



2025 EU-wide Transparency Exercise

Bank Name	Belfius Bank
LEI Code	A5GWL FH3KM7YV2SFQL84
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.

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Leverage ratio

Belfius Bank

		(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	11,977	12,056	11,764	11,882	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	11,959	12,032			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	187,257	186,654	187,533	187,645	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	187,238	186,630			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.40%	6.46%	6.27%	6.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.39%	6.45%			[A.2]/[B.2]	

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P&L
Belfius Bank

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,830	7,775	1,797	3,491
Of which debt securities income	413	554	144	291
Of which loans and advances income	3,713	4,909	1,135	2,204
Interest expenses	4,329	5,801	1,329	2,519
(Of which deposits expenses)	1,397	1,835	405	755
(Of which debt securities issued expenses)	777	1,072	274	534
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	22	30	2	22
Net Fee and commission income	415	573	156	297
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	23	28	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	332	287	227	402
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-273	-239	-208	-362
Gains or (-) losses from hedge accounting, net	-7	-1	9	-1
Exchange differences [gain or (-) loss], net	22	24	7	15
Net other operating income / (expenses)	47	67	19	40
TOTAL OPERATING INCOME, NET	2,081	2,744	684	1,388
(Administrative expenses)	850	1,172	282	570
(Cash contributions to resolution funds and deposit guarantee schemes)	218	218	274	274
(Depreciation)	89	121	31	64
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-59	-48	-2	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-59	-48	-2	-2
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	4	0	0
Of which restructuring ²	0	4	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)	147	177	4	12
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	147	177	4	12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	3	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	256	322	60	162
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	1,089	1,423	154	631
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	854	1,128	92	476
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	854	1,128	92	476
Of which attributable to owners of the parent	853	1,127	92	476

⁽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."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Belfius Bank

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		30,071				25,266				21,770				17,574				IAS 1.54 (f)
Financial assets held for trading		4,752	637	3,940	175	5,070	659	4,239	173	4,382	656	3,507	219	4,110	714	3,252	143	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		869	20	10	829	845	21	10	813	917	22	10	786	802	23	10	770	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		446	7	9	430	447	1	8	438	466	43	8	415	411	1	7	402	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		128,192				131,669				136,791				139,803				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		855	0	855	0	861	0	861	0	879	0	879	0	933	0	933	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		1,502				1,441				881				835				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		5,162				5,233				5,421				5,679				
TOTAL ASSETS		171,848				170,833				171,407				170,147				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References		
		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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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	2	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	9	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,885	4,394	710	-1	-89	-93	9,739	4,216	604	-1	-101	-55	10,847	3,824	565	-1	-98	-52	11,067	3,525	541	-1	-82	-62	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	100,692	12,995	2,564	-179	-357	-1,330	103,767	12,771	2,486	-192	-349	-1,215	107,643	13,293	2,553	-161	-372	-1,251	108,891	15,000	2,656	-157	-355	-1,280	0	0	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.

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Breakdown of liabilities

Belfius Bank

(min 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	2,641	2,525	2,117	1,782	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	8,747	8,547	8,097	8,154	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	142,656	141,751	143,298	142,765	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	4,219	4,042	3,361	3,200	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-692	-611	-579	-489	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	284	328	299	277	IAS 37.10; IAS 1.54(l)
Tax liabilities	35	61	109	65	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,401	1,402	2,276	1,546	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	159,290	158,044	158,978	157,299	IAS 1.9(b);IG 6
TOTAL EQUITY	12,558	12,789	12,429	12,848	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	171,848	170,833	171,407	170,147	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

Belfius Bank

(min 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	
Derivatives		6,808	6,505	5,432	4,975	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6	7	6	7	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	46	55	39	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	21	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	21	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,275	14,028	13,760	11,892	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	9,318	9,405	8,929	8,393	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,660	2,296	4,291	4,095	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,140	717	1,171	1,336	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,974	5,196	5,814	5,264	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,198	2,188	2,888	2,300	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	24,152	25,548	25,802	25,156	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,911	13,659	13,878	14,198	ECB/2013/33 Annex 2.Part 2.9.1
	Households	63,469	64,066	65,050	67,133	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,176	13,420	13,505	14,208	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		40,832	39,123	36,638	37,318
Of which: Subordinated Debt securities issued		2,268	2,320	2,307	2,246	Annex V.Part 1.37
Other financial liabilities		41	41	40	40	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		158,263	156,865	156,873	155,901	

