2025 EU-wide Transparency Exercise

Bank Name	Crelan
LEI Code	549300DYPOFMXOR7XM56
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.

2025 EU-wide Transparency Exercise

Leverage ratio

Crelan

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,514	2,694	2,723	2,773	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	2,514	2,694			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,074	57,170	57,517	57,933	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,074	57,170			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.33%	4.71%	4.73%	4.79%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.33%	4.71%			[A.2]/[B.2]	

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Capital

Crelan

		(mln EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**3,024**	**3,203**	**3,241**	**3,279**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**2,269**	**2,450**	**2,478**	**2,529**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,110	1,138	1,171	1,201	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,068	1,203	1,183	1,203	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-4	-2	-2	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	222	222	222	222	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-6	-7	-7	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-37	-43	-34	-35	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-44	-47	-38	-38	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-2	-2	-2	-2	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-2	-2	-2	-2	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-2	-3	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-16	-12	-13	-13	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-19	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**245**	**245**	**245**	**245**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	245	245	245	245	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**2,514**	**2,694**	**2,723**	**2,773**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**510**	**509**	**519**	**505**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	510	509	514	504	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	4	2	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	**B.1**	**TOTAL RISK EXPOSURE AMOUNT**	8,784	9,078	11,298	11,338	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0			C 05.01 (r0010,c0040)	
	B.2	**TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR**			9,038	9,070	C 02.00 (r0036,c0010)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**25.83%**	**26.98%**	**21.93%**	**22.30%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**28.62%**	**29.68%**	**24.10%**	**24.46%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**34.42%**	**35.28%**	**28.69%**	**28.92%**	**CA3 {5}**	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	**C.4**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**27.41%**	**27.88%**		
	C.5	**TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**30.12%**	**30.58%**		
	C.6	**TOTAL CAPITAL RATIO (transitional period - pre floor)**			**35.86%**	**36.15%**		
CET1 Capital Fully loaded (CRR2)	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**2,269**	**2,450**			**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded (CRR2)[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**25.83%**	**26.98%**			**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0040)	

[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.g. in their Pillar 3 disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.
The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations)[1]	6,747	6,709	6,714	6,702	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 (r0460, c0010)]
Of which the standardised approach	2,615	2,689	2,520	2,517	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	3,970	3,920	4,082	4,091	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)[2]	74	113	67	84	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 (r0460, c0010)]
Credit valuation adjustment - CVA	47	97	54	61	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	55	51	51	53	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)[3]	1	2	2	2	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	1	2	2	2	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*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	1,585	1,827	1,834	1,834	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	1,585	1,827			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts[3]	274	281	317	334	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			9,038	9,070	
Floor adjustment			2,260	2,268	C 02.00 (r0035, c0010)
Total	8,784	9,078	11,298	11,338	

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

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

[3] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,844	2,505	567	1,133
Of which debt securities income	17	27	19	44
Of which loans and advances income	1,037	1,371	325	644
Interest expenses	1,187	1,682	380	730
(Of which deposits expenses)	407	582	139	264
(Of which debt securities issued expenses)	136	183	46	94
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	1
Net Fee and commission income	8	34	15	26
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	4	5	5	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	1	3	-9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-5	-4	-6
Gains or (-) losses from hedge accounting, net	2	8	11	-7
Exchange differences [gain or (-) loss], net	2	3	2	8
Net other operating income /(expenses)	31	41	8	24
TOTAL OPERATING INCOME, NET	689	911	227	447
(Administrative expenses)	462	634	164	251
(Cash contributions to resolution funds and deposit guarantee schemes)	33	33	65	65
(Depreciation)	15	23	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-13	-41	-1	-7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	1	0	0
(Other provisions)	-12	-41	-1	-7
Of which pending legal issues and tax litigation[1]	0	-16	0	0
Of which restructuring[1]	0	-12	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	19	21	1	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	19	21	1	1
(Impairment or (-) reversal of impairment of investments in subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	174	240	-6	127
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	151	192	-21	83
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**151**	**192**	**-21**	**83**
Of which attributable to owners of the parent	151	192	-21	83

