



2021 EU-wide Transparency Exercise

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.

2021 EU-wide Transparency Exercise

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	CORE 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



2021 EU-wide Transparency Exercise

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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,471	10,234	10,416	10,493	C 47.00 (r310,c010)	
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)	
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]	

		(mB EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	10,914	12,080	12,230	12,218	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,974	10,150	10,291	10,318	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	3,667	3,667	C 01.00 (0103,010)	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 (0130,010)	Articles 36(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	10	336	431	352	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,920	5,065	5,315	5,321	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-7	-65	-23	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-271	-178	-167	-162	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1	0	0	0	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-10	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	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 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (b) and 37(2) of CRR, Article 36(1) point (k) (ii) and 133(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (ii), 24(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 (0480,010)	Articles 4(2), 36(1) point (l), 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 (0490,010)	Articles 36(1) point (c) and 38, Article 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 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (b) (2) and 78 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-130	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	0	413	372	322	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	413	372	322	C 01.00 (0530,010)	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 (0530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (0540,010) + C 01.00 (0470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,471	10,647	10,789	10,815	C 01.00 (0101,010)	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 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,061	1,066	1,051	1,022	C 01.00 (0760,010) + C 01.00 (0490,010)		
A.4.2	Other Tier 2 Capital components and deductions	362	367	391	381	C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0970,010) + C 01.00 (0970,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	57,294	59,309	61,069	63,848	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (0101,040)		
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.66%	17.11%	16.85%	16.16%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.53%	17.95%	17.67%	16.94%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.05%	20.37%	20.03%	19.14%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,974	9,737	9,919	9,996	[A.1+A.1.3+A.1.11+MIN(A.1+A.1.13+A.1.2+A.2)+MIN(A.4+A.1.2+A.1.2.1)]	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.66%	16.42%	16.24%	15.66%	[D.1]/[B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	413	372	322	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	-212	-192	-160	C 05.01 (0440,010)	

(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 regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Belfius Bank

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
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 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	773	740	711	755	C 02.00 (R440, 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 (R680, 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

P&L Belfius Bank

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	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 ²⁾	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 subsidiaries, 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 subsidiaries, 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

¹⁾ Information available only as of end of the year

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."

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Belfius Bank

ASSETS:	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
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)(i); 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), IFRS 6				

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0	3	0	0	0	0	0	
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
Financial assets at amortised cost	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	
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	
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	

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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Belfius Bank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Belfius Bank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	160	142	222	230	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	1,345	531	1,153	1,564	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE	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	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
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	155	143	0	0	0	0							0	0	0	0								
Equities	103	98	0	0	0	0							0	0	0	0								
Of which: General risk	14	9	0	0	0	0							0	0	0	0								
Of which: Specific risk	36	45	0	0	0	0							0	0	0	0								
Foreign exchange risk	6	7	3	0	4	4							2	0	0	3								
Commodities risk	6	11	0	0	0	0							0	0	0	0								
Total	299	272	42	11	58	14	0	0	0	0	0	0	36	10	49	12	0	0	0	0	0	0	0	1,055
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	146	150	45	13	46	9							35	5	25	9								
Of which: General risk	8	11	45	13	46	9							35	5	25	9								
Of which: Specific risk	138	139	0	0	0	0							0	0	0	0								
Equities	118	153	0	0	0	0							0	0	0	0								
Of which: General risk	17	36	0	0	0	0							0	0	0	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	10	19	0	0	0	0							0	0	0	0								
Total	278	324	46	14	47	9	0	0	0	0	0	0	37	5	38	9	0	0	0	0	0	0	0	941