2025 EU-wide Transparency Exercise
Market Risk
Belfius Bank

TOTAL RISK EXPOSURE AMOUNT	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 (ms) 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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	167	152	44	11	61	15						34	6	65	14								
Of which: General risk	17	24	44	11	61	15						34	6	65	14								
Of which: Specific risk	150	128	0	0	0	0						0	0	0	0								
Equities	230	173	0	0	0	0						0	0	0	0								
Of which: General risk	19	17	0	0	0	0						0	0	0	0								
Of which: Specific risk	88	54	0	0	0	0						0	0	0	0								
Foreign exchange risk	4	3	0	0	1	0						2	0	3	1								
Commodities risk	9	10	0	0	0	0						0	0	0	0								
Total	410	339	45	11	61	15	0	0	0	0	0	36	7	67	15	0	0	0	0	0	1,287		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	137	133	36	10	60	19						33	8	55	16								
Of which: General risk	13	10	36	10	60	19						33	8	55	16								
Of which: Specific risk	124	124	0	0	0	0						0	0	0	0								
Equities	241	240	0	0	0	0						0	0	0	0								
Of which: General risk	25	20	0	0	0	0						0	0	0	0								
Of which: Specific risk	94	76	0	0	0	0						0	0	0	0								
Foreign exchange risk	2	4	1	0	1	0						1	0	2	0								
Commodities risk	0	10	0	0	0	0						0	0	0	0								
Total	388	387	36	10	61	20	0	0	0	0	0	34	8	57	16	0	0	0	0	0	1,140		

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 banks re in the RWEA OV1 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		21,127	21,541	222		21,127	21,541	222	
Regional governments or local authorities		20,851	19,243	2,048		20,761	20,343	2,222	
Public sector entities		2,066	2,749	558		2,398	3,046	618	
Multilateral Development Banks		249	249	1		251	251	1	
International Organisations		186	154	0		220	187	0	
Institutions		3,027	2,702	655		3,852	3,564	343	
Corporates		15,187	14,891	10,639		9,983	9,911	6,799	
of which: SME		6,562	6,303	4,345		5,090	5,015	3,130	
Retail		1,038	928	531		1,038	940	538	
of which: SME		1,038	928	529		1,038	938	528	
Secured by mortgages on immovable property and AOC exposures		593	582	243		243	237	107	
of which: SME		290	280	95		95	90	33	
Exposures in default		1,251	268	348	111	361	170	238	65
Items associated with particularly high risk		974	845	1,203		849	560	843	
Subordinated debt exposures									
Covered bonds		3,047	3,047	305		3,150	3,150	315	
Claims on institutions and corporates with a ST credit assessment		1,186	1,121	223		954	952	189	
Collective Investments Undertakings (CIU)		1	1	4		0	0	4	
Equity		88	88	88		88	88	88	
Other exposures		4,207	4,206	2,431		4,381	4,381	2,578	
Standardised Total ⁽⁴⁾		65,161	62,821	26,120	203	74,292	74,446	35,826	212

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries exceed the original exposure, published in its sector.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM		25,502	25,201	621		24,183	24,713	629	
Regional governments or local authorities		20,268	18,489	2,382		20,178	21,679	2,613	
Public sector entities		2,503	3,283	456		2,648	3,554	511	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		302	292	64		354	288	62	
Corporates		11,292	10,944	7,821		8,824	8,702	6,172	
of which: SME		6,138	4,915	4,024		3,785	3,129	4,881	
Retail		1,088	928	528		1,028	914	514	
of which: SME		1,088	928	528		1,028	928	511	
Secured by mortgages on immovable property and AOC exposures		593	582	201		182	179	78	
of which: SME		271	261	81		91	90	31	
Exposures in default		2,877	554	394	73	134	85	111	62
Items associated with particularly high risk		782	670	1,004		738	472	700	
Subordinated debt exposures		0	0	0		0	0	0	
Covered bonds		103	103	21		110	110	22	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective Investments Undertakings (CIU)		38	38	38		38	38	38	
Equity		0	0	0		0	0	0	
Other exposures		4,089	4,087	2,431		4,182	4,180	2,578	
Standardised Total ⁽⁴⁾					203				212