[1] Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Crelan

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	7,178				5,507				4,153				3,140				IAS 1.54 (i)
Financial assets held for trading	9	0	1	8	51	0	2	49	10	0	2	8	9	0	1	8	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5	0	0	5	5	0	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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13	0	0	13	192	0	179	14	1,112	1,098	0	14	916	902	0	14	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,897				51,181				52,453				54,054				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	102	0	102	0	61	0	61	0	125	0	125	0	113	0	113	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	-1,657				-1,546				-1,937				-1,881				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	377				352				345				315				
TOTAL ASSETS	56,924				55,803				56,266				56,671				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	178	0	0	0	0	0	1,098	0	0	0	0	0	902	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	1,288	0	0	0	0	0	1,676	0	0	0	0	0	2,357	0	0	0	0	0	3,172	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	45,208	3,964	513	-49	-44	-118	45,172	3,881	530	-41	-39	-125	45,719	3,927	526	-41	-38	-121	46,679	3,759	520	-36	-38	-120	Annex V.Part 1.32, 44(a)

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	52	25	41	52	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	241	245	240	240	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	53,289	52,133	52,470	52,956	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	11	7	38	6	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	54	57	46	55	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	287	253	251	248	IAS 37.10; IAS 1.54(l)
Tax liabilities	36	32	44	47	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	162	201	275	114	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	54,132	52,953	53,404	53,717	IAS 1.9(b);IG 6
TOTAL EQUITY	2,792	2,850	2,862	2,954	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	56,924	55,803	56,266	56,671	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	*References*
Derivatives		63	32	79	58	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	742	0	2	0	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	63	62	62	63	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	19	20	19	18	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	423	288	324	714	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	60	2	1	2	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	506	455	498	487	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	175	149	182	168	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,523	4,586	4,632	4,802	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,564	2,649	2,699	2,860	ECB/2013/33 Annex 2.Part 2.9.1
	Households	38,757	39,209	39,354	40,138	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,806	5,889	5,954	6,358	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,939	7,414	7,323	6,586	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		510	509	514	504	Annex V.Part 1.37
Other financial liabilities		576	365	514	406	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		53,593	52,410	52,788	53,254	

2025 EU-wide Transparency Exercise

Market Risk

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(mln EUR)	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	
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	1	2	0	0	0	0							0	0	0	0						
Of which: General risk	1	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	2	2	0	0	0	0							0	0	0	0						
Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banksa re in the RWEA OV1 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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	(mln EUR, %)	Standardised Approach – As of 30/09/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]	Standardised Approach – As of 31/12/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]
Consolidated data	Central governments or central banks	7,637	7,637	0		6,663	6,663	0	
	Regional governments or local authorities	230	230	0		206	206	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4	4	0		4	4	0	
	Institutions	2,625	1,476	252		2,827	1,668	326	
	Corporates	266	251	226		256	244	222	
	of which: SME	91	87	67		84	80	62	
	Retail	1,566	1,315	915		1,615	1,359	948	
	of which: SME	478	434	254		488	437	256	
	Secured by mortgages on immovable property and ADC exposures	1,632	1,573	743		1,651	1,589	746	
	of which: SME	790	770	372		789	772	372	
	Exposures in default	130	98	114	31	133	94	108	39
	Items associated with particularly high risk	14	12	18		19	18	27	
	Subordinated debt exposures								
	Covered bonds	285	285	29		287	287	29	
	Claims 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	4	4	4		4	4	4	
	Other exposures	626	622	387		618	613	392	
	Standardised Total [2]	**15,018**	**13,508**	**2,688**	**43**	**14,285**	**12,749**	**2,801**	**53**

[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] Standardised Total does not include the securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
[4] Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach – As of 30/09/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Standardised Approach – As of 31/12/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
BELGIUM	Central governments or central banks	7,020	7,020	0		6,040	6,040	0	
	Regional governments or local authorities	230	230	0		206	206	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4	4	0		4	4	0	
	Institutions	936	559	98		678	298	218	
	Corporates	262	247	223		250	237	216	
	of which: SME	91	86	67		83	79	62	
	Retail	1,562	1,313	914		1,612	1,356	946	
	of which: SME	478	434	254		487	437	256	
	Secured by mortgages on immovable property and ADC exposures	1,630	1,571	742		1,648	1,587	745	
	of which: SME	789	770	372		788	772	372	
	Exposures in default	129	98	114	30	132	93	107	38
	Items associated with particularly high risk	11	10	15		16	15	22	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	4	
	Other exposures	626	622	387		618	613	392	
	Standardised Total [2]				**42**				**52**

