

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Crelan
<b>LEI Code</b>	549300DYPOFMXOR7XM56
<b>Country Code</b>	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.

2024 EU-wide Transparency Exercise

Key Metrics

Crelan

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,054	2,145	2,137	2,218	C 01.00 (r0020,c0010)	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	2,054	2,145	2,137	2,218	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,299	2,389	2,381	2,461	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,299	2,389	2,381	2,461	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,499	2,592	2,584	2,965	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,499	2,592	2,584	2,965	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	8,318	8,415	8,540	9,172	C 02.00 (r0010,c0010)	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	8,318	8,415	8,540	9,172	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	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	24.69%	25.48%	25.02%	24.18%	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	24.69%	25.48%	25.02%	24.18%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	27.63%	28.39%	27.89%	26.83%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.63%	28.39%	27.89%	26.83%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	30.04%	30.80%	30.25%	32.33%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.04%	30.80%	30.25%	32.33%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0300,c0010)	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	4.19%	4.34%	4.22%	4.25%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

Crelan

(min EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,299	2,389	2,381	2,461	C 47.00 (r0320,c0010)	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	2,299	2,389	2,381	2,461	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.34%	4.22%	4.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.19%	4.34%	4.22%	4.25%	[A.2]/[B.2]	



2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Crelan

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	6,572	6,330	6,507	7,008	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,377	2,371	2,513	2,927	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	4,194	3,959	3,994	3,871	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	149	144	93	129	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	53	55	55	136	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	56	52	50	52	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	11	11	12	1	C 02.00 (r0520, c0010)
Of which the standardised approach	11	11	12	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,222	1,585	1,585	1,585	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,222	1,585	1,585	1,585	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	256	238	238	261	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	8,318	8,415	8,540	9,172	

<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.

2024 EU-wide Transparency Exercise

P&L  
Crelan

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,347	1,876	524	1,269
Of which debt securities income	16	9	5	11
Of which loans and advances income	1,043	1,438	374	673
Interest expenses	596	888	312	848
(Of which deposits expenses)	340	524	193	272
(Of which debt securities issued expenses)	79	105	39	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	7	13	6	19
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	-16	-16	1	4
Gains or (-) losses on financial assets and liabilities held for trading, net	12	28	-7	-19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-8	2	1
Gains or (-) losses from hedge accounting, net	2	4	3	3
Exchange differences [gain or (-) loss], net	0	2	2	-1
Net other operating income /(expenses)	21	29	9	20
<b>TOTAL OPERATING INCOME, NET</b>	<b>776</b>	<b>1,040</b>	<b>228</b>	<b>449</b>
(Administrative expenses)	426	590	197	327
(Cash contributions to resolution funds and deposit guarantee schemes)	43	47	40	33
(Depreciation)	13	24	4	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	38	52	-2	-11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-1	0	1
(Other provisions)	38	53	-2	-12
Of which pending legal issues and tax litigation <sup>1</sup>	0	7	0	0
Of which restructuring <sup>1</sup>	0	32	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)	28	51	7	18
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	51	7	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	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	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>228</b>	<b>276</b>	<b>-17</b>	<b>73</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>165</b>	<b>207</b>	<b>-22</b>	<b>58</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>165</b>	<b>207</b>	<b>-22</b>	<b>58</b>
Of which attributable to owners of the parent	165	207	-22	58

<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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Crelan

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	7,065				5,566				6,654				7,814				IAS 1.54 (f)	
Financial assets held for trading	13	0	7	6	10	0	3	7	8	0	2	6	14	0	1	14	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7	1	0	5	7	2	0	5	5	0	0	5	5	0	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	148	135	0	13	173	159	0	13	174	160	0	14	67	55	0	12	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	49,140				49,612				50,080				50,530				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	253	0	253	0	224	0	224	0	131	0	131	0	174	0	174	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	-3,352				-2,007				-2,002				-2,200				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	387				404				410				409					
<b>TOTAL ASSETS</b>	<b>53,661</b>				<b>53,988</b>				<b>55,401</b>				<b>56,693</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References										
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			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	135	0	0	0	0	0	159	0	0	0	0	0	0	0	0	160	0	0	0	0	0	0	55	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
Financial assets at amortised cost	Debt securities	547	0	0	0	0	0	600	0	0	0	0	0	0	0	0	859	0	0	0	0	0	0	1,009	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	44,246	3,981	386	-43	-46	-97	44,724	3,932	400	-49	-45	-105	44,835	4,013	428	-49	-46	-106	45,227	3,878	490	-52	-45	-119	Annex V Part 1.31, 44(b)										