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	28	28	0	0	28	28	0	0
	Regional governments or local authorities	682	768	205	0	773	843	246	0
	Public sector entities	1,084	1,084	133	0	1,045	1,045	124	0
	Multilateral Development Banks	308	308	0	0	308	305	0	0
	International Organisations	15,774	15,774	0	0	24,998	24,998	0	0
	Institutions	994	923	24	0	1,403	986	24	0
	Corporates	8,547	6,722	2,226	0	8,007	6,011	2,300	0
	of which: SME	3,935	3,018	2,368	0	4,050	3,102	2,466	0
	Retail	724	627	364	0	735	604	374	0
	of which: SME	300	278	100	0	302	288	102	0
	Secured by mortgages on immovable property	308	203	64	0	327	215	68	0
	of which: SME	112	55	20	53	104	53	66	48
	Exposures in default	548	445	664	0	605	468	703	0
	Items associated with particularly high risk	58	58	6	0	58	58	6	0
	Claims on institutions and corporates with > 3T credit assessment	4	4	0	0	4	4	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	1,897	1,897	6,079	0	2,573	2,573	9,477	0	
Collective Investments Undertakings (CIU)	6,528	6,528	1,720	0	6,447	6,447	1,724	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	41,665	39,412	15,585	53	47,787	45,152	18,101	50	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value includes the fair value of the underlying assets in the security pool in the 30/09/2020.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	28	28	0	0	28	28	0	0
	Regional governments or local authorities	32	31	2	0	32	32	0	0
	Public sector entities	22	22	4	0	26	26	5	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8	8	2	0	8	5	0	0
	Corporates	6,315	4,768	4,130	0	6,464	4,905	4,249	0
	of which: SME	3,821	2,950	2,280	0	3,944	3,003	2,363	0
	Retail	758	620	360	0	758	646	360	0
	of which: SME	715	630	360	0	726	646	360	0
	Secured by mortgages on immovable property	238	218	73	0	248	238	78	0
	of which: SME	302	194	62	0	221	209	68	0
	Exposures in default	98	54	69	41	95	51	60	17
	Items associated with particularly high risk	407	407	612	0	412	412	602	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	3	3	5	0	4	4	6	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	6,331	6,331	7,720	200	6,855	5,852	7,652	206	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	15,774	15,774	0	0	24,998	24,998	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	302	302	0	0	302	302	132	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	357	357	7	0	356	356	7	0
	Corporates	355	191	163	0	346	41	28	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	55	55	11	0	0	0	0	0
	Public sector entities	806	806	0	0	780	780	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	493	421	10	0	903	487	11	0
	Corporates	386	151	142	0	379	165	156	0
	of which: SME	46	43	25	0	42	24	24	0
	Retail	1	1	0	0	1	1	0	0
	of which: SME	1	1	0	0	1	1	0	0
	Secured by mortgages on immovable property	19	19	9	0	19	19	9	0
	of which: SME	4	4	2	0	4	4	2	0
	Exposures in default	5	0	0	3	5	0	0	3
	Items associated with particularly high risk	11	10	14	0	9	9	14	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
Consolidated data	Central governments or central banks	22	22	0	0	24	24	0	0
	Regional governments or local authorities	784	855	255	0	874	941	255	0
	Public sector entities	1,121	1,154	136	0	1,119	1,195	131	0
	Multilateral Development Banks	107	106	0	0	123	123	0	0
	International Organisations	30,998	30,990	0	0	33,264	33,256	0	0
	Institutions	1,710	1,233	31	0	1,580	1,114	29	0
	Corporates	8,577	6,859	5,273	0	9,298	7,519	5,837	0
	of which: SME	4,189	3,480	2,955	0	4,343	3,331	2,832	0
	Retail	798	672	584	0	798	697	598	0
	of which: SME	756	672	584	0	756	697	598	0
	Secured by mortgages on immovable property	299	294	99	0	301	293	98	0
	of which: SME	225	217	68	0	228	222	69	0
	Exposures in default	114	61	74	49	121	67	81	50
	Items associated with particularly high risk	680	155	802	0	775	654	955	0
	Covered bonds	58	58	6	0	68	68	9	0
Claims on institutions and corporates with a ST credit assessment	21	4	2	0	15	3	1	0	
Collective investments undertakings (CIU)	4	4	0	0	1	1	1	0	
Equity	2,648	2,648	9,757	0	2,638	2,638	9,722	0	
Other exposures	5,952	5,952	1,950	0	5,652	5,652	1,918	0	
Standardised Total ^d	54,079	51,239	18,739	50	56,885	54,364	19,379	62	

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
BELGIUM	Central governments or central banks	22	22	0	0	24	24	0	0
	Regional governments or local authorities	75	84	24	0	81	91	24	0
	Public sector entities	26	26	5	0	27	27	5	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6,764	5,089	4,825	0	7,109	5,392	4,702	0
	of which: SME	4,949	3,668	2,411	0	4,228	3,238	2,556	0
	Retail	748	665	580	0	775	680	594	0
	of which: SME	748	665	580	0	775	680	593	0
	Secured by mortgages on immovable property	244	235	77	0	252	238	76	0
	of which: SME	214	207	64	0	224	212	66	0
	Exposures in default	181	60	73	37	188	66	80	39
	Items associated with particularly high risk	582	483	727	0	630	499	709	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	6	0	1	1	1	0	
Equity	2,648	2,648	9,757	0	2,638	2,638	9,722	0	
Other exposures	5,272	5,272	1,702	0	5,151	5,151	1,710	0	
Standardised Total ^d	17,171	17,171	6,202	217	17,171	17,171	6,202	207	