[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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach – As of 30/09/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Standardised Approach – As of 31/12/2024: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
FRANCE	Central governments or central banks	499	499	0		506	506	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	1,652	880	134		1,618	839	80	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		1	1	0	
	of which: SME	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	1	
	Subordinated debt exposures								
	Covered bonds	208	208	21		209	209	21	
	Claims 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 [2]				**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 but includes general credit risk adjustments.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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	(mln EUR, %)	Standardised Approach: As of 31/03/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]	As of 30/06/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]
Consolidated data	Central governments or central banks	6,336	6,336	0		5,885	5,885	0	
	Regional governments or local authorities	280	280	0		279	279	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	115	115	0		116	116	0	
	International Organisations	254	254	0		355	355	0	
	Institutions	3,064	1,885	368		4,807	1,923	350	
	Corporates	256	236	210		239	220	194	
	of which: SME	78	73	57		80	76	59	
	Retail	1,439	1,129	772		1,503	1,200	821	
	of which: SME	534	476	281		554	505	298	
	Secured by mortgages on immovable property and ADC exposures	1,656	1,565	662		1,656	1,580	672	
	of which: SME	785	764	357		786	769	361	
	Exposures in default	142	100	112	42	141	100	110	41
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	331	331	33		409	409	41	
	Claims 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	22	20	20		22	20	20	
	Other exposures	628	623	408		628	622	393	
	Standardised Total [2]	**14,524**	**12,874**	**2,585**	**56**	**16,040**	**12,709**	**2,600**	**56**

(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) Standardised Total does not include the securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
(4) Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach: As of 31/03/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	As of 30/06/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
BELGIUM	Central governments or central banks	5,537	5,537	0		5,119	5,119	0	
	Regional governments or local authorities	280	280	0		279	279	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	805	410	298		668	288	248	
	Corporates	250	231	208		234	215	192	
	of which: SME	78	73	57		80	75	59	
	Retail	1,436	1,126	770		1,499	1,199	818	
	of which: SME	534	475	281		553	507	298	
	Secured by mortgages on immovable property and ADC exposures	1,652	1,562	661		1,652	1,577	670	
	of which: SME	785	764	357		785	769	361	
	Exposures in default	141	99	112	42	140	99	110	41
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		31	31	3	
	Claims 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	19	18	18		19	18	18	
	Other exposures	628	623	408		628	622	393	
	Standardised Total [2]				**56**				**56**

(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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	As of 30/06/2025: Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
FRANCE	Central governments or central banks	682	682	0		658	658	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	1,584	799	50		2,552	815	67	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	206	206	21		207	207	21	
	Claims 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 [2]				**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 but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,755	48	1,756	568	25	20	1,808	49	1,809	561	26	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,755	48	1,756	568	25	20	1,808	49	1,809	561	26	20
	Retail	45,076	413	44,748	3,402	248	117	45,399	427	45,050	3,360	260	113
	Retail - Secured on real estate property	41,652	370	41,311	2,792	207	88	42,060	383	41,698	2,787	220	84
	Retail - Secured on real estate property - Of Which: SME	14,459	193	14,347	1,540	104	52	14,679	202	14,564	1,532	115	50
	Retail - Secured on real estate property - Of Which: non-SME	27,193	177	26,963	1,252	103	36	27,381	181	27,134	1,256	105	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,424	43	3,437	610	41	29	3,339	44	3,352	572	40	29
	Retail - Other Retail - Of Which: SME	2,333	33	2,346	335	19	21	2,286	33	2,298	316	18	21
	Retail - Other Retail - Of Which: non-SME	1,090	10	1,091	275	22	8	1,053	11	1,053	256	22	8
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				163						99		
	IRB Total [3]				4,132						4,020		

[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] Incl. RGLAs and PSEs from Q1 2025

