131			
	Public sector entities Multilateral Development Banks	1,121	1,134	001		1,119	1,195	131			
	International Organisations	30,998	30,990	0		33,356	33,356				
	Institutions	1,710	1,233	31		1,580	1,114	28			
	Formorates	8,977	6,809	5,373		9,398	7,519	5,833			
	of which: SME	4,169	3,180	2,505		4,343	3,331	2,632			
	Retail	756	673	384		786	697	398			
		756	672	384		786	697	398			
Consolidated data	Secured by mortgages on immovable property	299	284	99		301	283	98			
	of which: SME	229	217	68		239	222	69			
	Exposures in default	114	61	74	49	121	67	81	5		
	Items associated with particularly high risk	660	535	802		775	656	985			
	Covered bonds	58	58	6		88	88	9			
	Claims on institutions and comporates with a ST credit assessment	21	4	2		15	3	1			
	Collective investments undertakings (CIU)	4	4	6		1	1	16			
	Eaulty	2,648	2,648	9,757		2,638	2,638	9,722			
	Other exposures	5,802	5,802	1,820		5,685	5,653	1,818			
	Standardised Total ²	54,079	51,239	18,739	50	56,885	54,364	19,379	62		
		(1) Original exposure, unlike Ex	posure value, is reported bef	ere taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).			
	(1) Organia exposume, unitie Exposura vaulus, in exported balliver tables print to account any effect due to credit create mitigation techniques (e.g., substitution effects). (2) Structures Technical to the Securitizations consistion within the result for the the 2019 exercise.										

Chiginal exposure, unlike exposure value, is reported before taking into account any effect due to credit conversion factors
 Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	/03/2021			As of 30/	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	22	22	0		24	24	0		
	Regional governments or local authorities	35	34	2		34	33	2		
	Public sector entities	26	26	5		27	27	5		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	6	6	2		6	6	2		
	Corporates	6,764	5,089	4,425		7,109	5,392	4,702		
	of which: SME	4,049	3,058	2,411		4,228	3,238	2,556		
	Retail	748	665	380		776	689	394		
BELGIUM	of which: SME	748	665	380		775	688	393		
DECOION	Secured by mortgages on immovable property	244	235	77		252	238	78		
	of which: SME	214	207	64		224	212	66		
	Exposures in default	101	60	73	37	108	66	80	35	
	Items associated with particularly high risk	582	485	727		712	620	930		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	4	4	6		1	1	14		
	Eaulty	2,648	2,648	9,757		2,638	2,638	9,722		
	Other exposures	5,272	5,272	1,702		5,191	5,159	1,710		
	Standardised Total ²				217				207	

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					Standardisi	zu Approach			
			As of 31,	03/2021		As of 30	/06/2021		
	(mh 588, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control even memory or control backs Bachanda eventment of local and/online Multitude Constants Multitude Constants Multitude Constants Institutions Constants Multitude Constants Multitude C	0 0 1077 30,998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33,990 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 123 33,356 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 223 33,356 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0
	Standardised Total ²	310		110	1	100	-0.0	107	

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				Standardise	d Approach			
		As of 30,	/06/2021					
(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Control incomments or excitation laws. In State Reduced accounts of local and/ortholic And/ortholic sector and/ortholic And/ortholic sector and/ortholic and/ortholic sector and/ortholic and/ortholic sector of which State Excitation in State State State Excitation in State S	0 0 370 380 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 370 46 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 7 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 128 540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 120 537 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 239 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

aing into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects). party excludes those for securitization exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the Original exposure, unlike Expo
 Total value adjustments and p exmourses but includes general r

					Standardis	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Carla average of a color a lanks Builder average of the lanks Builder average of the lanks Hellites of Development Builds Hellites of Development Builds Development of a sint: SHE Build Builder State Builder	0 847 7 85 85 85 85 10 25 10 5 10 5 10 5 10 0 0 0 0 0 0 0 0 0 0	0 847 0 718 152 38 8 8 8 0 0 20 0 0 20 0 0 9 5 5 5 0 0 9 9 5 8 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 15 15 15 15 15 10 0 9 9 2 0 14 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 854 1,379 137 3 3 3 3 3 3 3 4 8 8 8 8 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0	6 897 655 195 38 6 55 195 38 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 1 1 1 1 1 1 1 1 1 0 0 9 2 2 0 0 1 2 9 0 0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			d provisions per country of co			tors or credit risk mitigation ted onal valuation adjustments (AVA			



Credit Risk - Standardised Approach Belfius Bank

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control conversionate or central lands Restore all more standards Padio carbon estimates Padio carbon estimates Padio carbon estimates Padio carbon estimates patro padio carbon estimates of units 398 Escondo for montanes on innovember or of units 398 Escondo for montanes on innovember or of units 398 Escondo for montanes on innovember or of units 398 Converse lands Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on institutions and conversate with a 51 confl assessment Cables on ins	0 28 0 0 4 1 1 1 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 28 3 3 3 3 2 2 2 2 2 2 3 0 0 0 0 0 0 0 0 0			
					ect due to credit conversion fact acuristisation exposures, additio				

ation techniques (e.g. substitution ints (AVAs) and other own funds Cinginal exposure, unike Exposure value, is reported before taking into (2) Total value adjustments and provisions per country of counterparty exci exposures, but includes general credit risk adjustments. account any effect due to credit conversion fac uses those for securistisation exposures, additi

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30/	06/2021	
	(mh 588, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control exercises or control backs Reading accommentation of local and/outfittes Reading accommentation of Reading International Oreanist Control Control International Oreanist Control Reading Compositions Only Reading Compositions Only Reading Control Control Control Control Control Reading Control Control Reading	0 0 922 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 944 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		,	0 0 0 905 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 226 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,
	Standardised Total ²	0	0	ů – – – – – – – – – – – – – – – – – – –	7		0		

CO Digital expense, while Expense value, is reported from balling toils scrout any effect on to local convent the fibre and one of the expense value of

					Standardise	d Approach			
			As of 31	As of 30	/06/2021				
	(mh EJR, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Cathol a severaneous or cathol tables. Recipical and everaneous and hold attributes Public severations Recipications Institutions Institutions Compara					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
									-

Organia speaks, while ference value, a respect to them takes the scalar are reflect the takes of constraint are reflect to the takes of constraint are reflect to the takes of constraint and takes the scalar are reflect to the takes of constraint and takes the scalar are reflect to the takes are respectively and takes and takes reflections value to the take reflections value to the takes reflections value to the take reflections value to the take reflections value to the takes reflections value to the take reflections value to thetake reflections value to the take reflections value to the take r

					Standardist	id Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh £88, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Realonal oovernments or local authorities Public sector entities Multilateral Develooment Banks	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0	0 0 0 0	0 0 0	
	International Oroanisations Institutions Corporates of which: SME	000000000000000000000000000000000000000	0 0 0	0 0 0		0	0000	000000000000000000000000000000000000000	
Country of Counterpart 8	Retail of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Excosures in default Items associated with particularly high risk Covered bonds Calains on institutions and coreorates with a ST credit assessment	0 0 0	0 0 0	0	0	0	0 0 0	0	0
	Collective investments undertakinos (CIU) Eoultv Other exoosures	0	0 0	0		0	0 0 0	0	