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	107	106	0	0	123	123	0	0
	International Organisations	30,998	30,990	0	0	33,264	33,256	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	1	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^d	32	32	0	0	32	32	0	0	

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	370	370	7	0	120	120	2	0
	Corporates	358	46	32	0	540	517	291	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^d	370	370	7	0	120	120	2	0	

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	887	887	0	0	854	897	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	894	719	14	0	1,319	854	19	0
	Corporates	175	152	145	0	177	158	150	0
	of which: SME	45	38	31	0	42	38	31	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	25	20	9	0	24	20	9	0
	of which: SME	19	15	7	0	18	15	7	0
	Exposures in default	5	5	2	3	5	5	2	3
	Items associated with particularly high risk	30	9	14	0	8	8	12	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ^d	1,781	1,781	159	3	1,781	1,781	159	3	

(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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Discontinuation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Consolidated data	Central banks and central governments	28,462	27	33,473	3,779	0	17,066	20	15,148	1,189	0
	Institutions	28,866	0	26,512	1,267	0	28,043	0	25,707	1,770	0
	Corporates	48,307	1,394	41,794	23,455	353	49,307	1,459	42,429	26,002	400
	Corporates - Of Which: Specialised Lending	2,713	11	2,364	826	3	2,851	11	2,462	886	4
	Corporates - Of Which: SME	13,398	856	10,979	6,621	130	13,778	889	11,363	7,046	151
	Retail	47,881	455	47,426	3,721	215	48,966	414	48,268	3,800	215
	Retail - Secured on real estate property	33,394	198	33,394	1,632	68	34,127	113	34,127	1,672	71
	Retail - Secured on real estate property - Of Which: SME	7,660	29	7,660	480	18	7,666	31	7,666	486	19
	Retail - Secured on real estate property - Of Which: non-SME	25,734	79	25,734	1,153	50	26,361	82	26,361	1,186	52
	Retail - Qualifying Revolving	20	0	18	1	0	20	0	18	1	0
	Retail - Other Retail	14,467	398	14,023	2,088	147	14,698	301	14,135	2,126	145
	Retail - Other Retail - Of Which: SME	9,385	248	8,988	1,400	116	9,655	242	9,137	1,424	114
	Retail - Other Retail - Of Which: non-SME	5,082	150	5,035	688	32	5,043	59	4,998	702	31
Equity	247	0	247	352	0	269	0	269	376	0	
Other non credit-obligation assets											
IRB Total ²				32,991					32,137		

(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).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
BELGIUM	Central banks and central governments	17,553	0	20,026	1,003	0	14,816	0	17,144	773	0
	Institutions	20,049	0	17,843	419	0	20,000	0	17,823	438	0
	Corporates	37,518	1,253	30,882	18,074	353	1,399	38,604	1,418	31,406	18,602
	Corporates - Of Which: Specialised Lending	1,288	11	1,118	367	3	1,414	11	1,421	393	4
	Corporates - Of Which: SME	13,356	854	10,944	6,606	130	828	13,773	887	11,323	7,034
	Retail	47,609	411	47,166	3,691	212	48,569	409	48,021	3,769	213
	Retail - Secured on real estate property	33,266	198	33,266	1,627	67	33,996	113	33,995	1,666	71
	Retail - Secured on real estate property - Of Which: SME	7,661	29	7,661	478	18	7,666	31	7,666	485	19
	Retail - Secured on real estate property - Of Which: non-SME	25,605	79	25,605	1,148	49	26,149	82	26,149	1,181	51
	Retail - Qualifying Revolving	20	0	18	1	0	20	0	18	1	0
	Retail - Other Retail	14,322	303	13,881	2,063	145	14,554	297	13,994	2,102	142
	Retail - Other Retail - Of Which: SME	9,339	246	8,944	1,393	115	179	9,611	240	9,095	1,417
	Retail - Other Retail - Of Which: non-SME	4,983	58	4,937	671	30	46	4,944	66	4,999	685
Equity	219	0	219	291	0	240	0	240	311	0	
Other non credit-obligation assets											
IRB Total ²											

(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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	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	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	3	0	3	6	0	3	0	3	6	0	
Other non credit-obligation assets											
IRB Total ²											

(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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,463	0	3,399	368	0	1	3,349	0	3,296	307
	Corporates	6,616	0	6,193	2,874	0	121	6,642	0	6,178	2,486
	Corporates - Of Which: Specialised Lending	660	0	477	129	0	1	652	0	473	128
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	8	0	8	1	0
	Retail - Secured on real estate property	5	0	5	0	0	0	0	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	4	0	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	4	0	4	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ²											