<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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Crelan

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	33	22	24	37	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	295	295	256	249	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,336	50,540	51,747	53,287	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	71	17	20	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-59	15	-12	-35	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	280	299	296	284	IAS 37.10; IAS 1.54(l)
Tax liabilities	75	66	74	80	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	161	223	485	152	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
<b>TOTAL LIABILITIES</b>	<b>51,191</b>	<b>51,478</b>	<b>52,890</b>	<b>54,056</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>2,471</b>	<b>2,510</b>	<b>2,510</b>	<b>2,637</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>53,661</b>	<b>53,988</b>	<b>55,401</b>	<b>56,693</b>	IAS 1.IG6

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

Crelan

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		103	39	44	39	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,074	884	775	784	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	58	49	53	59	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	25	19	20	18	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	316	281	319	357	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1	1	42	1	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	518	473	507	542	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	246	221	234	185	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,358	4,346	4,423	4,477	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,987	2,899	2,904	2,573	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,944	37,523	37,830	38,664	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	6,016	6,045	5,965	6,221	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		6,776	6,878	7,531	7,798	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		214	205	204	505	Annex V.Part 1.37
Other financial liabilities		588	402	565	856	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>50,734</b>	<b>50,875</b>	<b>52,047</b>	<b>53,575</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Crelan

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	11	11	0	0	0	0						0	0	0	0							0
Of which: General risk	11	11	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	12	1	0	0	0	0						0	0	0	0							0
Of which: General risk	12	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>12</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	7,567	7,567	0	0	6,000	6,000	0	
	Regional governments or local authorities	191	191	0	0	179	179	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multiateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	4	4	0	0	4	4	0	
	Institutions	2,183	2,188	237	0	2,152	2,188	238	
	Corporates	545	513	369	0	528	502	348	
	of which: SME	28	28	20	0	28	28	20	
	Bank	1,203	1,131	795	0	1,209	1,131	795	
	Secured by mortgages on immovable property	441	409	294	0	441	407	292	
	of which: SME	3,259	3,259	524	0	3,258	3,248	520	
	of which: SME	491	481	174	0	484	477	171	
	Reserves in default	123	82	91	31	120	80	102	31
	Risks associated with particular high risk	30	28	42	0	29	27	40	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 (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	13,994	13,971	805	41	13,231	13,221	823	41	

<sup>1</sup> Original exposure, unless 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>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected over the following risk: Counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	2,222	2,222	0	0	3,713	3,713	0	
	Regional governments or local authorities	100	100	0	0	179	179	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multiateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	4	4	0	0	4	4	0	
	Institutions	933	171	66	0	874	120	51	
	Corporates	420	420	346	0	420	420	326	
	of which: SME	280	206	204	0	294	280	219	
	Bank	1,248	1,148	784	0	1,288	1,148	784	
	Secured by mortgages on immovable property	444	409	234	0	440	408	232	
	of which: SME	1,298	1,271	538	0	1,270	1,270	538	
	Reserves in default	401	401	174	0	401	471	171	
	Risks associated with particular high risk	112	81	90	31	119	80	101	31
	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 (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	5,711	5,651	551	41	5,598	5,651	576	41	

<sup>1</sup> Original exposure, unless 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>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	160	160	0	0	161	160	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multiateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	998	928	119	0	998	998	112	
	Corporates	10	10	1	0	10	10	1	
	of which: SME	0	0	0	0	0	0	0	
	Bank	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Reserves in default	0	0	0	0	0	0	0	
	Risks associated with particular high risk	1	1	2	1	1	1	2	1
	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 (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	111	111	111	0	111	111	111	0	
Standardised total <sup>4</sup>	1,171	1,171	119	1	1,171	1,171	113	1	

<sup>1</sup> Original exposure, unless 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>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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>
<b>Consolidated data</b>		6,892	6,892	0		6,227	6,227	0	
Central governments or central banks		376	376	0		329	329	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		4	4	0		4	4	0	
International Organisations		4	4	0		4	4	0	
Institutions		2,248	1,418	206		2,813	1,673	428	
Corporates		541	529	399		237	221	196	
of which: SME		266	277	212		93	87	67	
Retail		1,455	1,199	729		1,593	1,353	905	
Secured by mortgages on immovable property		852	484	236		503	481	264	
of which: SME		1,225	1,225	524		1,204	1,201	995	
Covered bonds		862	473	169	32	1,071	1,019	362	32
Exposures in default		128	96	108		142	111	128	
Items associated with particularly high risk		31	29	43		19	16	24	
Covered bonds		203	203	28		204	204	28	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		762	762	523		613	611	341	
<b>Standardised Total<sup>2</sup></b>		<b>13,783</b>	<b>13,662</b>	<b>1,400</b>	<b>48</b>	<b>13,223</b>	<b>13,073</b>	<b>1,429</b>	<b>43</b>