Compared and processes of the second se

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) 508. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Cathol accounting or cathol backs Records an accounting of local authorities Records and accounting of local Records and accounting of local Records and accounting of local Records and accounting of local Records and accounting of local accounting and accounting of local Records				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Control of the second sec

		Standardised Approach											
			As of 31,	03/2021			As of 30	06/2021					
	(mh E.G. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10 Counterpart 10	tes min. SRE vici. SRE wici. SRE wici. SRE with manufactures with and the anticularly high risk broads min. SRE min. SRE min. SRE statestimetic suddrations (COII)	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early real relationshipsion (s.g., a shaftschor effect); (2) Takin value adjustments and providers converting on contriguent exclusion torus or scale that indication adjustments (Febb) and ther can funds indicates related to the expansion, but had adjustments and providers or cosist of a contriguency exclusion torus of the canon funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other canonic adjustments (Febb) and other canonic adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb)

Belfius Bank

							IRB AP	proach					
				As of 3	30/09/2020					As of	31/12/2020		ĺ
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	20,467 28.866	37	22,673 26.512	3,275	1	49	17,085 28.043	36	19,148 25,707	2,189	0	30 19
	Corporates	48,307	1.394	41,776	23.455	353	1,526	49.307	1.459	42,429	24.002	400	1,556
	Corporates - Of Which: Specialised Lending	2,743	11	2,354	825	3	16	2,851	11	2,462	846	4	16
	Corporates - Of Which: SME	13,398	856	10,979	6,621	130	828	13,778	889	11,363	7,046	151	838
	Retail	47,881	416	47,435	3,721	215	274	48,846	414	48,290	3,800	215	270
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	33,394 7.680	108	33,394 7,680	1,632	68 18	45 16	34,127 7,866	113 31	34,127 7,866	1,672	71 19	45 16
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		29	25.714	480	18	16	7,866 26.261	31	7,866 26.261	465	19	16 30
	Retail - Qualifying Revolving	20,714	0	18	1	0	0	20,201	0	18	1	0	0
	Retail - Other Retail	14,467	308	14,023	2,088	147	228	14,698	301	14,135	2,126	145	224
	Retail - Other Retail - Of Which: SME	9,385	248	8,988	1,400	116	181	9,655	242	9,137	1,424	114	178
	Retail - Other Retail - Of Which: non-SME	5,082	60	5,035	688	32	48	5,043	58	4,998	703	31	46
	Equity	247	0	247	352	0		269	0	269	376	0	
	Other non credit-obligation assets				0						0	-	
	IRB Total ²				32,591						32,137		

Constraint exposure, unlike Exposure value, is reported before taking into account any effect due to ordel conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securativation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach						
				As of	30/09/2020					As of :	31/12/2020	1/12/2020		
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	17,583	0	20,026	1,003	0	1	14,816	0	17,145	753	0	0	
	Institutions	20,049	0	17,843	419	0	8	20,000	0	17,883	438	0	10	
	Corporates	37,518	1,353	30,882	18,074	353	1,339	38,604	1,418	31,406	18,602	398	1,361	
	Corporates - Of Which: Specialised Lending	1,388	11	1,318	367	3	14	1,494	11	1,421	393	4	14	
	Corporates - Of Which: SME	13,356	854	10,944	6,606	130	828	13,733	887 409	11,323	7,034	150	838	
	Retail	47,609	411	47,166 33.266	3,691	212	270	48,569 33,995	409	48,007 33.995	3,769	213	266	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	33,266 7.661	108	33,266	1,62/	6/	45 16	33,995	31	33,995	1,666	/1	45	
BELGIUM	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	25.605	29	25.605	1.148	49	29	26.149	82	26.149	1.181	51	30	
	Retail - Qualifying Revolving	23,605	/9	18	1,140	49	29	20,149	02	18	1,101	51	0	
	Retail - Other Retail	14.322	303	13.881	2.063	145	225	14.554	297	13,994	2.102	142	221	
	Retail - Other Retail - Of Which: SMF	9.339	246	8,944	1,393	115	129	9,611	240	9,095	1.417	113	176	
	Retail - Other Retail - Of Which: pro-SME	4,983	58	4,937	671	30	46	4,944	56	4,899	685	30	44	
	Equity	219	0	219	291	0	0	240	0	240	311	0	0	
	Other non credit-obligation assets		-			-						-		
	IRB Total													
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	risk mitigation tech	niques (e.g. substit	ution effects).		-	

	Original	Exposure ¹	As of	30/09/2020					As of :	31/12/2020		
	Original	Exposure ¹										
		Original Exposure ¹ Exposure Value ¹		Risk exposure amount		Value adjustments and			Exposure Value ¹	Risk exposu	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0			0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
		0	0	0			0	0	0	0	0	0
	0	0	0	0			0		0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0		0
	0	0	0	0	0	ő	0	0	0	0	ő	0
Read - Const Read - Cr Winds, Ind - She	3	0	3	-	0	0	3	0	3	6	0	0
on credit-obligation assets		l ů			L ů	5		Ŭ		-	l ů	l i
al												
		ee Copporate: Of Nucl: Specialized Lending Copporate: Of Nucl: Specialized Lending Recal: Count on and Landar paperty Recal: Count on the Special paperty Recal: Count on the Special Count on	Real Societ and scharp speet/ Real Societ and scharp speet/	Bit Coupone: 0 1000: 0 0 0	See Course of White: Specified Landrig Course of White: Specified Landrig Course of White: Specified Landrig Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Secure on and edite property. Of White: Not 5 Relatil Course Relatil Of Relatil Of Relative Relat	Bit Course of With: Specified Landing Course of With: Specified Landing Course of With: Specified Landing Real Secure on each state property. Of With: Specified Real Secure on each state property. Specified Real Secure on each state p	See Concounter Of Michs: See: Canadid Lending Concounter Of Michs: See Concounter Of Michs: See Concounter Of Michs: See Canadid Conce Real: Of Michs: See Real: Secured on actual property. Secured on	See Couponent: O that O that <th< td=""><td>See Counting: Sociality Lending Counting: Social and static property Real: Collection of Watch: DE Real: Collection of</td><td>See Counting Control : Special Landing Counting Of Much: Special Landing Real: Secure of a landing target provide Real: Secure of a landing target provide Real: Secure of a landing target provide Real: Control : Special Con</td><td>See Copyrame: O (M) O (M)</td><td>See Operation (2) Much: Sectional Landing Courses: 07 Much: Sectional Landing (2) Much Section (2) Much Sec Real: Se</td></th<>	See Counting: Sociality Lending Counting: Social and static property Real: Collection of Watch: DE Real: Collection of	See Counting Control : Special Landing Counting Of Much: Special Landing Real: Secure of a landing target provide Real: Secure of a landing target provide Real: Secure of a landing target provide Real: Control : Special Con	See Copyrame: O (M) O (M)	See Operation (2) Much: Sectional Landing Courses: 07 Much: Sectional Landing (2) Much Section (2) Much Sec Real: Se