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		454	454	0		671	671	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		138	206	0		138	281	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		889	790	302		1,074	931	302	
Corporates		2,982	2,182	624		1,917	2,002	344	
of which: SME		95	64	64		46	43	43	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		18	18	0		24	24	0	
of which: SME		18	18	0		18	18	0	
Exposures in default		13	10	0	1	13	10	0	1
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		721	721	73		878	878	88	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		25	25	5		18	16	3	
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 ⁽⁴⁾					1				1

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		26	26	82		26	26	82	
Corporates		1,190	1,642	930		1,584	1,565	884	
of which: SME		116	115	67		117	117	66	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	11	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		14	14	1		14	14	1	
Covered bonds		524	522	104		478	476	90	
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 ⁽⁴⁾					11				11

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		241	204	169		164	148	115	
Corporates		14	14	10		14	14	10	
of which: SME		14	14	10		14	14	10	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		24	24	10		16	15	8	
of which: SME		24	24	10		16	15	8	
Exposures in default		12	12	0	1	12	12	0	1
Items associated with particularly high risk		16	15	10		16	15	10	
Subordinated debt exposures		52	35	53		67	51	77	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		108	108	23		138	138	28	
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 ⁽⁴⁾					1				1

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		141	141	141	0	141	141	219	219
Corporates		726	626	626	0	726	726	219	219
of which: SME		204	182	172	0	145	129	129	129
Retail		1	1	1	0	1	1	1	1
of which: SME		1	1	1	0	1	1	1	1
Secured by mortgages on immovable property and AOC exposures		53	53	23	0	53	53	53	53
of which: SME		15	15	1	0	15	15	15	15
Exposures in default		1	1	1	0	1	1	1	1
Items associated with particularly high risk		2	2	2	0	2	2	2	2
Subordinated debt exposures		131	131	131	0	131	131	14	14
Covered bonds		7	7	1	0	5	5	1	1
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

⁽²⁾ Total value adjustments and provisions per category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		24	24	0	0	24	24	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		727	727	181	0	657	657	166	166
Corporates		617	617	617	0	54	54	11	11
of which: SME		0	0	0	0	0	0	0	0
Retail		1	1	1	0	1	1	1	1
of which: SME		1	1	1	0	1	1	1	1
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		178	178	18	0	161	161	19	19
Covered bonds		108	107	21	0	111	111	21	21
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		138	138	0	0	202	202	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

⁽²⁾ Total value adjustments and provisions per category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		385	385	0	0	430	430	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		385	385	0	0	22	22	0	0
Corporates		204	191	116	0	234	224	123	123
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		151	151	15	0	154	154	15	15
Covered bonds		11	11	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