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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>
<b>BELGIUM</b>		6,056	6,025	0		7,487	7,487	0	
Central governments or central banks		376	376	0		329	329	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		4	4	0		4	4	0	
International Organisations		4	4	0		4	4	0	
Institutions		959	206	70		390	393	89	
Corporates		467	426	346		228	211	196	
of which: SME		289	276	212		93	87	67	
Retail		1,412	1,197	794		1,593	1,358	906	
Secured by mortgages on immovable property		453	413	236		503	481	264	
of which: SME		1,226	1,226	525		1,208	1,207	996	
Covered bonds		862	473	169	32	1,071	1,019	362	32
Exposures in default		129	95	109		141	110	128	
Items associated with particularly high risk		24	22	34		20	17	25	
Covered bonds		0	0	0		0	0	0	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		648	637	433		613	611	341	
<b>Standardised Total<sup>2</sup></b>		<b>13,783</b>	<b>13,662</b>	<b>1,400</b>	<b>48</b>	<b>13,223</b>	<b>13,073</b>	<b>1,429</b>	<b>43</b>

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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>
<b>FRANCE</b>		697	351	0		633	633	0	
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		602	602	76		1,615	1,603	202	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		1	1	1		1	1	1	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Covered bonds		0	0	0		2	1	1	
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		1	1	2		1	1	2	
Covered bonds		206	206	21		207	207	21	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		112	112	112		4	4	4	
<b>Standardised Total<sup>2</sup></b>		<b>13,783</b>	<b>13,662</b>	<b>1,400</b>	<b>48</b>	<b>13,223</b>	<b>13,073</b>	<b>1,429</b>	<b>43</b>

(1) Original exposure, unless Exposure value, is reported before haircuts 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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,877	45	1,878	538	25	19	1,834	41	1,835	505	22	20	1,877	45	1,878	538
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	1,877	45	1,878	538	25	19	1,834	41	1,835	505	22	20	1,877	45	1,878	538
	Retail	45,253	339	44,854	3,857	390	116	45,293	346	44,911	3,454	213	126	45,253	339	44,854	3,857
	Retail - Secured on real estate property	41,939	287	41,652	3,066	336	12	41,962	289	41,674	2,838	167	16	41,939	287	41,652	3,066
	Retail - Secured on real estate property - Of which: SME	7,029	85	7,037	1,011	56	32	7,049	81	7,057	995	51	31	7,029	85	7,037	1,011
	Retail - Secured on real estate property - Of which: non-SME	34,910	202	34,615	2,055	280	41	34,943	209	34,626	1,844	185	47	34,910	202	34,615	2,055
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,314	52	3,330	597	54	43	3,301	54	3,318	615	46	48	3,314	52	3,330	597
	Retail - Other Retail - Of which: SME	1,911	28	1,924	231	14	19	1,894	28	1,907	227	14	22	1,911	28	1,924	231
Retail - Other Retail - Of which: non-SME	1,403	24	1,407	364	40	24	1,408	26	1,411	388	32	26	1,403	24	1,407	364	
Equity	0	0	0	0	0	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	0	0	0	0	0	
IRB Total <sup>3</sup>																	

(1) Original exposures, unless 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 disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,869	45	1,870	536	25	19	1,826	41	1,827	504	22	20	1,869	45	1,870	536
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	1,869	45	1,870	536	25	19	1,826	41	1,827	504	22	20	1,869	45	1,870	536
	Retail	44,982	334	44,565	3,832	384	115	44,997	338	44,617	3,430	211	125	44,982	334	44,565	3,832
	Retail - Secured on real estate property	41,586	283	41,303	3,038	331	72	41,769	284	41,388	2,818	183	78	41,586	283	41,303	3,038
	Retail - Secured on real estate property - Of which: SME	7,011	83	7,019	1,008	55	32	7,011	78	7,039	993	50	31	7,011	83	7,019	1,008
	Retail - Secured on real estate property - Of which: non-SME	34,575	200	34,294	2,030	277	40	34,758	206	34,370	1,825	135	47	34,575	200	34,294	2,030
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,305	51	3,322	594	53	43	3,292	54	3,308	613	46	47	3,305	51	3,322	594
	Retail - Other Retail - Of which: SME	1,910	28	1,923	231	14	19	1,892	28	1,905	227	14	22	1,910	28	1,923	231
Retail - Other Retail - Of which: non-SME	1,395	23	1,399	362	39	24	1,400	26	1,403	386	31	25	1,395	23	1,399	362	
Equity	0	0	0	0	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	0	0	0	0		
IRB Total <sup>3</sup>																	