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,453	0	3,399	368	0	1	3,349	0	3,296	367	0	1
	Corporates	6,816	0	6,193	2,874	0	121		0	4,478	2,485	0	124
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	660	0	477	129	0	1	652	0	473	128	0	1
	Corporates - Or Which: SME Retail	0	0	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	e e	0	5	0	0	0	0	0	°.	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0				0	0			0	ő	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S		0	4	0	0	ō	4	0		0	0	0
	Retail - Qualifying Revolving	ó	ō	ó	ō	ō	ō	ó	ō	ó	ō	ō	ō
	Retail - Other Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	403	0	403	0	0	0	398	0	398	0	0	0
	Institutions	1,853	0	1,842	185	0	0	1,813	0	1,801	197	0	0
	Corporates	932	0	744	573	0	3	891	0	3,795	1,071	0	4
	Corporates - Of Which: Specialised Lending	4	0	4	11	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	4	0	0	6	0	6	2	0	0
	Retail	84	2	83	15	1	2	86	2	85	14	1	
	Retail - Secured on real estate property	20	0	20	1	0	0	23	0	23	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0	4	0	0	0	4	0	4	0	0	
	Retail - Secured on real estate property - Ur Which: non-Sr Retail - Qualifying Revolving	16	0	16	1	0	0	19	0	19	1	0	0
	Retail - Other Retail	65	0	64	13		0	63		62	13		0
	Retail - Other Retail - Of Which: SME	18	î	18	3	â	â	17	î	17	3	â	ô
	Retail - Other Retail - Of Which: pon-SME	47	-	46	10	1	ĩ	45	;	46	10	1	1
	Equity	20	â	20	48	â	â	23	â	23	52	â	â
	Other non credit-obligation assets		-			-			-			-	
	IRB Total												
		(1) Original expos	ure. unlike Exposu	e value, is reporte	d before taking into accou	nt any effect due I	to credit conversion	factors or credit r	isk mitigation techn	niques (e.a. substi	tution effects).		



Belfius Bank

							IRB Ap	oproach					
				As of :	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	616	0	602	341	0	0	618	0	604	345	0	0
	Corporates	188	0	333	175	0	0	185	0	331	177	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	2	0	3	0	0	0	3	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	3			0	3		0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP		0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	305	0	332	136	0	0	286	0	312	128	0	0
	Corporates	74	0	1,499	241	0	3	74	0	366	222	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	0	0	0	6	0	5	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SM		0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: no	-5/ 2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(I) Oxisisal outer	own welles Europe	en unhun is unnote	d before taking into accou	at new effect due t	a confit comparison	fortune on enroll a	ick mitigation tacks	alawar (o a - a durt	tation effected		

							ікв ар	proacti					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	· inde		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												<i>(</i>
	IRB Total												6

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original Exposure* Exposure amount adjustments Original Exposure* Exposure amount Value* Risk exposure amount								Value adjustment: and			
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	Ö	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates * or which: she	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-SP	ő	0	ő	ő	ő	0	0	ő		0	ő	0
		Retail - Qualifying Revolving		0	ő	0		0	0		0	0		0
		Retail - Other Retail	0	0	ő	ő	ő	0	0	ő	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Other non	redit-obligation assets												
	IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is recorded before baking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, 55)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0		0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ő	0	0	0	0	ő	0	0	0	0	ő	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Belfius Bank

								IRB Ap	proach					
					As of :	31/03/2021					As of 1	30/06/2021		
			Original Exposure Exposure Exposure Value ¹ adjustments adjustments adjust and value ¹ Value ¹ adjust adjust and value ¹ valu											Value adjustmen and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
		anks and central governments	16,807	35	18,803	2,217	1	29	16,950	33	18,852	2,192	1	29
	Institutio		29,020 49,744	0	26,648 43.096	1,885	397	11	27,376 50.609	1.475	25,105 43.428	2,393 27.288	0 417	10
	Corporate	Corporates - Of Which: Specialised Lending	49,744	1,995	43,096	25,555	397	1,566	2,958	1,4/5	93,928	27,288	41/	1,509
		Corporates - Of Which: SPEcarsed Lending Corporates - Of Which: SME	14,209	898	11.758	7 748	159	835	14,702	934	12,222	8,206	189	816
	Retail	capatities - or finite, and	49.661	412	49.096	4 360	213	271	50.491	410	50.011	4 315	212	261
		Retail - Secured on real estate property	34,756	112	34,756	2.005	70	43	35.432	108	35.432	1.985	67	40
Conservation and states		Retail - Secured on real estate property - Of Which: SME	8,040	30	8,040	531	19	15	8,187	30	8,187	520	19	14
Consolidated data		Retail - Secured on real estate property - Of Which: non-SP	26,716	82	26,716	1,475	51	28	27,245	78	27,245	1,466	49	26
		Retail - Qualifying Revolving	20	0	18	1	0	0	20	0	18	1	0	0
		Retail - Other Retail	14,885	300	14,322	2,353	144	227	15,040	302	14,561	2,329	145	221
		Retail - Other Retail - Of Which: SME	9,731	243	9,214	1,510	113	181	9,792	247	9,371	1,511	116	177
		Retail - Other Retail - Of Which: non-SME	5,154	57	5,108	843	30	46	5,248	55	5,190	818	29	44
	Equity		273	0	273	393	0		278	0	278	412	0	
		n credit-obligation assets				U						0		-
	IRB Total	ł				34,411						36,601		