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

⁽²⁾ Total value adjustments and provisions per category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (€)									
Consolidated data	Central governments or central banks	24,274	24,274	713		23,074	23,074	488	
	Regional governments or local authorities	20,975	20,975	2,187		21,557	21,850	2,394	
	Public sector entities	5,236	5,236	754		5,348	5,750	752	
	Multilateral Development Banks	302	302	1		622	622	2	
	International Organisations	463	434	0		460	427	0	
	Institutions	4,832	4,832	1,355		4,538	4,538	1,307	
	Corporates	7,034	8,833	6,229		7,480	8,728	5,983	
	of which: SME	2,375	1,360	1,615		2,295	1,333	1,605	
	Retail	1,077	953	549		1,088	965	543	
	of which: SME	1,077	953	549		1,088	965	543	
	Secured by mortgages on immovable property and ADC exposures	2,155	1,373	1,803		2,083	1,402	1,844	
	of which: SME	989	472	597		958	438	542	
	Exposures in default	383	374	254	45	354	342	248	54
	Items associated with particularly high risk	543	543	1,333		543	543	1,333	
	Subordinated debt exposures	3,443	3,443	344		3,812	3,812	383	
	Covered bonds	3	3	0		3	3	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	2,446	2,446	6,092		2,408	2,408	6,144		
Other exposures	1,838	1,837	2,015		1,812	1,812	2,024		
Standardised Total ⁽⁴⁾	72,434	79,222	26,398	163	72,883	72,883	26,647	173	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (€)									
BELGIUM	Central governments or central banks	23,287	23,277	589		20,974	22,665	550	
	Regional governments or local authorities	20,268	20,268	2,133		20,291	21,811	2,181	
	Public sector entities	4,915	5,262	615		5,051	5,291	602	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	495	430	461		540	456	530	
	Corporates	1,485	4,323	4,220		4,407	4,512	4,342	
	of which: SME	1,973	1,468	1,305		1,958	1,555	1,438	
	Retail	1,058	946	544		1,068	958	539	
	of which: SME	1,058	946	544		1,068	958	539	
	Secured by mortgages on immovable property and ADC exposures	1,987	1,235	1,655		1,834	1,192	1,580	
	of which: SME	989	472	597		958	438	542	
	Exposures in default	145	145	128	48	140	134	124	32
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	132	132	1,320		133	133	1,325	
	Covered bonds	117	117	12		118	118	12	
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	2,113	2,113	5,762		2,134	2,134	5,835		
Other exposures	3,723	3,723	2,655		3,684	3,683	2,604		
Standardised Total ⁽⁴⁾				93				88	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (€)									
FRANCE	Central governments or central banks	0	0	0		602	602	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	138	281	0		138	281	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	907	795	104		1,244	1,079	136	
	Corporates	239	2,137	1,300		2,137	2,411	826	
	of which: SME	45	41	43		45	43	43	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	3	3	3	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	14	14	1		14	14	1	
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	139	139	297		139	139	297		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				4				7	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (€)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,055	1,157	123		885	903	113	
	Corporates	1,154	1,167	780		1,100	971	575	
	of which: SME	107	107	58		100	100	57	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	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	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	14	14	1		14	14	1	
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 ⁽⁴⁾				20				21	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
INTECIS (€)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	121	112		112	112	112	
	Corporates	177	176	140		140	127	97	
	of which: SME	1	1	1		1	1	1	
	Retail	3	3	3		3	3	3	
	of which: SME	3	3	3		3	3	3	
	Secured by mortgages on immovable property and ADC exposures	84	89	84		84	84	86	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	3	0	0	0	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0	10	0	0	0	10
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	1	1	1	1	1	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				4				2	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Befius Bank