[3] IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
BELGIUM	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,748	48	1,749	566	25	20	1,801	49	1,802	559	26	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,748	48	1,749	566	25	20	1,801	49	1,802	559	26	20
	Retail	44,808	407	44,481	3,377	243	116	45,119	421	44,771	3,334	255	113
	Retail - Secured on real estate property	41,391	364	41,051	2,769	202	87	41,787	377	41,427	2,763	215	84
	Retail - Secured on real estate property - Of Which: SME	14,394	190	14,283	1,532	101	52	14,611	199	14,496	1,522	112	50
	Retail - Secured on real estate property - Of Which: non-SME	26,997	175	26,769	1,238	101	35	27,176	179	26,930	1,241	103	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,416	43	3,429	608	41	29	3,331	44	3,344	570	40	29
	Retail - Other Retail - Of Which: SME	2,331	33	2,344	334	19	21	2,283	33	2,296	316	18	21
	Retail - Other Retail - Of Which: non-SME	1,085	10	1,086	273	22	8	1,048	11	1,048	255	21	8
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	50	0	50	4	0	0	52	1	52	4	1	0
	Retail - Secured on real estate property	47	0	46	3	0	0	48	1	48	3	1	0
	Retail - Secured on real estate property - Of Which: SME	14	0	14	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0	0	33	0	33	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

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2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Crelan

	(mln EUR, %)	IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,957	41	1,958	646	29	16	2,097	41	2,098	690	29	16
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,957	41	1,958	646	29	16	2,097	41	2,098	690	29	16
	Retail	45,906	426	45,569	3,437	320	109	46,222	410	45,900	3,401	314	108
	Retail - Secured on real estate property	42,591	380	42,243	2,767	254	82	42,958	365	42,624	2,764	253	82
	Retail - Secured on real estate property - Of Which: SME	14,796	202	14,686	1,440	137	49	14,856	190	14,749	1,436	134	49
	Retail - Secured on real estate property - Of Which: non-SME	27,795	178	27,557	1,328	117	33	28,102	175	27,874	1,328	120	32
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,338	94	5,355	981	109	43	5,307	94	5,324	951	105	43
	Retail - Other Retail - Of Which: SME	2,299	82	2,311	415	81	20	2,279	81	2,291	405	78	19
	Retail - Other Retail - Of Which: non-SME	1,016	12	1,016	254	28	7	985	12	986	232	27	7
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				112						94		
	IRB Total [3]				4,194						4,185		

(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) Incl. RGLAs and PSEs from Q1 2025
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
BELGIUM	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,949	41	1,950	644	29	16	2,089	41	2,090	688	29	16
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,949	41	1,950	644	29	16	2,089	41	2,090	688	29	16
	Retail	45,625	419	45,290	3,412	315	109	45,937	402	45,615	3,374	308	107
	Retail - Secured on real estate property	42,318	373	41,970	2,744	250	82	42,680	357	42,347	2,739	248	81
	Retail - Secured on real estate property - Of Which: SME	14,727	199	14,617	1,431	135	49	14,787	186	14,681	1,427	131	49
	Retail - Secured on real estate property - Of Which: non-SME	27,591	174	27,353	1,314	115	32	27,893	171	27,666	1,312	117	32
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,330	94	5,346	979	108	43	5,299	93	5,315	948	104	43
	Retail - Other Retail - Of Which: SME	4,312	82	4,328	725	81	36	4,312	81	4,328	717	78	35
	Retail - Other Retail - Of Which: non-SME	1,018	12	1,018	254	28	7	987	12	987	231	27	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	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).
(2) Incl. RGLAs and PSEs from Q1 2025

	(mln EUR, %)	IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1]: Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	52	1	51	4	1	0	52	1	51	4	1	0
	Retail - Secured on real estate property	48	1	48	3	1	0	48	1	48	3	1	0
	Retail - Secured on real estate property - Of Which: SME	15	0	15	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	1	32	2	0	0	34	1	33	2	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	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).

