



## 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	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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]	

## 2021 EU-wide Transparency Exercise

Capital  
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
OWN FUNDS Transitional period	A	OWN FUNDS	10,914	12,080	12,230	12,218	C 01.00 (p010,010)	Articles 4(118) 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 (p020,010)	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 (p030,010)	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 (p130,010)	Articles 26(1) point (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 (p180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	4,500	5,065	5,315	5,321	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 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 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-14	-7	-65	-23	C 01.00 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-271	-178	-167	-162	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-10	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 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 (p440,010)	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 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(e) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 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 (p480,010)	Articles 4(27), 36(1) point (b), 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 (p490,010)	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 (p500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-130	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	0	413	372	322	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(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 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	413	372	322	C 01.00 (p520,010)	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 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,471	10,647	10,789	10,815	C 01.00 (p010,010)	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 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,061	1,066	1,051	1,022	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	362	367	391	381	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p690,010) + C 01.00 (p691,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	57,294	59,309	61,069	63,848	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	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 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.05%	20.37%	20.03%	19.14%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,974	9,737	9,919	9,996	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.1.21.1+MIN(A.4-A.1.21-A.1.21.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.66%	16.42%	16.24%	15.66%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	413	372	322	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	-212	-192	-160	C 05.01 (p440,010)	

(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

(mln 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) <sup>1</sup>	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) <sup>2</sup>	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 (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 (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	

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

<sup>2</sup> 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
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,536</b>	<b>2,097</b>	<b>558</b>	<b>1,104</b>
(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 <sup>1</sup>	0	-4	0	0
Of which restructuring <sup>2</sup>	0	8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>130</b>	<b>532</b>	<b>81</b>	<b>406</b>
Of which attributable to owners of the parent	130	532	81	406

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> 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

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	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)(i); 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 <sup>1</sup>	3,542				4,066				4,145				4,240				
TOTAL ASSETS	170,286				171,181				174,631				177,342				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		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	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)
	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 amortised cost	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)
	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)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> 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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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

(min EUR)	SA		1M											1M										
	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			
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	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 30/06/2021										
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								
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	1,157	37	5	38	9	0	0	0	0	0	941		

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)							
	Central governments or central banks	28	28	0	28	28	0	
	Regional governments or local authorities	682	786	209	773	883	246	
	Public sector entities	1,084	1,084	133	1,045	1,045	124	
	Multilateral Development Banks	338	338	0	338	332	0	
	International Organisations	15,774	15,774	0	24,098	24,095	0	
	Institutions	994	923	24	1,403	986	24	
	Corporates	8,647	6,722	5,235	8,657	6,611	5,300	
	of which: SME	3,935	3,018	2,368	4,050	3,102	2,466	
	Retail	724	627	394	735	604	374	
	of which: SME	724	627	394	735	604	374	
	Secured by mortgages on immovable property	300	278	100	302	285	102	
	of which: SME	308	281	64	327	315	66	
	Exposures in default	112	55	70	104	52	66	48
	Items associated with particularly high risk	546	443	664	605	465	703	
	Covered bonds	9	58	6	38	58	6	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	4	4	5	4	4	6	
	Equity	1,897	1,897	6,079	2,573	2,573	9,477	
	Other exposures	6,634	6,634	1,730	6,487	6,487	1,774	
	Standardised Total <sup>4</sup>	41,665	39,412	15,585	55	47,787	45,152	59

<sup>(1)</sup> 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).

<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(4)</sup> Standardised Total does not include the Guarantee credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
BELGIUM	(in EUR, %)							
	Central governments or central banks	28	28	0	28	28	0	
	Regional governments or local authorities	32	31	2	33	32	2	
	Public sector entities	22	22	4	26	26	5	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	8	8	3	8	8	3	
	Corporates	6,310	4,768	4,130	6,464	4,905	4,249	
	of which: SME	3,821	2,950	2,380	3,944	3,003	2,363	
	Retail	758	630	360	736	646	366	
	of which: SME	758	630	360	736	646	366	
	Secured by mortgages on immovable property	238	219	73	246	236	79	
	of which: SME	202	194	62	221	209	64	
	Exposures in default	98	54	69	90	51	65	17
	Items associated with particularly high risk	407	408	612	427	423	650	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	3	3	5	4	4	6	
	Equity	1,897	1,897	6,079	2,573	2,573	9,477	
	Other exposures	6,231	6,231	1,730	6,487	6,487	1,774	
	Standardised Total <sup>4</sup>	200	200	200	200	200	200	200

<sup>(1)</sup> 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).

<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(4)</sup> Standardised Total does not include the Guarantee credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Other Countries	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	338	338	0	338	332	0	
	International Organisations	15,774	15,774	0	24,098	24,095	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	200	200	200	200	200	200	200

<sup>(1)</sup> 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).