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	37	24	30	30	38	25	17	7
	Corporates	331	286	286	286	285	239	235	235
	of which: SME	146	128	147	147	142	128	147	147
	Retail	1	1	1	1	1	1	1	1
	of which: SME	1	1	1	1	1	1	1	1
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	154	143	14	14	152	142	16	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	6	2	2	2	4	4	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	435	399	399	399	435	399	399	399	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	68	67	103	103	200	144	144	144
	Corporates	52	55	55	55	51	54	54	54
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	1	1	1	1	1
	of which: SME	1	1	1	1	1	1	1	1
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	193	193	19	19	200	200	21	21	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	17	17	0	0	17	17	0	0	
Standardised Total ⁽⁴⁾	188	187	122	122	327	322	222	222	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	587	587	0	0	600	600	0	0
	Regional governments or local authorities	81	81	0	0	81	81	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	34	23	7	7	38	26	8	8
	Corporates	206	186	110	110	211	201	110	110
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	105	105	16	16	102	102	15	15	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	727	727	133	133	741	729	133	133	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	6,311	0	4,692	547	0	0	2,161	0
	Corporates	51,184	0	41,672	30,770	919	1,537	59,578	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,475	1,088	15,266	10,773	461	841	21,835	1,372
	Retail	58,849	458	56,937	4,945	243	793	19,227	470
	Retail - Secured on real estate property	42,008	128	42,008	2,043	77	39	42,679	133
	Retail - Secured on real estate property - Of Which: SME	10,023	37	10,023	578	19	8	10,130	38
	Retail - Secured on real estate property - Of Which: non-SME	31,984	91	31,984	1,465	58	31	31,548	95
	Retail - Qualifying Revolving	11	0	0	0	0	0	11	0
	Retail - Other Retail	16,825	320	14,922	2,902	165	251	16,412	338
	Retail - Other Retail - Of Which: SME	10,453	264	9,589	1,993	124	194	10,477	270
	Retail - Other Retail - Of Which: non-SME	6,372	56	5,334	910	41	53	5,935	68
Equity	2,754	0	2,754	9,517	0	0	2,827	0	
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRB Total ⁽⁴⁾				46,821				52,935	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless 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 counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	6,311	0	4,692	547	0	0	2,161	0
	Corporates	43,834	1,780	36,841	27,143	811	1,387	50,296	1,800
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,475	1,088	15,266	10,773	461	841	21,835	1,372
	Retail	58,129	458	56,790	4,945	239	790	18,871	468
	Retail - Secured on real estate property	41,950	128	41,950	2,018	77	39	42,617	133
	Retail - Secured on real estate property - Of Which: SME	10,020	37	10,020	577	19	8	10,117	38
	Retail - Secured on real estate property - Of Which: non-SME	31,941	91	31,941	1,468	58	32	32,500	95
	Retail - Qualifying Revolving	11	0	0	0	0	0	11	0
	Retail - Other Retail	16,817	320	14,719	2,879	162	241	16,347	335
	Retail - Other Retail - Of Which: SME	10,394	262	9,554	1,986	123	199	10,439	269
	Retail - Other Retail - Of Which: non-SME	6,423	58	5,165	893	39	42	5,908	66
Equity	2,757	0	2,737	9,495	0	0	2,715	0	
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRB Total ⁽⁴⁾				46,821				52,935	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	817	0	664	469	0	4	991	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	0	1	0	0	0	0
	Retail	91	2	82	15	1	93	2	84
	Retail - Secured on real estate property	26	0	26	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	5	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	1	0	21	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	65	2	57	13	1	66	2	57
	Retail - Other Retail - Of Which: SME	15	1	14	1	0	12	1	1
	Retail - Other Retail - Of Which: non-SME	50	1	43	10	1	54	1	46
Equity	12	0	12	23	0	107	0	107	
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRB Total ⁽⁴⁾				46,821				52,935	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	3,992	563	1,776	1,395	98	105	3,867	516
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	3	0	0	4	0	4
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRB Total ⁽⁴⁾				46,821				52,935	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach				IRB Approach			
		As of 30/09/2024		As of 31/12/2024		As of 30/09/2024		As of 31/12/2024	
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	1,398	2	1,270	895	0	12	1,522	1
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	125	0	123	137	0	3	179	0
	Retail	151	1	49	8	0	1	15	1
	Retail - Secured on real estate property	19	0	19	1	0	0	20	1
	Retail - Secured on real estate property - Of Which: SME	12	0	12	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	19	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	133	1	30	7	0	14	11	12
	Retail - Other Retail - Of Which: SME	12	1	11	2	0	14	1	12
	Retail - Other Retail - Of Which: non-SME	21	0	20	5	0	20	19	
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)									
Other non credit-obligation assets									
IRB Total ⁽⁴⁾				46,821				52,935	

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, '000)																
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	651	26	654	422	0	31	1,309	21	875	388	1	28			
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporate - Of Which: SME	0	0	0	0	0	0	76	0	69	62	1				
	Retail	39	0	38	2	0	0	21	0	39	3	0	0			
	Retail - Secured on real estate property	20	0	20	1	0	0	11	0	21	1	0	0			
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	6	0	6	0	0	0			
	Retail - Qualifying Revolving	9	0	8	2	0	0	10	0	8	2	0	0			
	Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0			
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	6	0	5	1	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	2	4	0	0	2	0	2	5	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	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0				

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, '000)															
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	154	0	249	166	0	8	366	0	223	217	0	7		
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	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	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, '000)															
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	6	1	0	0	8	0	7	1	0	0		
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	5	0	5	1	0	0	7	0	6	1	0	0		
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	5	0	4	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	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0			