Compared exposure, unlike Exposure value, is reported before taking initia account any effect due to credit mixer factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Ris Total does not include the Socialization position unlike in the results prior to the 2019 secreta.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	14,497	0	16,755	764	0	0	14,575	0	16,765	737	0	0
	Institutions	19,845	0	17,715	440	0	6	19,514	0	17,522	505	0	6
	Corporates Corporates - Of Which: Specialised Lending	39,469 1.421	1,407	32,371 1.357	20,190	397	1,368	39,828 1.473	1,436	32,794 1.412	20,876	417	1,316
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,421 14.164	11 898	1,357	366	159	19	1,4/3	934	1,412 12,162	391 8.181	189	13 816
	Corporates - UT Which: SME Retail	49.380	898	48.819	4,324	211	267	19,638	934	49,731	8,181	210	257
	Retail - Secured on real estate property	34,617	111	34,617	1.998	211	43	35,293	107	35,293	1,977	67	39
	Retail - Secured on real estate property - Of Which: SME		30	8.017	530	19	15	8.164	30	8,164	519	19	14
BELGIUM	Retail - Secured on real estate property - Of Which: non-		81	26.600	1.469	51	28	27.129	77	27.129	1.458	48	26
	Retail - Qualifying Revolving	20	0	18	1	0	0	19	0	17	1	0	0
	Retail - Other Retail	14,743	296	14,183	2,324	142	224	14,895	298	14,420	2,299	143	218
	Retail - Other Retail - Of Which: SME	9,687	241	9,172	1,502	113	180	9,747	245	9,328	1,504	115	176
	Retail - Other Retail - Of Which: non-SME	5,056	55	5,011	822	29	44	5,148	53	5,092	796	28	42
1	Equity	244	0	244	330	0	0	251	0	251	350	0	0
	Other non credit-obligation assets												
1	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fai	ctors or credit ris	k mitigation tech	niques (e.g. substituti	in effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	4	0	4	11	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0		0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property	0		0	0		0	0		0	0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0		0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	ő	0	0	ő	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	ō	0	ō	0	ō	ō	0	ō	ō	0	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	6	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 1	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		3,428 6.482	0	3,374	372 2.532	0	1 128	2,982	0	2,981 5.403	503 3.331	0	1 126
	Corporate	Corporates - Of Which: Specialised Lending	656	0	482	131	0	120	684	0	5,403	190	0	120
		Corporates - Of Which: SME	0	ő	0	0	ő	ó	0	ő	0	0	ő	ô
	Retail		10	0	10	1	0	0	10	0	10	1	0	0
		Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	6	0	6	1	0	0	6	0	6	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME		0		1	0	0				1	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	2	ĭ	0	0	2	0	2	ĭ	0	ő
	Equity	Nexue - Oritor Nexue - Or William Harraria	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	401	0	401	0	0	0	424	0	424	0	0	0
	Institutions	1,666	0	1,657	188	0	0	1,482	0	1,428	278	0	0
	Corporates	820	0	3,593	1,002	0	3	1,020	0	2,310	1,021	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	2	0	0	7	0	7	2	0	0
	Retail	90	2	89	17	1	2	89	2	88	16	1	2
	Retail - Secured on real estate property	26	0	26	2	0	0	26	0	26	2	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0
TIONINGE	Retail - Secured on real estate property - Of Which: non-SP	21	0	21	2	0	0	22	0	22	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	64	2	63	15	1	2	62	2	61	14	1	2
	Retail - Other Retail - Of Which: SME	17	1	17		0	0	18	1	17	3	0	0
1	Retail - Other Retail - Of Which: non-SME	47	2	46	12	1	1	45	2	44	11	1	1
	Equity	22	0	22	51	0	0	23	0	23	52	0	0
1	Other non credit-obligation assets												
	IRB Total												1
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cred	St conversion fa	tors or credit ris	ik mitigation tech	niques (e.g. substitutio	in effects).	



Belfius Bank

							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	702 180	0	688 326	371 181	0	0	883 245	0	869 376	584 228	0	0
	Corporates Corporates - Of Which: Specialised Lending	180	0	326	181	0	0	245	0	37b 41	228	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	34	0	41	0	0	0
	Retail	6	ő	5	1	ő	ő	8	ő	8	1	ő	ő
	Retail - Secured on real estate property	3	0	3	0	0	0	6	0	6	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SP	3	0	3	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity Other non credit-obligation assets	0	0	0		0	0	0	0	0	0	0	0
	IRB Total								1				
		(1) Original ex	osure, unlike Ex	posure value, is n	eported before taking in	to account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	-

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		284	0	309	124	0	0	245	0	244	166	0	0
	Corporat		86	0	384	221	0	3	85	0	148	95	0	3
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0
	Recall	Retail - Secured on real estate property	2	0	2	1	0	0	4	0	6		0	0
		Retail - Secured on real estate property - Of Which: SME	1	ő	1	0	0	0	i	0	1	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	3	0	3	0	0	0	3	0	3	0	0	0
		Retail - Qualifying Revolving	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	2	0	2	0	0	0	3	0	2	0	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota													
			(1) Original exp	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	hniques (e.g. substitutio	in effects).	

							IRB Ap	proacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
												-	-
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	ő	0	0		0	0	0	0	0	0	0
	Retail	ő	ő	ő	ō	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	0	0	0
	IRB Total		1										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							ткв Ар	proacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-	5) 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												



							Belfius Bank							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	1
												Off-balance st	ieet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
					tinougn pront or loss	comprehensive income								
[0-3M[[3M-1Y[0	0	0	0 0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0 1,103 331	0 1,103 331	0 100 0	0 0	0 0	0 1,001 325	2 1	0 52 46	0 0	0 303	0 688 1,921	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	494 1,184 1,011	331 494 1,184 1,011	15 16 5	0	0 23 0	1,001 325 455 907 930	4 8 12	91 71 68	21 18 8	303 107 245 42	3,286 524 2,519	0	
[5Y - 10Y [[10Y - more Total	-	4,027 13,058 21,208	4,027 13,058 21,208	15 2 153	0	0 0 23	3,610 12,586 19,813	34 721 781	330 1,340 1,997	23 31 102	154 146 996	6 2,131 11,076	0	1,141
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total	-													1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Czech Republic													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	CZECII REPUBIIC													
Total [0 - 3M [[3M - 1Y [[4 27]														
f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f [10Y - more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia	0 0 10	0 0 10	0	0	0	0 0 10	0	0	0	0	0	0	
Total	1	10	10	- 0	- 0	- 0	10	0	0	Ű	0	Ŭ O	Ő	0



							Belfius Bank							
							As of 31/12/2020							
						Diree	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
				[Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
10-34 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 759 0 74 24 300 1,157	0 759 0 74 24 300 1,157	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 759 0 74 24 300 1,157	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 0 27 0 27	0 0 0 27 0 27				0 0 0 27 0 27		0 0 0 0 0 2 2					0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
110Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Italy	0 0 0 0 533 417 950	0 0 0 533 417 950	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 533 417 950	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	1,250
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0



							Belfius Bank							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Table consists amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 14 0 0 14	0 0 14 0 0 14				0 0 14 0 0 14	0 0 0 0	0 0 0 0					1
10-34 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg		14											
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Malta													
10 - 3M [1 3M - 1Y [1 3Y - 2Y [2 Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 0Y - more Total	Netherlands													
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y	Poland	67 0 0 0 0 69 0 136	67 0 0 0 69 0 136	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	67 0 0 0 69 0 136		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		18
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 0 0 21 11 0 32	0 0 0 21 11 0 32	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 21 11 0 32	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	25
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							-	•			_	-	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 15 0 0 15	0 0 0 15 0 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 15 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
10 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	0 0 0 0 0 0 0 0 0 32 0 32	0 22 0 0 0 0 32 0 0 32				0 25 0 0 0 0 0 0 32 0 0 32			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0



							Belfius Bank							
							As of 31/12/2020)						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 1 0 0 0 220 0 221	0 1 0 0 0 220 0 221	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 0 220 0 221	0 0 0 0 89 0 89	0 0 0 0 455 0 455	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	88
10-3M [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10 - 3M [13M - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y] 15Y - 10Y [10Y - more Totai	Iceland						0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 97 162 0 259	0 0 0 97 162 0 259	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 97 162 0 259	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
10 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Hong Kong													