<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(4)</sup> Standardised Total does not include the Guarantee credit risk adjustments.

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

<sup>(1)</sup> 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).

<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(4)</sup> Standardised Total does not include the Guarantee credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	55	55	11	0	0	0	
	Public sector entities	806	806	780	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	493	423	10	903	487	11	
	Corporates	466	151	142	179	165	156	
	of which: SME	46	43	21	42	34	24	
	Retail	1	1	1	1	1	1	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	19	19	9	19	19	9	
	of which: SME	4	4	2	4	4	2	
	Exposures in default	5	5	5	5	5	5	
	Items associated with particularly high risk	11	10	14	9	9	14	
	Covered bonds	58	58	58	58	58	58	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0

<sup>(1)</sup> 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).

<sup>(2)</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(3)</sup> Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(4)</sup> Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	28	28	0	0	28	28	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	133	133	3	3	133	133	3	3
	Corporates	4	5	4	4	4	5	5	5
	of which: SME	1	2	2	1	2	2	2	2
	Retail	1	1	1	2	2	2	1	1
	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 <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	928	922	282	889	885	271	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	7	0	0	7	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	4	4	0	8	8	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 7	(in EUR, %)								
	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	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
	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 <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 8	(in EUR, %)								
	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	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
	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 <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 9	(in EUR, %)								
	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	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
	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 <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 10	(in EUR, %)								
	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	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
	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 <sup>4</sup>	0	0	0	0	0	0	0	0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
Consolidated data	Central governments or central banks	22	22	0	24	24	0	
	Regional governments or local authorities	784	853	250	874	943	250	
	Public sector entities	1,121	1,194	136	1,119	1,195	131	
	Multilateral Development Banks	107	106	0	123	123	0	
	International Organisations	30,980	30,980	0	33,396	33,396	0	
	Institutions	1,710	1,233	31	1,580	1,114	29	
	Corporates	8,977	6,859	5,373	9,398	7,119	5,833	
	of which: SME	4,169	3,080	2,055	4,343	3,331	2,632	
	Retail	726	673	39	786	697	39	
	of which: SME	756	672	39	786	697	39	
	Secured by mortgages on immovable property	299	294	99	301	293	98	
	of which: SME	220	217	68	220	222	69	
	Exposures in default	114	61	74	121	67	81	
	Items associated with particularly high risk	680	335	802	775	656	965	
	Covered bonds	58	58	6	88	88	9	
	Claims on institutions and corporates with a 4Y credit assessment	21	4	1	15	3	1	
	Collective investments undertakings (CIU)	4	4	6	1	1	16	
	Equity	2,648	2,648	9,757	2,638	2,638	9,722	
	Other exposures	5,952	5,952	1,000	5,695	5,695	1,018	
	Standardised Total <sup>4</sup>	54,079	51,239	16,739	56,885	54,364	16,379	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.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
BELGIUM	Central governments or central banks	22	22	0	24	24	0	
	Regional governments or local authorities	75	144	0	84	131	0	
	Public sector entities	26	26	5	27	27	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	6,764	5,089	4,625	7,109	5,390	4,702	
	of which: SME	4,049	3,068	2,411	4,228	3,238	2,556	
	Retail	746	665	775	680	380	394	
	of which: SME	746	665	380	775	688	393	
	Secured by mortgages on immovable property	244	235	77	252	238	76	
	of which: SME	214	207	64	224	212	66	
	Exposures in default	163	40	73	168	46	80	
	Items associated with particularly high risk	582	480	727	712	620	100	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	2,648	2,648	9,757	2,638	2,638	9,722	
	Other exposures	5,272	5,272	1,202	5,101	5,101	1,210	
	Standardised Total <sup>4</sup>			217			207	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.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
Other Countries	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	107	106	0	123	123	0	
	International Organisations	30,980	30,980	0	33,396	33,396	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	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 5Y credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	517	517	110	480	480	100	
	Standardised Total <sup>4</sup>			1			1	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).