(2) Incl. RGLAs and PSEs from Q1 2025

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		17	17	0	0	0	17	0	0	0	0	0	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 [		30	30	0	0	0	30	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		**62**	**62**	**0**	**0**	**0**	**62**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	80	80	0	0	0	80	0	0	0	0	0	0	
[3M - 1Y [		168	168	0	0	0	168	0	0	0	0	0	0	
[1Y - 2Y [		34	34	0	0	0	34	0	0	0	0	0	0	
[2Y - 3Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[3Y - 5Y [		109	109	0	0	0	109	0	0	0	0	0	0	
[5Y - 10Y [		459	459	0	0	0	459	0	0	0	0	0	0	
[10Y - more		499	499	0	0	0	499	0	0	0	0	0	0	
Total		**1,379**	**1,379**	**0**	**0**	**0**	**1,379**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Finland	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 [		7	7	0	0	0	7	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**12**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[3Y - 5Y [		51	51	0	0	0	51	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**86**	**86**	**0**	**0**	**0**	**86**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

	(mln EUR)	As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Latvia													
[3M - 1Y [	Latvia													
[1Y - 2Y [	Latvia													
[2Y - 3Y [	Latvia													
[3Y - 5Y [	Latvia													
[5Y - 10Y [	Latvia													
[10Y - more	Latvia													
Total	Latvia													
[0 - 3M [	Lithuania													
[3M - 1Y [	Lithuania													
[1Y - 2Y [	Lithuania													
[2Y - 3Y [	Lithuania													
[3Y - 5Y [	Lithuania													
[5Y - 10Y [	Lithuania													
[10Y - more	Lithuania													
Total	Lithuania													
[0 - 3M [	Luxembourg													
[3M - 1Y [	Luxembourg													
[1Y - 2Y [	Luxembourg													
[2Y - 3Y [	Luxembourg													
[3Y - 5Y [	Luxembourg													
[5Y - 10Y [	Luxembourg													
[10Y - more	Luxembourg													
Total	Luxembourg													
[0 - 3M [	Malta													
[3M - 1Y [	Malta													
[1Y - 2Y [	Malta													
[2Y - 3Y [	Malta													
[3Y - 5Y [	Malta													
[5Y - 10Y [	Malta													
[10Y - more	Malta													
Total	Malta													
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Netherlands	18	18	0	0	0	18	0	0	0	0	0	0	
[2Y - 3Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Netherlands	18	18	0	0	0	18	0	0	0	0	0	0	0
[0 - 3M [	Poland													
[3M - 1Y [	Poland													
[1Y - 2Y [	Poland													
[2Y - 3Y [	Poland													
[3Y - 5Y [	Poland													
[5Y - 10Y [	Poland													
[10Y - more	Poland													
Total	Poland													
[0 - 3M [	Portugal													
[3M - 1Y [	Portugal													
[1Y - 2Y [	Portugal													
[2Y - 3Y [	Portugal													
[3Y - 5Y [	Portugal													
[5Y - 10Y [	Portugal													
[10Y - more	Portugal													
Total	Portugal													
[0 - 3M [	Romania													
[3M - 1Y [	Romania													
[1Y - 2Y [	Romania													
[2Y - 3Y [	Romania													
[3Y - 5Y [	Romania													
[5Y - 10Y [	Romania													
[10Y - more	Romania													
Total	Romania													

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

	(mln EUR)	As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		25	25	0	0	0	25	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 [		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	
Total		**25**	**25**	**0**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others[5]	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 [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**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 counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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 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.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

		As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[3Y - 5Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[5Y - 10Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**62**	**62**	**0**	**0**	**0**	**62**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	229	229	0	0	0	229	0	0	0	0	0	0	
[3M - 1Y [		257	257	0	0	0	257	0	0	0	0	0	0	
[1Y - 2Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[2Y - 3Y [		106	106	0	0	0	106	0	0	0	0	0	0	
[3Y - 5Y [		23	23	0	0	0	23	0	0	0	0	0	0	
[5Y - 10Y [		1,639	1,639	0	0	0	1,639	0	0	0	0	0	0	
[10Y - more		702	702	0	0	0	702	0	0	0	0	0	0	
Total		**2,971**	**2,971**	**0**	**0**	**0**	**2,971**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[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													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Finland	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 [		7	7	0	0	0	7	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**12**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[1Y - 2Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[2Y - 3Y [		19	19	0	0	0	19	0	0	0	0	0	0	
[3Y - 5Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**86**	**86**	**0**	**0**	**0**	**86**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		18	18	0	0	0	18	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 [		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	
Total		18	18	0	0	0	18	0	0	0	0	0	0	0
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