							Belfius Bank							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	······, / / ····	derivative financial assets	assets (net of short positions)		of which, Einspeint access	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Japan	0 0 79 318	0 0 79	0	0 0	0	0 0 79 318	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [-	318 396	318 396	0	0	0	318 396	0	0	0	0	0 0	0	168
[1Y - 2Y [[2Y - 3Y [U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	-	0	0	0 0 0	000	0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [, in the second s			Ŭ	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	China													
[10Y - more Total [0 - 3M [-	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Switzerland	0 0	0	0 0 0	0 0	0	0 0	0 0	0	0	0 0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	-	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y]		0	0		0	0	0 0 0	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	0 21 0	0 21 0	0	0 0 0	0 0 0	0 21 0	0 0	0	0	0	0	0 0	
[10Y - more Total [0 - 3M [0 21	0 21	0 0	0 0	0	0 21	0 0	0 0	0 0	0 0	0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other Central and eastern	0 2 0	0 2 0	0	0	0 0 0 0	0 2 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Europe countries non EEA	0 0	0	0 0 0 0	0	0 0 0	0 0 0 2	0 0 0 0	0 0 0	0	0	0	0 0 0	
Total		2	2	0	0	0	2	0	0	0	0	U	0	2
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Middle East													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [] 2Y - 3Y [[3Y - 5Y [Latin America and the	0	0	0	0 0 0	0 0 0	0	0 0	0	0	0	0	0 0	
[5Y - 10Y [[10Y - more	Caribbean	79 0 0	79 0 0	0 0 0	0 0 0	0 0 0	79 0 0	0 0 0	0 0 0	0	0 0 0	0 0	0 0	
Total	L	79	79	0	0	0	79	0	0	0	0	0	0	57



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	84 0 5 6 73 8 176	84 0 5 6 73 8 176	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	84 0 5 6 73 8 176	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 33 0 0 0 0 33 66	0 0 0 0 0 0 0	10
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 1 18 0 0 0 0 15	0 1 18 0 0 0 15	0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0	0 1 18 0 0 0 0					0 10 0 0 0 0	0 0 0 0 0 0	
Total	1	34	34	15	0	0	19	0	0	0	0	10	0	0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							Belfius Bank							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Disk uniskted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	<u></u>	Â								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0 0 0	0	0	0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [1,001 300 496 1,278 1,288 3,917	0 1,001 300 496 1,278 1,288 3,917	119 0 15	0	0	876 297 459 990 1,209 3,523 3,523	0 1 8	26 31 140	0 19 27	0 335 295	951 4.783 588	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	1,278 1,288 3,917	1,278 1,288 3,917	21 1 14	0	23 0 0	990 1,209 3,523	2 9 34	14 61 342	8 1 22	27 18 176	588 2.510 4 7	0	
[10Y - more Total		12,752 21,033	12,752 21,033	4 174	0	0 23	12,330 19,685	583 637	1,347 1,962	17 95	121 971	2.151 10,993	0	1,124
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y]	Bulgaria													
[3Y - 5Y] [5Y - 10Y] [10Y - more Total	bulgana													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
f 10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
Total														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
[5Y - 10Y [[10Y - more Total	-													
[0-3M[[3M-1Y] [1Y-2Y]		0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Estonia	0 0 10	0 0 10	0 0 0	0 0 0	0 0 0	0 0 10	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total		0 10	0 10	0	0	0	0 10	0	0	0	0	0	0	0



							Belfius Bank							
							As of 30/06/2021							
						Dire	ct exposures					- 41 - 1		
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	France	773 0 0 74 64 325 1,237	773 0 0 74 64 326 1,237	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	773 0 0 7 74 64 326 1,237	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
131 - 1011 100 - more Total [0 - 3M [[3M - 1Y [12Y - 3Y [[3Y - 10Y [[3Y - 10Y [100 - more Total	Germany	0 0 0 27 27 27	0 0 0 27 0 27				0 0 0 27 0 27		0 0 0 0 0 2 2				0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Croatia													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Ireland													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0 0 0 536 416	0 0 0 0 536 416		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 536 416			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			1,252
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latvia	952 0 0 0 0 2 2 2 2 2	952 0 0 0 0 0 21 0 21		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	952 0 0 0 0 0 21 0 21				0 0 0 0 0 0 0 0 0	U 0 0 0 0 0 0 0		1,252



							Belfius Bank							
							As of 30/06/2021							
				On balance sl	haat	Direc	ct exposures		Deriva	tivos		Off balan	so shoot	
	(mln EUR)			Un balance si	neet				Deriva	tives				
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Lithuania	0 0 14 0 0	0 0 14 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 14 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10tal 10-3M1 13M-1Y1 12Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Luxembourg		14		U U	U	14	0	0			U	0	1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Malta													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Netherlands													
[0 - 3M] [3M - 1Y [[1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	0 0 0 0 66 66 66	0 0 0 66 66				0 0 0 66 66	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			12
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 22 11 0 33	0 0 0 22 11 0 33				0 0 0 22 11 0 33		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				24
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Romania													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia	0 0 15 0 0		0 0 0 0 0 0 0			0 0 0 15 0 0						0 0 0 0 0	
Total Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Slovenia	15 0 0 0 0 0 52 52 52	15 0 0 0 0 0 0 52 0 52				15 0 0 0 0 0 52 0 52	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		1



							Belfius Bank							
							As of 30/06/2021							
						Diree	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[1	1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 1 0 0 319 19 339	0 1 0 0 319 19 339	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 0 0 319 19 339	0 0 0 76 0 76	0 0 442 0 442	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	127
10-3M [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M [[3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland						0 0 0 0 0 0 0 0 0		0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 35 93 178 0 307	0 0 35 93 178 0 307	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 35 93 178 0 307		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Belfius Bank							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Japan	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0	0 0	0 0	0	0 0 0	0 0	
[10Y - 10Y [[10Y - more Total		75 313 387	75 313 387	0 0 0	0	0 0 0	75 313 387	0	0	0 0 0	0 0 0	0 0 0	0	165
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	0	0	0	0	0	0	0	0	0 0	0 0 0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [-	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Other advanced economies	0 0	0	0 0 0	0 0 0	0 0	0 0 0	0	0	0	0	0 0 0	0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	non EEA	21 0 0	21 0 0	0 0 0	0 0 0	0	21 0 0	0	0	0	0	0 0 0	0 0	
Total	1	21 0 2	21 0 2	0 0	0 0	0 0	21 0 2	0	0	0 0	0	0 0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y [5Y - 10Y [10Y - more Total	corope countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
۲٥۲۵۱ ۲۵-3M ۲ ۲3M - 1Y ۲		2	2	0	0	0	2	0	0	ð	0	U	0	2
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Middle East													
10Y - 10Y F 10Y - more Total	-													
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	80	80 0	0	0	0	80 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	0 0 80	0 80	0	0	0	0 0 80	0	0	0	0	0	0	54



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	1ce sheet	1
												Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	85 0 4 5 67 8 171	86 0 4 5 67 8 171	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	86 0 4 5 67 8 171	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	33 0 0 0 0 63 96		10
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more	Others	0 212 1 18 0 0 0 14	0 1 1 18 0 0 0 0	0 0 0 0 0 0 14			0 1 1 18 0 0 0 0							
Total	1	33	33	14	0	0	19	0	0	0	0	0	0	0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