(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.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	370	370	7	120	120	2	
	Corporates	358	46	32	540	537	201	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	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 5Y credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	4	4	0	0	4	0	
	Standardised Total <sup>4</sup>			0			10	10

(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.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
FRANCE	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	847	847	0	894	897	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	894	719	16	1,319	894	19	
	Corporates	175	152	145	177	158	150	
	of which: SME	45	38	31	40	38	31	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	25	20	9	24	20	9	
	of which: SME	53	5	0	9	5	0	
	Exposures in default	5	5	3	4	4	0	
	Items associated with particularly high risk	30	9	14	8	8	12	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total <sup>4</sup>			5			4	4

(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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	28	28	0	0	28	28	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	425	131	3	0	130	130	3	0
	Corporates	4	5	4	0	3	4	1	0
	of which: SPE	1	1	0	0	0	1	0	0
	Retail	2	2	1	0	2	2	1	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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 <sup>3</sup>				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	922	914	280	0	906	904	276	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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	6	6	0	0	5	6	0	0
	Standardised Total <sup>3</sup>				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 7	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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 <sup>3</sup>				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 8	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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 <sup>3</sup>				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 9	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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 <sup>3</sup>				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 10	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	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 <sup>3</sup>				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.

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Befluf Bank

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	20,467	217	11,473	1,379	0	17,066	209	15,146	1,189	0	0
	Institutions	28,866	0	26,512	1,767	0	28,043	0	25,707	1,770	0	19
	Corporates	48,307	1,394	41,776	23,455	353	45,307	1,459	42,429	24,002	400	1,256
	Corporates - Of Which: Specialised Lending	2,713	11	2,364	826	3	2,851	11	2,462	886	4	16
	Corporates - Of Which: SME	13,398	856	10,979	6,621	130	13,778	889	11,363	7,046	151	838
	Retail	47,881	456	47,430	3,723	215	46,986	414	46,265	3,800	215	270
	Retail - Secured on real estate property	33,394	108	33,394	1,632	68	34,127	113	34,127	1,672	71	45
	Retail - Secured on real estate property - Of Which: SME	7,980	29	7,980	480	18	7,956	31	7,956	486	19	16
	Retail - Secured on real estate property - Of Which: non-SME	25,714	79	25,714	1,153	50	26,261	82	26,261	1,186	52	30
	Retail - Qualifying Revolving	20	0	18	1	0	20	0	18	1	0	0
	Retail - Other Retail - Of Which: SME	14,467	398	14,023	2,088	147	14,698	301	14,135	2,126	145	224
	Retail - Other Retail - Of Which: non-SME	9,385	248	8,988	1,400	116	9,655	242	9,137	1,424	114	178
	Equity	5,982	60	5,075	688	32	5,943	58	4,988	303	31	46
	Other non credit-obligation assets	247	0	247	352	0	269	0	269	376	0	0
IRB Total <sup>3</sup>					31,991					31,137		

(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					
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
BELGIUM	Central banks and central governments	17,583	0	20,026	1,003	0	14,816	0	13,145	753	0	0
	Institutions	20,949	0	17,843	419	0	8	20,000	0	17,803	438	10
	Corporates	37,518	1,353	30,882	18,074	353	1,339	38,604	1,418	31,406	18,602	398
	Corporates - Of Which: Specialised Lending	1,188	11	1,188	367	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	11,323	7,034	150
	Retail	47,609	411	47,166	3,693	212	46,569	409	46,021	3,769	213	266
	Retail - Secured on real estate property	33,266	108	33,266	1,627	67	33,995	113	33,995	1,666	71	45
	Retail - Secured on real estate property - Of Which: SME	7,861	29	7,861	478	18	7,896	31	7,896	485	19	16
	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	30
	Retail - Qualifying Revolving	20	0	18	1	0	20	0	18	1	0	0
	Retail - Other Retail - Of Which: SME	14,322	303	13,881	2,063	145	14,554	297	13,994	2,102	142	221
	Retail - Other Retail - Of Which: non-SME	9,139	246	8,944	1,393	115	9,611	240	9,095	1,417	113	176
	Equity	4,983	58	4,037	671	30	4,944	56	4,099	685	30	44
	Other non credit-obligation assets	219	0	219	291	0	240	0	240	311	0	0
IRB Total <sup>3</sup>												

(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					
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Other Countries	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 - Secured on real estate property - Of Which: non-SME	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	6	0	3	0	3	6	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>												

(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					
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	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
	Corporates	6,616	0	6,193	2,874	0	121	6,042	0	4,478	2,486	124
	Corporates - Of Which: Specialised Lending	660	0	477	129	0	1	602	0	473	128	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	8	0	8	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	4	0	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	4	0	4	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	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 <sup>3</sup>												

(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					
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
FRANCE	Central banks and central governments	463	0	463	0	0	368	0	358	0	0	0
	Institutions	1,853	0	1,842	186	0	1,813	0	1,801	197	0	0
	Corporates	932	0	744	573	0	891	0	3,795	1,071	0	4
	Corporates - Of Which: Specialised Lending	4	0	4	11	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	4	0	6	0	6	2	0	0
	Retail	84	2	83	15	1	86	2	85	24	1	2
	Retail - Secured on real estate property	20	0	20	1	0	23	0	23	1	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	1	0	19	0	19	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	60	2	64	13	1	62	2	62	13	1	2
	Retail - Other Retail - Of Which: non-SME	18	1	18	3	0	17	1	17	3	0	0
	Equity	47	2	46	10	1	46	2	46	10	1	1
	Other non credit-obligation assets	20	0	20	48	0	23	0	23	52	0	0
IRB Total <sup>3</sup>												

(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).