(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 Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)											
FRANCE	Central banks and central governments	40	0	40	0	0	38	0	38	0	0
	Institutions	1,853	0	1,842	186	0	1,813	0	1,801	197	0
	Corporates	932	0	744	573	0	891	0	3,795	1,071	0
	Corporates - Of Which: Specialised Lending	4	0	4	11	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	4	0	6	0	6	2	0
	Retail	84	2	83	1	1	86	2	83	1	1
	Retail - Secured on real estate property	20	0	20	1	0	23	0	23	1	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	4	0	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	1	0	19	0	19	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	60	2	64	13	1	63	2	62	13	1
	Retail - Other Retail - Of Which: SME	18	1	18	3	0	17	1	17	3	0
	Retail - Other Retail - Of Which: non-SME	42	1	46	10	1	46	1	45	10	1
Equity	20	0	20	48	0	23	0	23	52	0	
Other non credit-obligation assets											
IRB Total ²											

(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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)												
	Central banks and central governments	14,907	0	18,803	2,317	0	14,907	0	18,803	2,317	0	0	
	Institutions	29,020	0	26,646	1,885	0	27,376	0	25,105	2,393	0	10	
	Corporates	49,744	1,445	43,096	25,535	397	50,609	1,475	43,428	27,288	417	1,509	
	Corporates - Of Which: Specialised Lending	2,778	11	2,309	815	5	2,868	11	2,653	1,029	5	15	
	Corporates - Of Which: SME	14,209	898	11,798	7,748	159	14,702	934	12,222	8,206	189	816	
	Retail	49,661	412	49,666	4,360	213	50,491	410	50,611	4,315	212	261	
	Retail - Secured on real estate property	34,756	112	34,756	2,006	70	35,432	108	35,432	1,985	67	40	
	Retail - Secured on real estate property - Of Which: SME	6,946	20	6,946	531	19	6,187	20	6,187	528	19	24	
	Retail - Other Retail	26,716	82	26,716	1,475	51	27,245	78	27,245	1,466	49	26	
	Retail - Qualifying Revolving	20	0	18	1	0	20	0	18	1	0	0	
	Retail - Other Retail - Of Which: SME	14,885	380	14,322	2,213	144	15,040	382	14,561	2,229	146	221	
Retail - Other Retail - Of Which: non-SME	9,731	243	9,214	1,510	113	8,811	247	9,371	1,511	116	177		
Equity	5,104	57	5,106	940	20	5,246	55	5,190	828	29	44		
Other non credit-obligation assets	273	0	273	393	0	278	0	278	412	0	0		
IRB Total ^c				34,411					36,601				

(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).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
BELGIUM	(in EUR, %)												
	Central banks and central governments	14,907	0	16,715	764	0	14,533	0	16,715	737	0	6	
	Institutions	19,845	0	17,715	440	0	19,514	0	17,532	505	0	6	
	Corporates	29,469	1,407	32,373	20,190	397	39,828	1,436	32,794	20,376	417	1,316	
	Corporates - Of Which: Specialised Lending	1,421	11	1,357	366	14	1,471	11	1,452	395	0	13	
	Corporates - Of Which: SME	14,144	898	11,717	7,733	159	14,638	934	12,162	8,181	189	816	
	Retail	49,365	407	48,639	4,324	211	50,267	405	49,213	4,278	210	257	
	Retail - Secured on real estate property	34,627	111	34,617	1,998	70	35,213	107	35,293	1,977	67	39	
	Retail - Secured on real estate property - Of Which: SME	6,817	20	6,817	538	19	6,184	20	6,184	538	19	14	
	Retail - Other Retail	26,600	81	26,600	1,469	51	27,129	77	27,129	1,438	48	26	
	Retail - Qualifying Revolving	20	0	18	1	0	19	0	17	1	0	0	
	Retail - Other Retail - Of Which: SME	14,743	296	14,143	2,234	142	14,895	298	14,430	2,299	148	218	
Retail - Other Retail - Of Which: non-SME	9,857	241	9,172	1,502	113	8,747	245	9,328	1,504	115	176		
Equity	5,059	55	5,051	823	29	5,148	53	5,092	798	28	42		
Other non credit-obligation assets	244	0	244	330	0	251	0	251	350	0	0		
IRB Total ^c													

(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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Other Countries	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	
	Corporates - Of Which: SME	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	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	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	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	3	0	3	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ^c													