(1) Original exposures, unless 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 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	52	0	51	4	0	0	53	0	52	4	0	0	52	0	51	4
	Retail - Secured on real estate property	48	0	46	3	0	0	49	0	49	3	0	0	48	0	46	3
	Retail - Secured on real estate property - Of which: SME	3	0	3	0	0	0	3	0	3	0	0	0	3	0	3	0
	Retail - Secured on real estate property - Of which: non-SME	45	0	43	3	0	0	46	0	46	3	0	0	45	0	43	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	3	1	0	0	4	0	4	1	0	0	3	0	3	1
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	3	0	3	1	
Equity	0	0	0	0	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	0	0	0	0		
IRB Total <sup>3</sup>																	

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

Credit Risk - IRB Approach

Credit

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,877	42	1,878	511	22	19	1,790	42	1,791	555	22	19	1,700	42	1,700	555
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,877	42	1,878	511	22	19	1,790	42	1,791	555	22	19	1,700	42	1,700	555
	Retail	45,376	333	45,610	3,483	221	127	44,271	388	44,389	3,338	236	118	43,796	399	43,895	3,259
	Retail - Secured on real estate property	45,376	333	45,610	3,483	221	127	44,271	388	44,389	3,338	236	118	43,796	399	43,895	3,259
	Retail - Secured on real estate property - Of Which: SME	7,043	85	7,057	951	53	31	13,888	175	13,771	1,427	111	52	13,888	175	13,771	1,427
	Retail - Secured on real estate property - Of Which: non-SME	34,825	214	34,435	1,856	122	66	27,289	172	27,655	1,254	105	26	27,289	172	27,655	1,254
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,302	54	3,558	836	45	47	3,545	41	3,562	835	40	26	3,545	41	3,562	835
	Retail - Other Retail - Of Which: SME	1,923	28	1,937	231	14	22	2,495	30	2,451	339	18	20	2,495	30	2,451	339
	Retail - Other Retail - Of Which: non-SME	1,379	26	1,582	406	31	25	1,150	10	1,141	297	23	8	1,150	10	1,141	297
	Equity	0	0	0	0	0	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	0	0	0	0	0	
IRB Total <sup>(3)</sup>																	

(1) Original exposure, unless 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 portion unlike in the results prior to the 2013 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,870	42	1,871	509	22	19	1,783	42	1,784	564	22	19	1,700	42	1,700	564
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,870	42	1,871	509	22	19	1,783	42	1,784	564	22	19	1,700	42	1,700	564
	Retail	45,011	347	44,738	3,480	218	126	44,449	382	44,313	3,293	251	117	43,996	401	44,097	3,216
	Retail - Secured on real estate property	45,011	347	44,738	3,480	218	126	44,449	382	44,313	3,293	251	117	43,996	401	44,097	3,216
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34,560	211	34,371	1,838	121	68	27,051	389	26,854	1,241	103	27	27,051	389	26,854	1,241
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,491	53	3,596	633	45	47	3,537	40	3,554	633	40	28	3,537	40	3,554	633
	Retail - Other Retail - Of Which: SME	1,822	28	1,885	228	14	22	2,495	30	2,451	339	18	20	2,495	30	2,451	339
	Retail - Other Retail - Of Which: non-SME	1,669	25	1,711	405	31	25	1,154	10	1,135	295	22	8	1,154	10	1,135	295
	Equity	0	0	0	0	0	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	0	0	0	0	0	
IRB Total <sup>(3)</sup>																	

(1) Original exposure, unless 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 31/03/2024						As of 30/06/2024									
		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	53	0	52	4	0	0	48	0	48	4	0	0	48	0	48	4
	Retail - Secured on real estate property	48	0	48	3	0	0	44	0	44	3	0	0	44	0	44	3
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	14	0	14	1	0	0	14	0	14	1
	Retail - Secured on real estate property - Of Which: non-SME	45	0	45	3	0	0	30	0	30	2	0	0	30	0	30	2
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0	4	0	4	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	3	0	3	1
	Equity	0	0	0	0	0	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	0	0	0	0	0	
IRB Total <sup>(3)</sup>																	