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<sup>(1)</sup> 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).

<sup>(1)</sup> 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).

<sup>(1)</sup> Original sentence: *unlike Ferraro's view, it is not at all clear that any effort due to profit maximization further or profit risk mitigation techniques is a worthwhile effort*

<sup>(1)</sup> 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).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effort 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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb EUR, %)											
Central banks and central governments	16,807	0	18,853	2,317	0	16,807	0	18,853	2,317	0	0
Institutions	29,020	0	26,646	1,885	0	29,020	0	26,646	1,885	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	2,399	815	5	2,868	11	2,453	1,020	5	15
Corporates - Of Which: SME	14,209	888	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	5,040	30	5,040	531	19	5,187	30	5,187	520	19	24
Retail - Secured on real estate property - Of Which: non-SME	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	14,885	380	14,332	2,353	144	15,040	382	14,561	2,329	145	221
Retail - Other Retail - Of Which: SME	9,731	243	9,214	1,510	113	9,792	247	9,371	1,511	116	177
Retail - Other Retail - Of Which: non-SME	5,154	57	5,118	843	31	5,248	55	5,190	818	29	44
Equity	273	0	273	393	0	278	0	278	412	0	0
Other non credit-obligation assets											
IRB Total				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 <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb EUR, %)											
Central banks and central governments	14,907	0	16,718	764	0	14,913	0	16,718	737	0	0
Institutions	19,845	0	17,715	440	0	19,834	0	17,532	505	0	6
Corporates	29,469	1,407	32,375	20,190	397	29,828	1,436	32,794	20,676	417	1,316
Corporates - Of Which: Specialised Lending	1,421	11	1,397	366	4	1,471	11	1,452	395	4	13
Corporates - Of Which: SME	14,144	898	11,717	7,733	159	14,638	934	12,162	8,181	189	816
Retail	40,386	407	48,638	4,314	211	40,287	402	49,125	4,178	210	257
Retail - Secured on real estate property	24,617	111	24,617	1,998	70	25,293	107	25,293	1,977	67	39
Retail - Secured on real estate property - Of Which: SME	20	0	18	1	0	19	0	17	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	26,600	81	26,600	1,469	51	27,129	77	27,129	1,468	48	26
Retail - Qualifying Revolving	20	0	18	1	0	20	0	17	1	0	0
Retail - Other Retail	14,743	286	14,183	2,324	142	14,895	288	14,630	2,299	143	218
Retail - Other Retail - Of Which: SME	9,687	241	9,172	1,502	113	9,747	245	9,328	1,504	115	176
Retail - Other Retail - Of Which: non-SME	5,056	55	5,011	822	29	5,148	53	5,092	796	28	42
Equity	244	0	244	330	0	251	0	251	350	0	0
Other non credit-obligation assets											
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 Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb 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 - Secured on real estate property - Of Which: non-SME	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	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	6	0	0	0	0	0	0	0
Other non credit-obligation assets											
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 Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb 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	1,362	0	2,981	903	0	1
Corporates	4,462	0	4,397	2,532	0	4,404	0	5,493	3,333	0	126
Corporates - Of Which: Specialised Lending	666	0	462	131	0	684	0	684	190	0	1
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail	10	0	10	1	0	10	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 - Secured on real estate property - Of Which: non-SME	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	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											
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 Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb EUR, %)											
Central banks and central governments	401	0	401	0	0	424	0	424	0	0	0
Institutions	1,660	0	1,657	188	0	1,462	0	1,408	278	0	0
Corporates	820	0	3,593	1,002	0	1,003	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	99	2	89	17	1	89	2	89	16	1	2
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 - Secured on real estate property - Of Which: non-SME	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	64	2	63	15	1	62	2	61	14	1	2
Retail - Other Retail - Of Which: SME	17	1	17	3	0	18	1	17	3	0	0
Retail - Other Retail - Of Which: non-SME	47	2	46	12	1	45	2	44	11	1	2
Equity	22	0	22	51	0	23	0	23	52	0	0
Other non credit-obligation assets											
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 Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	702	0	488	371	0	702	0	469	341	0
	Corporates	180	0	326	181	0	245	0	376	228	1
	Corporates - Of Which: Specialised lending	0	0	0	0	0	54	0	41	24	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	5	1	0	8	0	8	1	0
	Retail - Secured on real estate property	3	0	3	0	0	5	0	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	4	0	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	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											