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: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
		As of 30/06/2025												
		Direct exposures												
		On balance sheet						**Derivatives**				**Off balance sheet**		
[0 - 3M [	Slovakia													
[3M - 1Y [	Slovakia													
[1Y - 2Y [	Slovakia													
[2Y - 3Y [	Slovakia													
[3Y - 5Y [	Slovakia													
[5Y - 10Y [	Slovakia													
[10Y - more	Slovakia													
Total	Slovakia													
[0 - 3M [	Slovenia													
[3M - 1Y [	Slovenia													
[1Y - 2Y [	Slovenia													
[2Y - 3Y [	Slovenia													
[3Y - 5Y [	Slovenia													
[5Y - 10Y [	Slovenia													
[10Y - more	Slovenia													
Total	Slovenia													
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Spain	15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Spain	**15**	**15**	**0**	**0**	**0**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [	Sweden													
[1Y - 2Y [	Sweden													
[2Y - 3Y [	Sweden													
[3Y - 5Y [	Sweden													
[5Y - 10Y [	Sweden													
[10Y - more	Sweden													
Total	Sweden													
[0 - 3M [	United Kingdom													
[3M - 1Y [	United Kingdom													
[1Y - 2Y [	United Kingdom													
[2Y - 3Y [	United Kingdom													
[3Y - 5Y [	United Kingdom													
[5Y - 10Y [	United Kingdom													
[10Y - more	United Kingdom													
Total	United Kingdom													
[0 - 3M [	Iceland													
[3M - 1Y [	Iceland													
[1Y - 2Y [	Iceland													
[2Y - 3Y [	Iceland													
[3Y - 5Y [	Iceland													
[5Y - 10Y [	Iceland													
[10Y - more	Iceland													
Total	Iceland													
[0 - 3M [	Liechtenstein													
[3M - 1Y [	Liechtenstein													
[1Y - 2Y [	Liechtenstein													
[2Y - 3Y [	Liechtenstein													
[3Y - 5Y [	Liechtenstein													
[5Y - 10Y [	Liechtenstein													
[10Y - more	Liechtenstein													
Total	Liechtenstein													
[0 - 3M [	Norway													
[3M - 1Y [	Norway													
[1Y - 2Y [	Norway													
[2Y - 3Y [	Norway													
[3Y - 5Y [	Norway													
[5Y - 10Y [	Norway													
[10Y - more	Norway													
Total	Norway													

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

	(mln EUR)	As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				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 [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2025 — Direct exposures — On 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: 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 — Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others[5]	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 [		467	467	0	0	0	467	0	0	0	0	0	0	
[10Y - more		4	4	0	0	0	4	0	0	0	0	0	0	
Total		**471**	**471**	**0**	**0**	**0**	**471**	**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 counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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 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.

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2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Crelan

(mln EUR)	As of 30/09/2024													
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**7,088**	**7,088**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**1,294**	**1,294**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	527	527	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	765	765	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**49,838**	**49,255**	**3,964**	**174**	**584**	**0**	**584**	**513**	**94**	**44**	**136**	**0**	**118**	**410**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	9	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,114	1,114	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	522	515	44	1	7	0	7	5	1	1	2	0	1	5
Non-financial corporations	5,767	5,608	693	30	159	0	159	146	23	12	55	0	52	86
of which: small and medium-sized enterprises	5,612	5,458	662	30	154	0	154	142	17	11	53	0	49	79
of which: Loans collateralised by commercial immovable property	3,718	3,641	515	9	78	0	78	69	10	8	23	0	22	54
Households	42,427	42,009	3,227	142	417	0	417	361	70	31	79	0	65	319
of which: Loans collateralised by residential immovable property	38,224	37,933	2,951	120	291	0	291	238	29	26	29	0	23	255
of which: Credit for consumption	1,842	1,814	105	16	28	0	28	27	8	5	10	0	9	3
DEBT INSTRUMENTS other than HFT	**58,220**	**57,636**	**3,964**	**174**	**584**	**0**	**584**	**513**	**94**	**44**	**136**	**0**	**118**	**410**
OFF-BALANCE SHEET EXPOSURES	**2,043**	**2,039**	**82**		**4**	**0**	**4**	**4**	**2**	**1**	**0**	**0**	**0**	**0**