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Crelan

As of 31/12/2023

(min EUR)		Direct exposures											Risk weighted exposure amount			
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others															

**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 Barthelemy, 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 Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Crelan

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet													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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others														

**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 Barthelemy, 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 Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP





2024 EU-wide Transparency Exercise

Forborne exposures

Crelan

	As of 30/09/2023						As of 31/12/2023					
	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>1</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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	690	178	34	31	637	140	682	179	38	35	627	134
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	6	1	1	16	6	17	7	1	1	16	6
Non-financial corporations	109	55	17	17	90	36	110	55	19	19	89	32
of which: small and medium-sized enterprises	109	55	17	17	89		110	55	19	19	89	
Households	564	117	16	14	532	99	555	117	18	15	523	95
DEBT INSTRUMENTS other than HFT	690	178	34	31	637		682	179	38	35	627	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<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 10 and 11 of Regulation (EU) 2021/451- 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>(3)</sup> The information 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Crelan

	As of 31/03/2024						As of 30/06/2024					
	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)	668	183	41	37	610	136	668	183	41	37	610	136
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	7	2	2	14	6	16	7	2	2	14	6
Non-financial corporations	109	53	19	18	88	31	109	53	19	18	88	31
of which: small and medium-sized enterprises	109	53	19	18	88		109	53	19	18	88	
Households	543	122	20	18	508	99	543	122	20	18	508	99
DEBT INSTRUMENTS other than HFT	668	183	41	37	610		668	183	41	37	610	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Crelan

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	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>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	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>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	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>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	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>2</sup>
A Agriculture, forestry and fishing	783	27	27	783	12	0	782	26	26	782	16	0	784	25	25	784	17	0	819	24	24	819	14	0
B Mining and quarrying	1	0	0	1	0	0	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0
C Manufacturing	249	4	4	249	2	0	249	5	5	249	2	0	254	5	5	254	2	0	260	7	7	260	3	0
D Electricity, gas, steam and air conditioning supply	17	0	0	17	0	0	15	0	0	15	0	0	15	0	0	15	1	0	15	0	0	15	0	0
E Water supply	20	1	1	20	0	0	20	1	1	20	0	0	21	1	1	21	0	0	15	0	0	15	0	0
F Construction	767	19	19	767	9	0	762	21	21	762	0	0	806	24	24	806	10	0	819	23	23	819	10	0
G Wholesale and retail trade	709	14	14	709	10	0	717	14	14	717	10	0	714	15	15	714	9	0	717	15	15	717	11	0
H Transport and storage	125	0	0	125	0	0	129	0	0	129	0	0	133	7	7	133	3	0	136	7	7	136	3	0
I Accommodation and food service activities	308	23	23	308	13	0	308	20	20	308	13	0	330	23	23	330	13	0	315	23	23	315	13	0
J Information and communication	142	2	2	142	1	0	145	2	2	145	1	0	146	3	3	146	1	0	148	4	4	148	1	0
K Financial and insurance activities	94	0	0	94	0	0	90	0	0	90	0	0	93	0	0	93	0	0	164	0	0	164	0	0
L Real estate activities	695	12	12	695	5	0	694	12	12	694	0	0	697	14	14	697	6	0	697	14	14	697	5	0
M Professional, scientific and technical activities	600	7	7	600	4	0	610	7	7	610	4	0	621	8	8	621	4	0	666	7	7	666	4	0
N Administrative and support service activities	418	12	12	418	4	0	422	13	13	422	4	0	425	13	13	425	4	0	427	12	12	427	4	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	8	0	0	8	0	0	8	0	0	8	0	0	9	0	0	9	0	0	10	0	0	10	0	0
Q Human health services and social work activities	322	3	3	322	2	0	325	2	2	325	2	0	329	2	2	329	2	0	332	3	3	332	1	0
R Arts, entertainment and recreation	39	1	1	39	1	0	40	1	1	40	1	0	40	2	2	40	1	0	42	2	2	42	0	0
S Other services	131	10	10	131	3	0	135	9	9	135	1	0	138	10	10	138	3	0	138	10	10	138	3	0
Loans and advances	5,422	142	142	5,422	67	0	5,482	145	145	5,482	74	0	5,534	151	151	5,534	76	0	5,700	151	151	5,700	72	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 FRRP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.