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

Belfius Bank

As of 31/12/2020

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ]	Austria	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 ]		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	
Total		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		
[ 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	12	68	8	42	2,519	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	153	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		
[ 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 ]		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 ]		10	10	0	0	0	10	0	0	0	0	0	0		
[ 10Y - more ]		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	

		As of 31/12/2020												Risk weighted exposure amount	
		Direct exposures													
(mln EUR)		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			
												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	Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total															
	Finland														
	France	0 759 0 0 74 24 300	0 759 0 0 74 24 300	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 759 0 0 74 24 300	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		1,157	1,157	0	0	0	1,157	0	0	0	0	0	0	0	0
	Germany	0 0 0 0 0 27 0	0 0 0 0 0 27 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 27 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		27	27	0	0	0	27	1	1	2	2	0	0	0	0
	Croatia														
	Greece														
	Hungary														
	Ireland														
	Italy	0 0 0 0 0 533 417	0 0 0 0 0 533 417	0 0 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	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	0 0 0 0 0 0 0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	1,250

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Lithuania	0 0 0 0 14 0 0	0 0 0 0 14 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 14 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		14	14	0	0	0	14	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Luxembourg														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Malta														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Netherlands														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Poland	67 0 0 0 0 69 0	67 0 0 0 0 69 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	67 0 0 0 0 69 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		136	136	0	0	0	136	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Portugal	0 0 0 0 21 11 0	0 0 0 0 21 11 0	0 0 0 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		32	32	0	0	0	32	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Romania														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Slovakia	0 0 0 0 15 0 0	0 0 0 0 15 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 15 0 0	0 0 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	0 0 0 0 0 0 0		
Total		15	15	0	0	0	15	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Slovenia	0 0 0 0 0 32 0	0 0 0 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 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 0	0 0 0 0 0 0 0		
Total		32	32	0	0	0	32	0	0	0	0	0	0		



(min EUR)		As of 31/12/2020														Risk weighted exposure amount
		Direct exposures												Off balance sheet		
		On balance sheet						Derivatives								
								Derivatives with positive 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	Off-balance sheet exposures				
												Nominal	Provisions			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan	0 0 0 0 0 79 318	0 0 0 0 0 0 318	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 79 318	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															168	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China															
															0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	0 0 0 0 21 0 0	0 0 0 0 21 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 21 0 0	0 0 0 0 21 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 2 0 0 0 0	0 0 2 0 0 0 0	0 0 0 0 0 0 0	0 0 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															2	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East															
															0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
															57	

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

Belfius Bank

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 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	33	0		
[ 1Y - 2Y ]		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		
[ 3Y - 5Y ]		6	6	0	0	0	6	0	0	0	0	0	0		
[ 5Y - 10Y ]		73	73	0	0	0	73	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	10	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		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, 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

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures	
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		
[ 0 - 3M ]	Austria	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 ]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	1,001	1,001	119	0	0	876	0	26	0	0	951	0		
[ 3M - 1Y ]		300	300	0	0	0	297	1	31	19	335	4,783	0		
[ 1Y - 2Y ]		496	496	15	0	0	459	8	140	27	295	588	0		
[ 2Y - 3Y ]		1,278	1,278	21	0	23	990	2	14	8	27	2,510	0		
[ 3Y - 5Y ]		1,288	1,288	1	0	0	1,209	9	61	1	18	4	0		
[ 5Y - 10Y ]		3,917	3,917	14	0	0	3,523	34	342	22	176	7	0		
[ 10Y - more		12,752	12,752	4	0	0	12,330	583	1,347	17	121	2,151	0		
Total		21,033	21,033	174	0	23	19,685	637	1,562	95	971	10,993	0	1,124	
[ 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		
[ 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 ]		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 ]		10	10	0	0	0	10	0	0	0	0	0	0		
[ 10Y - more		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 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
												Off-balance sheet exposures				
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
10 - 3M f	Finland															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	France	773	773	0	0	0	773	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		74	74	0	0	0	74	0	0	0	0	0	0	0	0	
5Y - 10Y f		64	64	0	0	0	64	0	0	0	0	0	0	0	0	
10Y - more	326	326	0	0	0	326	0	0	0	0	0	0	0	0		
Total		1,237	1,237	0	0	0	1,237	0	0	0	0	0	0	0	0	0
10 - 3M f	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		27	27	0	0	0	27	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	1	2	0	0	0	0	0	0		
Total		27	27	0	0	0	27	1	2	0	0	0	0	0	0	0
10 - 3M f	Croatia															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Greece															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Hungary															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Ireland															
3M - 1Y f																
1Y - 2Y f																
2Y - 3Y f																
3Y - 5Y f																
5Y - 10Y f																
10Y - more																
Total																
10 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		536	536	0	0	0	536	0	0	0	0	0	0	0	0	
10Y - more	416	416	0	0	0	416	0	0	0	0	0	0	0	0		
Total		952	952	0	0	0	952	0	0	0	0	0	0	0	0	1,252
10 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		21	21	0	0	0	21	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		21	21	0	0	0	21	0	0	0	0	0	0	0	0	4