(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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,428	0	1,374	372	0	1,262	0	2,981	903	0	1	
	Corporates	4,462	0	4,397	2,532	0	5,406	0	5,463	3,331	0	126	
	Corporates - Of Which: Specialised Lending	666	0	482	131	0	694	0	694	190	0	1	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	10	0	10	1	0	0	0	10	1	0	0	
	Retail - Secured on real estate property	6	0	6	1	0	6	0	6	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6	0	6	1	0	6	0	6	0	0	0	
	Retail - Qualifying Revolving	4	0	4	1	0	4	0	4	1	0	0	
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	2	0	2	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	2	0	2	1	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ^c													

(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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FRANCE	(in EUR, %)												
	Central banks and central governments	401	0	401	0	0	421	0	428	0	0	0	
	Institutions	1,666	0	1,657	188	0	1,482	0	1,408	278	0	0	
	Corporates	830	0	3,593	1,002	0	3,103	0	2,310	1,021	0	3	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6	0	6	2	0	7	0	7	2	0	0	
	Retail	89	0	89	17	0	89	0	89	16	0	0	
	Retail - Secured on real estate property	26	0	26	2	0	26	0	26	2	0	0	
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	5	0	5	0	0	0	
	Retail - Other Retail	21	0	21	2	0	22	0	22	2	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	64	2	63	15	1	62	2	61	14	1	2	
Retail - Other Retail - Of Which: non-SME	17	1	17	3	0	18	1	17	3	0	0		
Equity	47	2	46	12	1	45	2	44	11	1	0		
Other non credit-obligation assets	23	0	23	51	0	23	0	23	52	0	0		
IRB Total ^c													

(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).

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2020

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures					
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region	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										
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	1,103	1,103	100	0	0	1,001	2	52	0	0	688	0	0	
[3M - 1Y]		331	331	0	0	0	325	1	46	0	303	1,921	0		
[1Y - 2Y]		494	494	15	0	0	455	4	91	21	107	3,286	0		
[2Y - 3Y]		1,184	1,184	16	0	23	907	8	71	18	245	524	0		
[3Y - 5Y]		1,011	1,011	5	0	0	930	68	8	42	2,510	0	0		
[5Y - 10Y]		4,027	4,027	15	0	0	3,610	34	330	23	154	6	0		
[10Y - more]	13,058	13,058	2	0	0	12,586	721	1,340	31	146	2,131	0			
Total		21,208	21,208	133	0	23	19,813	781	1,997	102	996	11,076	0	1,141	
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	10	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2020

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	84	84	0	0	0	84	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	33	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[3Y - 5Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y]		73	73	0	0	0	73	0	0	0	0	0	0	0	
[10Y - more]	8	8	0	0	0	8	0	0	0	0	0	33	0		
Total		176	176	0	0	0	176	0	0	0	0	66	0	10	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	10	0	
[1Y - 2Y]		18	18	0	0	0	18	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	15	15	15	0	0	0	0	0	0	0	0	0	0		
Total		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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 30/06/2021

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
				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								
[0 - 3M]	Africa	86	86	0	0	0	86	0	0	0	0	33	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		4	4	0	0	0	4	0	0	0	0	0	0		
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0		
[5Y - 10Y]		67	67	0	0	0	67	0	0	0	0	0	0		
[10Y - more]	8	8	0	0	0	8	0	0	0	0	63	0			
Total		171	171	0	0	0	171	0	0	0	0	96	0	10	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0		
[1Y - 2Y]		18	18	0	0	0	18	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	14	14	14	0	0	0	0	0	0	0	0	0			
Total		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 "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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(mln 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-performing 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 F 18.00 / F 19.00), 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

Forborne exposures

Belfius Bank

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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)	1,575	423	212	156	1,122	212	1,825	462	233	165	1,255	235
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	132	68	43	41	46	3	138	79	40	37	51	14
Non-financial corporations	1,087	303	158	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	56	2	0	0	29	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing 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 F 18.00 / F 19.00), 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

(m EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
		of which: defaulted																						
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 quarrying	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0
C Manufacturing	2,743	217	217	2,743	199	0	2,668	217	217	2,668	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	916	3	3	885	4	0	890	3	3	888	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
J Information and communication	728	28	28	725	36	0	744	21	21	744	34	0	711	20	20	751	23	0	765	19	19	765	22	0
K Financial and insurance activities	907	70	70	907	34	0	908	70	70	908	76	0	880	68	68	880	73	0	938	64	64	938	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	399	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	33,129	894	894	33,221	1,068	0	33,017	938	938	33,820	1,088	0	34,198	948	948	34,114	1,084	0	34,751	980	980	34,672	1,040	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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) No 680/2014 - ITS on Supervisory reporting.