(mln EUR)	As of 31/12/2024													
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**5,417**	**5,417**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**1,860**	**1,860**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,571	1,571	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	287	287	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**49,730**	**49,133**	**3,881**	**204**	**596**	**0**	**596**	**530**	**81**	**39**	**144**	**0**	**125**	**410**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	4	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	781	781	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	507	497	35	2	10	0	10	7	1	1	5	0	3	5
Non-financial corporations	5,974	5,808	587	38	166	0	166	152	22	10	56	0	52	91
of which: small and medium-sized enterprises	5,781	5,620	555	37	161	0	161	148	16	9	55	0	51	91
of which: Loans collateralised by commercial immovable property	3,782	3,690	420	14	91	0	91	81	7	6	25	0	0	65
Households	42,464	42,043	3,259	165	421	0	421	370	58	29	84	0	69	314
of which: Loans collateralised by residential immovable property	38,061	37,725	2,966	147	336	0	336	295	26	22	36	0	5	287
of which: Credit for consumption	1,825	1,796	107	14	29	0	29	28	8	5	12	0	7	4
DEBT INSTRUMENTS other than HFT	**57,007**	**56,410**	**3,881**	**204**	**596**	**0**	**596**	**530**	**81**	**39**	**144**	**0**	**125**	**410**
OFF-BALANCE SHEET EXPOSURES	**2,366**	**2,361**	**91**		**5**	**0**	**5**	**5**	**2**	**1**	**0**	**0**	**0**	**0**

[1] For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
[2] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
[3] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
[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 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.
(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 stage, as it was the case in previous periods.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Crelan

As of 31/03/2025

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**4,073**	**4,073**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**3,461**	**3,461**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,012	3,012	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	331	331	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	115	115	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**50,315**	**49,725**	**3,927**	**226**	**590**	**0**	**590**	**526**	**79**	**38**	**140**	**0**	**121**	**408**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	4	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	855	855	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	499	492	40	1	7	0	7	5	1	1	4	0	2	3
Non-financial corporations	6,048	5,881	606	41	167	0	167	153	21	9	55	0	52	92
of which: small and medium-sized enterprises	5,874	5,712	580	41	162	0	162	148	16	9	54	0	51	91
of which: Loans collateralised by commercial immovable property	3,807	3,717	441	18	90	0	90	78	7	5	23	0	21	65
Households	42,909	42,493	3,281	184	416	0	416	368	58	28	81	0	67	313
of which: Loans collateralised by residential immovable property	38,449	38,116	2,954	163	332	0	332	294	25	22	35	0	29	285
of which: Credit for consumption	1,842	1,814	107	16	29	0	29	28	8	5	13	0	8	4
DEBT INSTRUMENTS other than HFT	**57,849**	**57,259**	**3,927**	**226**	**590**	**0**	**590**	**526**	**79**	**38**	**140**	**0**	**121**	**408**
OFF-BALANCE SHEET EXPOSURES	**2,371**	**2,365**	**96**		**6**	**0**	**6**	**6**	**2**	**1**	**0**	**0**	**0**	**0**

As of 30/06/2025

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**3,061**	**3,061**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**4,079**	**4,079**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,552	3,552	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	409	409	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	116	116	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**51,095**	**50,514**	**3,759**	**151**	**580**	**0**	**580**	**520**	**75**	**38**	**138**	**0**	**120**	**398**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	4	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	955	955	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	490	483	33	2	7	0	7	4	1	1	2	0	1	4
Non-financial corporations	6,203	6,037	583	30	167	0	167	153	20	9	55	0	52	90
of which: small and medium-sized enterprises	6,024	5,860	556	30	163	0	163	150	16	8	54	0	51	90
of which: Loans collateralised by commercial immovable property	3,875	3,787	420	11	89	0	89	77	6	4	23	0	21	64
Households	43,443	43,036	3,143	119	407	0	407	362	55	29	80	0	68	304
of which: Loans collateralised by residential immovable property	38,942	38,621	2,841	105	321	0	321	286	26	22	35	0	29	275
of which: Credit for consumption	1,871	1,840	98	11	31	0	31	30	8	5	13	0	8	4
DEBT INSTRUMENTS other than HFT	**58,235**	**57,655**	**3,759**	**151**	**580**	**0**	**580**	**520**	**75**	**38**	**138**	**0**	**120**	**398**
OFF-BALANCE SHEET EXPOSURES	**2,294**	**2,288**	**89**		**6**	**0**	**6**	**5**	**2**	**1**	**0**	**0**	**0**	**0**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(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 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.