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

Belfius Bank

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		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														
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		14	14	0	0	0	14	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		14	14	0	0	0	14	0	0	0	0	0	0	1	
I 0 - 3M f	Luxembourg														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		66	66	0	0	0	66	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		66	66	0	0	0	66	0	0	0	0	0	0	12	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		22	22	0	0	0	22	0	0	0	0	0	0	0	
I 5Y - 10Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		33	33	0	0	0	33	0	0	0	0	0	0	24	
I 0 - 3M f	Romania														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		15	15	0	0	0	15	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		15	15	0	0	0	15	0	0	0	0	0	0	1	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		52	52	0	0	0	52	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		52	52	0	0	0	52	0	0	0	0	0	0	0	

As of 30/06/2021

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

Belfius Bank

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		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)	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	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan	0 0 0 0 0 75 313 387	0 0 0 0 0 75 313 387	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 75 313 387	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	165
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China													0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	0 0 0 0 21 0 0 21	0 0 0 0 21 0 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 21 0 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	2 0 0 0 0 0 0 2	2 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 0 0 80 0 0 0 80	0 0 0 80 0 0 0 80	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 80 0 0 0 80	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	54

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

Belfius Bank

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		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	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		
Total		8	8	0	0	0	8	0	0	0	0	63	0		
		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.

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, 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

## Performing and non-performing exposures

Belfius Bank

(mln EUR)	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3					
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	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	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,828	0	0	0	0	48	0	0	0	6,092	0	0	0	0	29	0	0	0	0	
Credit institutions	2,488	0	0	0	0	0	0	0	0	2,464	0	0	0	0	0	0	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	0	
Non-financial corporations	6,530	0	2	2	2	121	1	1	0	6,569	0	2	2	2	125	1	1	0	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	1,941	1,941	617	1,164	1,164	423	423	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	21,087	0	506	506	506	6	388	388	0	18,415	0	505	505	505	5	388	388	0	0	
Credit institutions	1,027	0	0	0	0	1	0	0	0	164	0	0	0	0	0	0	0	0	0	
Other financial corporations	8,349	3	271	271	271	64	106	106	58	8,111	6	282	282	282	59	114	114	54	54	
Non-financial corporations	33,329	16	894	894	894	481	587	587	254	33,917	19	938	938	938	502	586	586	272	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	702	702	421	422	422	216	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	207	207	226	61	61	139	139	
Households	36,293	103	209	209	209	48	77	77	102	37,052	86	215	215	215	50	76	76	98	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	115	115	29	13	13	97	97	
of which: Credit for consumption at amortised cost	1,810	17	37	37	37	6	25	25	0	1,777	14	36	36	36	6	25	25	0	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	1,947	1,946	771	1,167	1,167	423	423	
OFF-BALANCE SHEET EXPOSURES	59,605		42	42	42	163	13	13	23	62,309		48	48	48	159	17	17	24	24	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> 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.<sup>(5)</sup> 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