Belfius Bank

					As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	accumulated credit risk and	Collaterals and financial		Gro	ss carrying amo	ınt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	31,752	0	0	0	0	1	0	0	0	36,617	0	0		0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	17,239	0	5	5	4	171	3	3	0	16,456	0	5		5 4	154	3	3	0
Central banks	0	0	0	0	0	0	C) C	0	(0	0		o 0	c	0	0	0
General governments	6,828	0	0	0	0	48	C	0 C	0	6,092	0	0		o a	29	0	0	0
Credit institutions	2,488	0	0	0	0	0	C) (0	2,464	0	0		o c	c	0	0	0
Other financial corporations	1,394	0	3	3	2	1	2	2	0	1,332	0	3	:	3 2	1	2	2	0
Non-financial corporations	6,530	0	2	2	2	121	1	1	0	6,569	0	2		2 2	125	1	1	0
Loans and advances(including at amortised cost and fair value)	100,085	122	1,881	1,881	1,881	600	1,158	1,158	414	97,659	112	1,941	1,94	1 1,941	617	1,164	1,164	423
Central banks	0	0	0	0	0	0	a) c	0	(0	0		o a	c	0	0	0
General governments	21,087	0	506	506	506	6	388	388	0	18,415	0	505	50	5 505	5	388	388	0
Credit institutions	1,027	0	0	0	0	1	٥) a	0	164	0	0		o 0	c	0	0	0
Other financial corporations	8,349	3	271	271	271	64	106	i 106	58	8,111	6	282	28	2 282	59	114	114	54
Non-financial corporations	33,329	16	894	894	894	481	587	587	254	33,917	19	938	93	8 938	502	586	586	272
of which: small and medium-sized enterprises at amortised cost	25,280	15	675	675	675	395	418	418	214	25,901	19	702	70	2 702	421	422	422	216
of which: Loans collateralised by commercial immovable property at amortised cost	10,455	0	201	201	201	214	61	61	133	10,713	0	207	203	7 207	226	61	61	139
Households	36,293	103	209	209	209	48	77	77	102	37,052	86	215	21	5 215	50	76	76	98
of which: Loans collateralised by residential immovable property at amortised cost	24,812	70	109	109	109	29	13	13	91	25,186	60	115	11	5 115	29	13	13	97
of which: Credit for consumption at amortised cost	1,810	17	37	37	37	6	25	25	0	1,777	14	36	30	6 36	6	25	25	0
DEBT INSTRUMENTS other than HFT	149,076	122	1,886	1,886	1,885	772	1,161	1,161	414	150,733	112	1,947	1,942	7 1,946	771	1,167	1,167	423
OFF-BALANCE SHEET EXPOSURES	59,605		42	42	42	163	13	13	23	62,309		48	44	8 48	159	17	17	24

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Belfius Bank

	As of 31/03/2021 As of 30/06/2021 Accumulated impairment, accumulated Accumulated impairment, accumulated																	
		Gro	ss carrying amo	unt			fair value due to		Collaterals and financial		Gri	oss carrying amou	nt ⁵			fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforr	ning ¹	On performing exposures ²	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perfor	rming ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	40,859	0	0	0	0	1		0	0	43,214	ŧ 0	0	(0 0	1		0 0	0
Debt securities (including at amortised cost and fair value)	16,064	0	5	5	4	159	3	3	0	16,323	3 O	5		5 4	156	3	3 3	، ۱
Central banks	0	0	0	0	0	0		o 0	0		0 0	0		0 0	0			0 0
General governments	6,109	0	0	0	0	29		0 0	0	6,17	1 0	0		o 0	29	(0 0
Credit institutions	2,218	0	0	0	0			0 0	0	2,21	1 0	0		0 0	((0 0
Other financial corporations	1,300	0	3	3	2	1		2 2	0	1,26	9 0	3		3 2	1	2	2 2	2 0
Non-financial corporations	6,436	0	2	2	2	129	1	1	0	6,67	1 0	2	:	2 2	127	1	1 1	. o
Loans and advances(including at amortised cost and fair value)	99,762	105	1,940	1,940	1,940	619	1,157	1,157	441	100,204	89	1,975	1,975	5 1,975	571	1,148	3 1,148	455
Central banks	0	0	0	o	0			o c	0		D 0	0		o 0	0) 0
General governments	18,198	0	502	502	502	e	386	388	0	18,08	6 0	499	49	9 499	6	388	3 388	8 0
Credit institutions	1,558	0	0	0	0	1) c	0	65	7 0	0		o 0	0		o (0
Other financial corporations	8,159	4	277	277	277	55	117	117	53	8,28	5 5	290	29	0 290	53	115	5 115	64
Non-financial corporations	34,198	17	948	948	948	506	578	578	287	34,75	1 19	980	98	0 980	466	574	4 574	4 294
of which: small and medium-sized enterprises at amortised cost	26,407	17	729	729	729	431	419	419	237	26,92	B 19	772	77.	2 772	400	419	419	9 252
of which: Loans collateralised by commercial immovable property at amortised cost	12,737	o	245	245	245	231	63	63	172	12,93	• •	252	252	2 252	236	63	63	3 178
Households	37,649	83	213	213	213	50	74	74	100	38,42	4 66	207	20	7 207	47	71	1 71	. 97
of which: Loans collateralised by residential immovable property at amortised cost	33,819	64	124	124	124	29	12	12	99	34,459	9 49	122	12	2 122	37	12	2 12	2 96
of which: Credit for consumption at amortised cost	1,786	14	34	34	34	6	24	24	0	1,793	3 12	33	33	3 33	5	23	3 23	; o
DEBT INSTRUMENTS other than HFT	156,685	105	1,945	1,945	1,944	778	1,160	1,160	441	159,74	L 89	1,981	1,981	1 1,980	728	1,151	1,151	L 455
OFF-BALANCE SHEET EXPOSURES	66,267		40	40	40	169	17	17	19	65,304	1	39	39	9 39	152	14	14	. 18

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLICHENTING REGLATION (EU) 2015222 of 9 January 2015, AMREV V, Pat 2-1-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at far value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed instituted instruments at anotised cost instituted instruments and accomatated instruments at anotised cost instituted instruments at anotised cost inst

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

	Gross carrying amount of exposures with forbearance measures		As of 30/	09/2020					As of 31/	12/2020		
	exposures		Accumulated in accumulated c value due to cr provisions for forbearance m	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to c	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	842	345	183	154	569	153	933	380	182	153	611	173
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	0	2	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	90	69	41	40	20	3	90	68	42	40	21	3
Non-financial corporations	585	235	134	109	408	117	630	265	132	108	444	137
of which: small and medium-sized enterprises at amortised cost	424	150	77	59	308		473	180	85	66	335	
Households	164	39	6	3	140	33	211	45	7	3	146	34
DEBT INSTRUMENTS other than HFT	842	345	183	154	569		933	380	182	153	611	
Loan commitments given	15	2	0	0	5	1	19	4	0	0	8	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