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach																
		As of 31/03/2025					As of 30/06/2025											
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
Consolidated data	Central banks and central governments ⁽³⁾	4,867	0	3,069	1,061	0	0	4	4,074	0	1,061	1,100	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	60,239	2,390	45,609	32,279	1,717	0	1,540	61,028	2,444	45,939	32,562	1,644	0	0	0	0	1,320
	Corporates - Of Which: Specialised Lending	22,270	1,398	19,079	11,803	1,382	0	935	22,518	1,226	19,292	11,737	1,108	0	0	0	0	0
	Corporates - Of Which: SME	37,969	486	26,530	2,084	205	0	253	60,709	506	39,217	4,633	375	0	0	0	0	0
	Retail	48,111	151	44,374	2,450	139	0	59	49,314	160	45,240	2,311	138	0	0	0	0	0
	Retail - Secured on real estate property	18,239	46	18,266	719	40	0	19	18,612	12	18,597	551	46	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	33,882	106	33,882	1,732	99	0	42	34,682	108	34,682	1,579	99	0	0	0	0	0
	Retail - Qualifying Revolving	3,073	0	2,524	341	0	0	0	3,228	0	2,677	254	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,026	395	13,527	2,663	114	0	240	14,963	387	13,676	2,422	255	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	9,830	275	9,051	1,885	129	0	185	9,990	286	9,243	1,740	186	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,654	80	4,494	769	45	0	55	4,512	82	4,231	662	69	0	0	0	0	0
	Equity	0	0	0	0	0	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	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																		

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

(2) Incl. RGA and P&As from Q2 2025

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

(4) The most relevant countries are disclosed. There have been selected under the following risk-Quantiles 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 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
BELGIUM	Central banks and central governments ⁽³⁾	3,267	0	3,069	1,061	0	0	0	3,905	0	3,062	1,100	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	51,207	1,827	39,474	28,153	1,714	0	1,359	51,728	1,899	39,900	28,272	1,642	0	0	0	1,346
	Corporates - Of Which: Specialised Lending	21,689	1,398	18,665	11,515	1,381	0	926	21,965	1,226	18,856	11,423	1,108	0	0	0	0
	Corporates - Of Which: SME	36,273	464	24,789	4,206	274	0	284	50,262	462	35,866	4,406	353	0	0	0	0
	Retail	42,082	134	41,049	2,201	221	0	53	42,373	141	42,138	1,912	139	0	0	0	0
	Retail - Secured on real estate property	9,883	44	9,820	673	38	0	36	10,169	50	10,155	524	49	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	31,239	80	31,219	1,500	84	0	36	32,003	91	32,003	1,388	76	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,026	0	2,490	338	0	0	0	3,166	0	2,677	249	0	0	0	0	0
	Retail - Qualifying Revolving	14,208	348	13,340	2,676	170	0	237	14,672	360	13,238	3,390	360	0	0	0	0
	Retail - Other Retail	9,771	273	8,954	1,885	128	0	184	9,914	284	9,170	1,731	184	0	0	0	0
	Retail - Other Retail - Of Which: SME	4,437	75	4,294	740	42	0	51	4,318	76	4,029	658	65	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

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

(2) Incl. RGA and P&As from Q2 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,117	0	856	660	0	0	5	1,445	0	1,170	926	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	115	0	115	81	0	0	1	144	0	115	82	0	0	0	0	0
	Retail	996	5	987	72	4	0	3	1,028	5	1,006	72	4	0	0	0	
	Retail - Secured on real estate property	902	1	902	109	1	0	1	905	146	905	146	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	150	1	150	13	1	0	0	147	0	147	7	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	752	0	752	47	0	0	0	758	146	758	145	0	0	0	0	
	Retail - Qualifying Revolving	18	0	15	0	0	0	0	19	0	16	2	0	0	0	0	
	Retail - Other Retail	108	3	102	13	1	0	2	123	3	113	16	2	0	0	0	
	Retail - Other Retail - Of Which: SME	39	1	33	4	4	0	0	25	4	23	1	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	82	1	70	10	1	0	1	99	1	90	15	1	0	0		
Equity	0	0	0	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	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽⁴⁾																	