Performing and non-performing exposures

Belfius Bank

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	40,859	0	0	0	0	1	0	0	0	0	43,214	0	0	0	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	16,064	0	5	5	4	159	3	3	0	0	16,323	0	5	5	4	156	3	3	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,109	0	0	0	0	29	0	0	0	0	6,171	0	0	0	0	29	0	0	0	0
Credit institutions	2,218	0	0	0	0	0	0	0	0	0	2,211	0	0	0	0	0	0	0	0	0
Other financial corporations	1,300	0	3	3	2	1	2	2	0	0	1,269	0	3	3	2	1	2	2	0	0
Non-financial corporations	6,436	0	2	2	2	129	1	1	0	0	6,671	0	2	2	2	127	1	1	0	0
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	0	100,204	89	1,975	1,975	1,975	571	1,148	1,148	455	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18,198	0	502	502	502	6	388	388	0	0	18,086	0	499	499	499	6	388	388	0	0
Credit institutions	1,558	0	0	0	0	1	0	0	0	0	657	0	0	0	0	0	0	0	0	0
Other financial corporations	8,159	4	277	277	277	55	117	117	53	0	8,285	5	290	290	290	53	115	115	64	0
Non-financial corporations	34,198	17	948	948	948	506	578	578	287	0	34,751	19	980	980	980	466	574	574	294	0
of which: small and medium-sized enterprises at amortised cost	26,407	17	729	729	729	431	419	419	237	0	26,928	19	772	772	772	400	419	419	252	0
of which: Loans collateralised by commercial immovable property at amortised cost	12,737	0	245	245	245	231	63	63	172	0	12,939	0	252	252	252	236	63	63	178	0
Households	37,649	83	213	213	213	50	74	74	100	0	38,424	66	207	207	207	47	71	71	97	0
of which: Loans collateralised by residential immovable property at amortised cost	33,819	64	124	124	124	29	12	12	99	0	34,459	49	122	122	122	37	12	12	96	0
of which: Credit for consumption at amortised cost	1,786	14	34	34	34	6	24	24	0	0	1,793	12	33	33	33	5	23	23	0	0
DEBT INSTRUMENTS other than HFT	156,685	105	1,945	1,945	1,944	778	1,160	1,160	441	0	159,741	89	1,981	1,981	1,980	728	1,151	1,151	455	0
OFF-BALANCE SHEET EXPOSURES	66,267		40	40	40	169	17	17	19	0	65,304		39	39	39	152	14	14	18	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) 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.

(5) 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

### 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 <sup>2</sup>		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 <sup>2</sup>		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 <sup>2</sup>												
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					

<sup>(1)</sup> 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

<sup>(2)</sup> 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 <sup>2</sup>		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 <sup>2</sup>		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	16	2	56	2	0	0	29	0
QUALITY OF FORBEARANCE <sup>2</sup>												
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

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
			of which: defaulted						of which: defaulted						of which: defaulted						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	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	199	0	2,669	217	217	2,669	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	950	3	3	898	4	0	899	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	4,395	121	0
G Wholesale and retail trade	4,538	184	184	4,538	235	0	4,759	205	205	4,759	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	20	20	725	26	0	744	21	21	744	24	0	721	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	890	69	69	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	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	33,329	894	894	33,223	1,068	0	33,817	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

<sup>(1)</sup> 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.

(in EUR)	As of 30/09/2020																	As of 31/12/2020														
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the impairment that can be recognized	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the impairment that can be recognized	Gross carrying amount	Gross carrying amount			
	Performing	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference to COVID-19 with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)
Loans and advances subject to active BA-compliant monitoring	5,136	5,134	128	5,662	22	12	14	108	101	9	86	7	2	5	0	10	666	666	19	385	13	10	6	28	25	3	22	2	1	2	0	13
of which: Households	1,796	1,794	50	388	4	3	3	13	13	2	12	0	0	0	0	3	140	140	35	26	1	0	0	1	1	0	1	0	0	0	0	1
of which: Collateralized by residential immovable property	1,440	1,437	41	338	4	3	3	10	10	2	9	0	0	0	0	3	108	108	28	22	1	0	0	1	1	0	1	0	0	0	0	1
of which: Non-financial corporations	3,060	3,075	75	3,250	17	7	10	86	81	7	76	7	2	5	0	14	762	750	23	332	12	9	9	25	23	3	20	2	1	2	0	12
of which: Small and Medium-sized Enterprises	3,032	2,966	75	3,187	17	7	10	86	79	7	79	7	2	5	0	14	738	745	22	331	12	9	9	25	23	3	20	2	1	2	0	12
of which: Collateralized by commercial immovable property	1,837	1,837	53	727	11	5	6	36	34	5	47	2	1	2	0	8	515	505	13	232	10	9	7	17	16	1	14	1	1	1	0	10

(in EUR)	As of 30/09/2020																				As of 31/12/2020																			
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the impairment that can be reversed	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the impairment that can be reversed	Gross carrying amount		
	Performing		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Public guarantee included in the content of the COVID-19 ones		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Public guarantee included in the content of the COVID-19 ones		Inflows to non-performing exposures			
	Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)					
	Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)		Of which: exposures with forbearance		Of which: exposures with significant increase in credit risk since last assessment that not credit-impaired (Stage 2)					
Loans and advances with expired EBA-compliant moratoria	155	155	1	63	0	0	0	5	5	0	5	0	0	0	0	0	0	0	0	0	0	1,833	1,868	206	1,116	25	15	19	79	65	5	55	5	2	4	0	24			
of which: Households	9	9	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,636	1,388	53	256	7	6	6	8	9	0	2	0	0	0	6				
of which: Collateralised by residential immovable property	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,287	1,280	44	138	7	5	5	6	6	2	5	0	0	0	6				
of which: Non-financial corporations	140	140	1	59	0	0	0	5	5	0	5	0	0	0	0	0	0	0	0	0	0	2,190	2,079	95	895	17	9	15	69	55	3	49	0	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	0	0	0	0	0	0	2,195	2,088	95	894	17	9	13	56	53	3	47	5	2	4	0	17			
of which: Collateralised by commercial immovable property	74	74	0	35	0	0	0	3	3	0	3	0	0	0	0	0	0	0	0	0	0	1,217	1,265	38	465	10	6	6	36	34	3	30	2	1	2	0	10			