	Belfius	Bank	
As of 31/03/2021			As of 30/06/2021
cumulated impairment, cumulated changes in fair ue due to credit risk and wicions, for exposures with	Collateral and financial guarantees received on exposures with	Gross carrying amount of exposures with forbearance	Accumulated impairment, accumulated changes in fa value due to credit risk an provisions, for exposures

ulated impairment,

		ying amount of with forbearance	value due to c	r exposures with	received on e	ancial guarantees exposures with e measures		ying amount of with forbearance	accumulated o value due to c provisions for forbearance n	redit risk and exposures with	received on e	ancial guarantees exposures with ce measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	C	0 0	0	0	0	0	0	o	o	o
Central banks	c	0	C	0 0	C		0	0	0	0	0	J
General governments	c	0	C	0 0	C		0	0	0	0	0	1
Credit institutions	c	0	C	0 0	C		0	0	0	0	0	1
Other financial corporations	c	0	C	0 0	C	•	0	0	0	0	0	1
Non-financial corporations	c	0	C	0 0	C		0	0	0	0	0	1
Loans and advances (including at amortised cost and fair value)	1,575	423	212	2 156	1,122	212	1,825	462	233	165	1,255	235
Central banks	c	0	C	0 0	a	0	0	0	0	0	0	0
General governments	2	1	1	1	c	0	1	1	1	1	0	0
Credit institutions	c	0	C	0 0	C	0	0	0	0	0	0	0
Other financial corporations	132	68	43	8 41	46	3	138	79	40	37	51	14
Non-financial corporations	1,087	303	158	3 110	810	172	1,254	328	182	123	890	182
of which: small and medium-sized enterprises at amortised cost	951	218	114	68	723		1,121	243	132	76	837	
Households	354	51	10	3	265	37	431	53	10	3	314	39
DEBT INSTRUMENTS other than HFT	1,575	423	212	156	1,122		1,825	462	233	165	1,255	
Loan commitments given	45	4	0	0 0	16	2	56	2	0	0	29	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	C						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	C						0					

Accumulated impair

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Belfius Bank

			AS OF 30	0/09/2020					AS OF 31	L/12/2020					AS OT 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(min EUK)			ucidance			exposures ¹			derdanced			exposures ¹			Generation			exposures ¹			Generatives			exposures ¹
A Agriculture, forestry and fishing	99	8	8	99	8	0	91	5	5	91	5	0	94	5	5	94	5	0	97	5	5	97	5	0
B Mining and guarrying	24	0	0	24	0	0	25	0	0	25	0	0	25	0	0	25	1	0	28	0	0	28	1	0
C Manufacturing	2.743	217	217	2.743	190	0	2.660	217	217	2.660	186	0	2.764	221	221	2.764	185	0	2.892	234	234	2.892	187	0
D Electricity, gas, steam and air conditioning supply	1,472	11	11	1,461	12	0	1,535	16	16	1,525	15	0	1,492	16	16	1,482	15	0	1,481	16	16	1,471	14	0
E Water supply	918	3	3	885	4	0	900	3	3	868	4	0	869	3	3	839	4	0	845	3	3	818	3	0
F Construction	3.972	100	100	3.972	120	0	4.052	96	96	4.052	118	0	4.193	97	97	4.193	122	0	4.391	100	100	4.391	121	0
G Wholesale and retail trade	4.538	184	184	4.538	235	0	4.750	205	205	4.750	230	0	4.850	189	189	4.850	220	0	4.905	173	173	4.905	202	0
H Transport and storage	1,380	16	16	1,380	41	0	1,346	16	16	1,346	45	0	1,370	16	16	1,370	41	0	1,282	14	14	1,282	39	0
I Accommodation and food service activities	620	34	34	620	31	0	648	42	42	648	33	0	662	48	48	662	34	0	693	58	58	693	34	0
3 Information and communication	725	20	20	725	26	0	744	21	21	744	24	0	751	20	20	751	23	0	785	19	19	785	22	0
K Financial and insurance activities	907	70	70	907	74	0	908	70	70	908	76	0	880	68	68	880	73	0	918	64	64	918	73	0
L Real estate activities	4,445	91	91	4,444	139	0	4,616	91	91	4,615	141	0	4,658	107	107	4,657	146	0	4,734	109	109	4,734	138	0
M Professional, scientific and technical activities	3,940	75	75	3,935	96	0	4,019	91	91	4,014	108	0	4,126	91	91	4,121	110	0	4,129	117	117	4,124	107	0
N Administrative and support service activities	1,441	29	29	1,441	45	0	1,435	26	26	1,435	51	0	1,443	26	26	1,443	55	0	1,466	34	34	1,466	53	0
O Public administration and defence, compulsory social security	417	0	0	404	0	0	403	0	0	390	0	0	309	0	0	296	0	0	322	0	0	309	0	0
P Education	81	4	4	81	4	0	83	4	4	83	4	0	80	4	4	80	4	0	84	4	4	84	4	0
Q Human health services and social work activities	4,768	10	10	4,739	18	0	4,841	12	12	4,818	19	0	4,758	15	15	4,736	18	0	4,747	16	16	4,725	17	0
R Arts. entertainment and recreation	552	17	17	549	20	0	571	17	17	569	21	0	568	16	16	566	21	0	594	10	10	592	14	0
S Other services	287	5	5	287	6	0	289	6	6	289	8	0	305	6	6	305	8	0	358	5	5	358	6	0
Loans and advances	33,329	894	894	33,233	1,068	0	33,917	938	938	33,830	1,088	0	34,198	948	948	34,114	1,084	0	34,751	980	980	34,672	1,040	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Belfius Bank

								As of 30	/09/2020															As of 31	/12/2020							
		anying amount							Accumulated imp		lated negative chan				Maximum amount of the guarantee that can be considered	Gross carrying amount		s carrying amount							Accumulated im			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
(nin BJR)		Performing	Of which: exposures w forbainance measures	Of which: Instruments with significant increase in oradit rak since initial necognition but net credit- impained (Slage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums wit forbarance measures	Of which:		ng Of which: exposizes with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranthic received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposures with forbearance measures	Of which: Instruments with significant insteale in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant mosistoria	5,136	5,114	128	1,662	22	12	14	106	101	9	88	7	2	5	۰	10	999	985	59	385	13	10	9	28	25	з	22	2	1	2	0	13
of which: Households	1,798	1,794	50	388	4	3	3	13	13	2	12	0	0	0	0	3	140	140	35	29	1	0	0	1	1	0	1	0	0	0	0	1
of which: Collateralised by residential immovable property	1,441	1,437	43	318	4	3	3	10	10	2	9	0	٥	0	0	3	108	108	29	22	1	•	0	1	1	0	1	0	0	٥	0	1
of which: Non-financial corporations	1,090	3,073	75	1,220	17	7	10	8	81	7	71	7	2	5	0	14	762	750	22	333	12	9	9	25	23	з	20	2	1	2	٥	12
of which: Small and Medium-sized Enterprises	3,012	2,995	75	1,187	17	7	10	86	79	7	70	7	2	5	0	14	758	745	22	333	12	9	9	25	23	3	20	2	1	2	0	12
of which: Collateralised by commercial immovable property	1,827	1,817	53	727	11	5	5	52	54	5	ø	2	1	2	٥		515	505	13	232	10	9	7	17	16	1	14	1	1	1	٥	10