(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 stage, as it was the case in previous periods.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Forborne exposures

Crelan

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures [2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures [2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**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)	**585**	**175**	**34**	**32**	**503**	**132**	**587**	**175**	**35**	**33**	**540**	**135**
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	5	3	1	1	4	1	5	3	1	1	4	2
Non-financial corporations	91	49	16	16	59	29	99	51	16	15	80	32
of which: small and medium-sized enterprises	91	49	16	16	59		99	51	16	15	80	
Households	489	123	17	15	441	101	483	121	18	16	457	101
DEBT INSTRUMENTS other than HFT	**585**	**175**	**34**	**32**	**503**		**587**	**175**	**35**	**33**	**540**	
Loan commitments given	**3**	**0**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	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.

2025 EU-wide Transparency Exercise

Forborne exposures

Crelan

(mln EUR)	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	**550**	**170**	**33**	**31**	**492**	**127**	**530**	**160**	**33**	**31**	**473**	**117**
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	6	1	0	0	5	1	5	1	0	0	4	1
Non-financial corporations	104	54	16	16	85	33	101	53	16	15	81	32
of which: small and medium-sized enterprises	104	54	16	16	85		101	53	16	15	81	
Households	440	116	16	15	403	93	423	106	17	15	388	84
DEBT INSTRUMENTS other than HFT	**550**	**170**	**33**	**31**	**492**		**530**	**160**	**33**	**31**	**473**	
Loan commitments given	**7**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	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.

2025 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Crelan

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing exposures (1)
A Agriculture, forestry and fishing	824	25	25	824	16	0	827	23	23	827	10	0	832	16	16	832	13	0	861	17	17	861	11	0
B Mining and quarrying	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0
C Manufacturing	256	7	7	256	4	0	261	7	7	261	4	0	261	8	8	261	4	0	267	7	7	267	3	0
D Electricity, gas, steam and air conditioning supply	14	1	1	14	1	0	13	1	1	13	1	0	13	1	1	13	1	0	13	1	1	13	1	0
E Water supply	13	0	0	13	0	0	19	0	0	19	0	0	19	0	0	19	0	0	19	0	0	19	0	0
F Construction	814	23	23	814	10	0	837	27	27	837	11	0	853	28	28	853	12	0	879	28	28	879	12	0
G Wholesale and retail trade	722	15	15	722	11	0	733	18	18	733	16	0	743	19	19	743	10	0	752	21	21	752	10	0
H Transport and storage	144	7	7	144	3	0	147	6	6	147	4	0	150	7	7	150	4	0	155	7	7	155	4	0
I Accommodation and food service activities	310	26	26	310	13	0	317	25	25	317	13	0	313	26	26	313	13	0	319	27	27	319	13	0
J Information and communication	147	4	4	147	1	0	157	5	5	157	1	0	155	4	4	155	1	0	156	3	3	156	1	0
K Financial and insurance activities	216	2	2	216	2	0	230	3	3	230	2	0	243	3	3	243	2	0	250	3	3	250	2	0
L Real estate activities	695	15	15	695	5	0	715	17	17	715	4	0	726	21	21	726	4	0	741	19	19	741	4	0
M Professional, scientific and technical activities	670	8	8	670	4	0	710	8	8	710	4	0	729	8	8	729	4	0	745	7	7	745	4	0
N Administrative and support service activities	417	11	11	417	4	0	421	11	11	421	4	0	426	11	11	426	4	0	447	12	12	447	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	10	0	0	10	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0
Q Human health services and social work activities	339	3	3	339	2	0	353	3	3	353	1	0	354	3	3	354	1	0	363	3	3	363	1	0
R Arts, entertainment and recreation	50	2	2	50	1	0	54	2	2	54	1	0	55	1	1	55	1	0	55	2	2	55	1	0
S Other services	124	10	10	124	3	0	167	11	11	167	3	0	162	10	10	162	3	0	168	10	10	168	3	0
Loans and advances	5,767	159	159	5,767	78	0	5,974	166	166	5,974	78	0	6,048	167	167	6,048	76	0	6,203	167	167	6,203	75	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1) , institutions are asked to keep reporting the outdated codes (NACE rev. 2). [ref: EBA's Q&A 2024_7158]