[illegible]

**2021 EU-wide Transparency Exercise**  
**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**  
Eoffus Bank

(mln EUR)	As of 31/03/2021																			As of 30/06/2021																								
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount						
	Performing		Of which: exposures with forbearance measures		Non-performing		Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: exposures with forbearance measures		Public guarantee referred to in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee referred to in the context of the COVID-19 crisis		Inflows to non-performing exposures			
	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
Loans and advances subject to active EBA-compliant moratoria	309	403	140	207	36	16	16	16	13	12	6	12	0	0	0	0	0	0	0	36	96	96	4	46	0	0	0	0	3	3	1	3	0	0	0	0	0	0	0	0				
Of which: Households	135	134	82	94	1	1	1	2	2	1	2	0	0	0	0	0	0	0	1	1	3	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Of which: Collateralised by residential immovable property	111	110	70	78	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Of which: Non-financial corporations	247	233	57	108	35	15	15	11	11	11	4	10	0	0	0	0	0	0	34	86	86	4	45	0	0	0	0	3	3	1	3	0	0	0	0	0	0	0						
Of which: Small and Medium-sized Enterprises	245	230	54	107	15	15	15	11	11	4	10	0	0	0	0	0	0	0	34	86	86	4	45	0	0	0	0	3	3	1	3	0	0	0	0	0	0	0						
Of which: Collateralised by commercial immovable property	257	242	44	132	15	15	15	7	7	3	7	0	0	0	0	0	0	0	34	70	70	3	33	0	0	0	0	3	3	1	3	0	0	0	0	0	0	0						

(mln EUR)	As of 31/03/2021																				As of 30/06/2021																			
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount								
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures			Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures						
Loans and advances subject to EBA compliant measures	3,867	3,024	176	1,232	35	24	21	75	67	6	57	7	3	3	0	38	3,087	3,052	275	1,113	46	36	32	61	53	7	46	8	4	4	0	29								
Of which: Households	1,546	1,536	131	279	10	9	7	8	7	3	6	0	0	0	0	8	1,586	1,581	227	360	15	14	12	7	6	4	6	1	0	0	0	13								
Of which: Collateralised by residential immovable property	1,240	1,235	106	219	8	8	6	6	6	3	5	0	0	0	0	7	1,276	1,285	179	290	13	13	11	5	5	3	4	0	0	0	0	12								
Of which: Non-financial corporations	2,249	2,225	41	100	24	15	13	61	55	3	47	6	3	3	0	7	2,227	2,196	46	725	31	21	19	52	40	3	36	7	4	3	0	16								
Of which: Small and Medium-sized Enterprises	2,174	2,150	41	104	24	15	13	60	54	3	47	6	3	3	0	7	2,176	2,145	46	705	31	21	19	51	44	3	37	7	4	3	0	16								
Of which: Collateralised by commercial immovable property	1,350	1,333	20	127	17	10	9	30	25	2	30	4	2	1	0	4	1,362	1,343	35	440	19	11	10	32	28	2	25	4	2	1	0	7								

(mln EUR)	As of 31/03/2021																			As of 30/06/2021																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: exposures with forbearance measures		Non-performing		Performing		Of which: exposures with forbearance measures		Non-performing		Performing		Of which: exposures with forbearance measures		Non-performing		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with forbearance measures		Non-performing		Performing		Of which: exposures with forbearance measures		Non-performing		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures				
	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)									
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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)											
Newly originated loans and advances subject to public guarantee schemes	144	142	0	40	2	2	2	4	3	0	3	0	0	0	0	0	0	42	2	100	96	1	21	4	2	4	1	1	0	1	0	0	56	4				
Of which: Households	2	2			0			0	0			0						0	1	1	1					0	0						0					
Of which: Collateralised by residential immovable property	0	0						0	0			0						0	0	0	0					0	0						0					
Of which: Non-financial corporations	139	137	0	39	2	2	2	4	3	0	3	0	0	0	0	0	0	41	2	96	92	1	20	4	2	4	1	1	0	1	0	0	55	4				
Of which: Small and Medium-sized Enterprises	124	122		2			2	1										2	89	88						1	1						4					
Of which: Collateralised by commercial immovable property	25	25						0	0			0						0	0	0						0	0						1					