								As of 30	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform													Performing			Non-perform											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but ret credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-dose or past-dose <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	infows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	155	155	1	63	0	0	0	5	5	0	5	0	٥	٥	۰	0	3,933	3,908	106	1,116	25	15	19	70	65	5	55	5	2	4	0	24
of which: Households	9	9	0	2	0	0	0	۰	0	0	0	0	•	٥	۰	0	1,606	1,598	n	206	7	6	6			2	6	0	٥	0	0	6
of which: Collateralised by residential immovable property	3	3	0	۰	0	0	0	۰	0	0	0	0	0	٥	0	0	1,287	1,290	44	156	7	5	5	6	6	2	5	0	٥	0	0	6
of which: Non-financial corporations	142	142	1	59	0	0	0	s	5	0	5	0	0	٥	0	0	2,192	2,175	я	891	17	9	13	S	55	3	48	5	2	4	0	17
of which: Small and Medium-sized Enterprises	142	142	1	59	0	0	0	5	5	0	5	0	0	0	0	٥	2,105	2,068	я	864	17	9	13	58	53	3	47	s	2	4	0	17
of which: Collateralised by commercial immovable property	74	74	0	35	0	۰	٥	3	3	0	3	٥	۰	0	٥	0	1,217	1,206	38	485	30	6		35	34	3	30	2	1	2	٥	10

								As of 30,	09/2020															As of 3	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying arrount															Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposions with forbarance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit six since initial recognition but not credit- impaired (Stage 2)		org Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: opposunes with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsans with forbeasing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	164	164	٥	23	0	0	۰	1	1	0	1	0	۰	٥	4	٥	182	181	0	28	٥	0	٥	1	1	٥	1	٥	٥	٥	30	۰
of which: Households	2	2			0			۰	٥			0				٥	3	3			٥			0	0			٥				•
of which: Collateralised by residential immovable property	٥	0			0			٥	0			0				0	٥	0			٥			٥	0			٥				•
of which: Non-financial corporations	158	158	٥	22	٥	٥	٥		1	٥	1	٥	٥	٥	4	٥	174	174	٥	27	٥	٥	٥	1	1	٥	1	٥	٥	٥	29	٥
of which: Small and Medium-sized Enterprises	131	130			0				1			٥				0	145	145			٥			1	1			٥				•
of which: Collateralised by commercial immovable property	29	29			0			0	٥			0				0	23	23			0			٥	0			0				•



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Belfius Bank

								As of 31	(03/2021															As of 3	0/06/2021							
														k	Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	
		Performing	Of which:	Of which:	Non-perform	ning Of which:			Performing	Of which:	Of which:		ng Of which:					Performing	Of which:	Of which:	Non-perform	ing Of which:			Performing	Of which:	Of which:	Non-performi	ing Of which:			
(min EUR)			Of which: exposures with forbearance measures			Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance melasures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		OF which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		OF which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures			Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 ctsis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	509	493	140	287	35	16	16	13	13	6	12	٥	۰	٥	٥	16	95	96	4	48	٥	٥	٥	з	3	1	1	٥	٥	0	٥	۰
of which: Households	135	134	82	94	1	1	1	2	2	1	2	٥	٥	٥	٥	1	з	3	٥	2	0	٥	۰	٥	٥	٥	۰	0	٥	۰	0	۰
of which: Collateralised by residential immovable property	111	110	70	78	1	1	1	1	1	1	1	٥	۰	٥	0	1	1	1	٥	1	0	٥	۰	٥	۰	٥	۰	0	٥	۰	0	۰
of which: Non-financial corporations	347	333	57	195	15	15	15	11	11	4	10	0	٥	٥	0	14	85	86	4	45	٥	0	٥	з	3	1	1	0	0	0	٥	٥
of which: Small and Medium-sized Enterprises	345	330	54	187	15	15	15	11	11	4	10	0	۰	٥	٥	14	85	86	4	45	0	٥	۰	3	3	1	3	0	٥	۰	0	۰
of which: Collateralised by commercial immovable property	257	242	44	132	15	15	15	7	7	3	7	٥	٥	٥	٥	14	70	70	3	33	0	٥	۰	3	3	1	3	٥	0	٥	٥	٥

								As of 31	/03/2021															As of 30	05/2021							
	Gross	canying amount							Accumulated im			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount										nges in fair valu			Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: sopoianes with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ng Of which: exposures with forbairance melasures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to nan- performing exposures		Performing	Of which: sepsiums with forbeasing measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Sistruments with significant incruate in oredit risk since intial nicognition but not credit- impaired (Stage 2)		N Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee recensed in the containt of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	3,967	3,934	176	1,232	33	24	21	73	67	6	57	7	3	3	0	16	3,967	3,921	271	1,113	46	35	32	61	53	7	45		4	4	۰	29
of which: Households	1,546	1,536	131	279	20	9	7		7	3	6	٥	•	٥	٥		1,590	1,565	217	360	15	14	12	7	6	4	6	1	0	۰	0	13
of which: Collateralised by residential immovable property	1,243	1,235	106	219			٥	6	6	2	5	0	0	٥	0	7	1,278	1,265	179	290	13	13	11	5	5	3	4	٥	0	0	0	12
of which: Non-financial corporations	2,249	2,225	41	905	24	15	13	61	55	3	47	6	3	3	0	7	2,227	2,196	45	725	31	21	19	52	45	3	38	7	4	3	0	16
of which: Small and Medium-sized Enterprises	2,174	2,150	41	854	24	15	13	60	54	3	47	6	3	3	٥	7	2,176	2,145	45	705	31	21	29	2	44	3	v	7	4	3	0	16
of which: Collateralised by commercial immovable property	1,350	1,333	29	537	17	10	9	38	35	2	30	4	2	1	0	4	1,362	1,343	15	449	19	11	10	32	28	2	25	4	2	1	0	7

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min B3R)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Df which: Unlikely to pay that are not past-due <= 90 days	1	Performing	Of which: exposures with forbarance measures	Of which: Instrumenta with significant increase in could risk since initial recognition but recognition but impained (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing soposumes		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit faik since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit nick since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	144	142	۰	40	2	2	2	4	3	0	3	٥	۰	٥	42	2	100	96	1	21	4	2	4	1	1	٥		٥	0	۰	55	4
of which: Households	2	2			0			0	٥			٥				0	1	1			٥			0	۰			٥				•
of which: Collateralised by residential immovable property	۰	0			۰			0	0			٥				٥	0	0			0			0	۰			٥				•
of which: Non-financial corporations	139	137	٥	39	2	2	2	4	з	0	3	٥	0	0	41	2	95	92	1	20	4	2	4	1	1	٥	1	٥	0	٥	55	4
of which: Small and Medium-sized Enterprises	124	122			2			2	1			٥				2	89	86			4			1	1			٥				4
of which: Collaboralised by commercial immovable property	25	25			٥			0	0			0				0	9				1			0	٥			٥				1