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

(2) Incl. RGA and P&As from Q2 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,708	479	1,715	918	0	0	99	3,402	461	1,464	854	0	0	0	0	91
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	1	0	0	0	4	0	4	1	0	0	0	0	
	Retail	40	0	40	3	0	0	0	38	1	37	4	1	0	0	0	
	Retail - Secured on real estate property	37	1	37	1	1	0	0	34	1	34	4	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	0	4	0	4	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	33	1	33	1	1	0	0	30	1	30	4	0	0	0		
	Retail - Qualifying Revolving	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
	Retail - Other Retail	6	0	6	1	1	0	0	4	1	4	1	0	0	0		
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	4	1	4	1	1	0	0	3	1	3	1	0	0			
Equity	0	0	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	0	0	0	0			
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total ⁽⁴⁾																	

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

(2) Incl. RGA and P&As from Q2 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
</																	

Belfius Bank

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,259	21	796	828	1	27	1,079	21	775	850	0	27	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	120	0	841	855	0	1	933	0	76	620	0	1	0	0	0
	Retail	483	5	482	41	4	1	483	6	482	36	4	1	0	0	0
	Retail - Secured on real estate property	460	5	460	40	4	1	460	6	460	33	4	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	72	0	72	7	0	0	69	0	69	5	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	389	5	389	33	4	1	391	6	391	29	4	1	0	0	0
	Retail - Qualifying Residential	4	0	3	0	0	0	4	0	3	0	0	0	0	0	0
	Retail - Other Retail	45	1	44	5	1	0	44	1	43	4	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	15	0	15	1	0	0	14	0	14	1	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	30	1	30	4	1	0	30	1	30	4	1	0	0	0	0	
Facility	0	0	0	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	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

(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. MGA and PSEs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	161	41	257	113	0	21	173	41	207	96	0	31	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	173	0	15	100	0	0	0	0	0
	Retail	76	0	76	5	0	0	85	0	84	6	0	0	0	0	0
	Retail - Secured on real estate property	72	0	72	4	0	0	80	0	80	5	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	7	0	7	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65	0	65	4	0	0	73	0	73	5	0	0	0	0	0
	Retail - Qualifying Residential	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	0	0	0	6	0	6	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	5	0	5	0	0	0	0	0	0	
Facility	0	0	0	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	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

(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. MGA and PSEs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2	0	2	1	0	0	4	0	4	1	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	2	0	2	1	0	0	4	0	4	1	0	0	0	0	0
	Retail	163	1	162	10	0	0	160	1	159	8	0	0	0	0	0
	Retail - Secured on real estate property	155	0	155	10	0	0	151	1	151	7	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	19	0	19	1	0	0	18	0	18	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	136	0	136	8	0	0	134	1	134	6	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	0	5	0	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	10	0	10	1	0	0	9	0	9	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0	0	0	0
Facility	7	0	7	1	0	0	6	0	6	1	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

(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. MGA and PSEs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	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								
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Africa	223	123	0	0	0	0	123	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Others ⁽⁵⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Total	247	247	0	0	0	0	247	0	0	0	0	0	0	53	0	0	7
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Total	171	171	10	0	0	0	161	0	0	0	0	0	65	0	0	0	1

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The 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 €04.

(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

Belfius Bank

As of 30/06/2025

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	60	60	0	0	0	0	60	0	0	0	0	0	18	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		418	418	10	0	0	0	408	0	0	0	0	0	65	0		6

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

Middle East: Bahrain, Djibouti, 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 €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,540	652	249	223	1,023	351	1,495	637	248	227	988	345
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	63	28	15	13	34	2	62	39	19	18	29	7
Non-financial corporations	1,155	561	229	206	682	292	1,160	537	224	205	701	283
of which: small and medium-sized enterprises	884	436	136	114	640		881	414	132	114	663	
Households	322	63	5	4	307	57	273	61	5	4	259	56
DEBT INSTRUMENTS other than HFT	1,540	652	249	223	1,023		1,495	637	248	227	988	
Loan commitments given	33	6	2	0	13	1	52	6	2	0	21	1
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

Belfius Bank

	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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	479	479	34	34	0	0	461	461	44	44	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	479	479	34	34	0		461	461	44	44	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,516	633	235	211	1,015	339	1,585	607	216	196	1,183	327
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	63	41	22	22	29	7	111	34	20	19	73	7
Non-financial corporations	1,186	532	208	186	733	278	1,223	514	192	173	874	267
of which: small and medium-sized enterprises	910	410	117	98	671		974	389	100	85	747	
Households	267	60	5	4	253	54	251	58	5	4	237	52
DEBT INSTRUMENTS other than HFT	1,994	1,112	269	245	1,015		2,046	1,067	261	241	1,183	
Loan commitments given	32	6	0	0	14	2	79	35	2	0	16	2
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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
 Belfius Bank

(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 loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	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 ⁽²⁾	Gross carrying amount		Of which: non-performin	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 ⁽²⁾	Gross carrying amount		Of which: non-performin	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 ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	142	6	6	142	5	0	147	4	4	147	5	0	147	5	5	147	6	0	152	5	5	152	6	0
B Mining and quarrying	51	0	0	51	0	0	52	0	0	52	0	0	50	0	0	50	0	0	54	0	0	54	0	0
C Manufacturing	3,772	283	283	3,772	254	0	3,880	247	247	3,880	196	0	3,945	276	276	3,945	211	0	4,126	292	292	4,126	225	0
D Electricity, gas, steam and air conditioning supply	1,824	12	12	1,823	14	0	2,050	12	12	2,059	14	0	2,001	12	12	2,001	15	0	2,073	11	11	2,072	15	0
E Water supply	1,076	20	20	1,072	3	0	1,136	20	20	1,133	3	0	1,156	19	19	1,153	3	0	1,146	20	20	1,144	3	0
F Construction	5,891	234	234	5,891	193	0	6,002	239	239	6,002	185	0	5,982	259	259	5,982	185	0	6,168	271	271	6,168	186	0
G Wholesale and retail trade	5,976	212	212	5,976	199	0	6,124	202	202	6,124	208	0	6,176	206	206	6,176	200	0	6,283	247	247	6,283	202	0
H Transport and storage	1,593	38	38	1,592	27	0	1,618	28	28	1,617	21	0	1,657	24	24	1,656	19	0	1,705	66	66	1,705	23	0
I Accommodation and food service activities	858	69	69	858	36	0	871	71	71	871	32	0	871	71	71	871	33	0	897	71	71	897	34	0
J Information and communication	1,015	29	29	1,015	24	0	1,074	28	28	1,074	26	0	1,055	30	30	1,055	28	0	1,042	33	33	1,042	29	0
K Financial and insurance activities	3,570	197	197	3,570	164	0	3,795	207	207	3,795	165	0	3,894	193	193	3,894	162	0	3,938	185	185	3,938	160	0
L Real estate activities	6,343	288	288	6,343	149	0	6,427	259	259	6,427	122	0	6,407	259	259	6,407	131	0	6,485	257	257	6,485	116	0
M Professional, scientific and technical activities	4,985	144	144	4,982	96	0	5,064	135	135	5,060	89	0	5,145	146	146	5,141	94	0	5,337	145	145	5,333	94	0
N Administrative and support service activities	1,742	48	48	1,742	37	0	1,740	49	49	1,740	38	0	1,802	52	52	1,802	38	0	1,957	49	49	1,957	37	0
O Public administration and defence, compulsory social security	360	0	0	352	0	0	403	0	0	394	0	0	401	0	0	393	0	0	410	0	0	401	0	0
P Education	108	4	4	108	4	0	112	1	1	112	1	0	115	1	1	115	1	0	121	1	1	121	1	0
Q Human health services and social work activities	4,969	43	43	4,959	26	0	4,984	43	43	4,974	29	0	4,945	43	43	4,936	27	0	5,007	45	45	4,999	27	0
R Arts, entertainment and recreation	712	8	8	711	7	0	727	8	8	726	7	0	733	9	9	732	7	0	754	9	9	753	7	0
S Other services	383	8	8	383	5	0	394	8	8	394	5	0	396	9	9	396	6	0	401	8	8	401	6	0
Loans and advances	45,373	1,645	1,645	45,343	1,246	0	46,605	1,583	1,583	46,581	1,149	0	46,876	1,616	1,616	46,892	1,167	0	48,054	1,716	1,716	48,028	1,171	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/débit 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)