

2023 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,752	2,001	2,196	2,292	1,198	1,714	1,747
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-808	16	16	16	-316	12	12
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79	-4	-194	-219	-550	-490	-339
Profit or (-) loss for the year	975	1,029	1,053	1,095	-695	236	298
Coverage ratio: non-performing exposure (%)	61.81%	50.93%	44.42%	40.35%	51.95%	44.87%	41.47%
Common Equity Tier 1 capital	10,722	11,151	11,725	12,268	8,443	8,563	8,711
Total Risk exposure amount (all transitional adjustments included)	64,796	66,092	67,684	69,089	66,322	69,714	72,190
Common Equity Tier 1 ratio, %	16.55%	16.87%	17.32%	17.76%	12.73%	12.28%	12.07%
Fully loaded Common Equity Tier 1 ratio, %	16.19%	16.81%	17.30%	17.76%	12.42%	12.17%	12.07%
Tier 1 capital	11,219	11,648	12,222	12,765	8,940	9,060	9,208
Total leverage ratio exposures	179,155	179,155	179,155	179,155	179,155	179,155	179,155
Leverage ratio, %	6.26%	6.50%	6.82%	7.13%	4.99%	5.06%	5.14%
Fully loaded leverage ratio, %	6.15%	6.49%	6.82%	7.13%	4.89%	5.02%	5.15%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.08%	16.71%	17.21%	17.67%	12.41%	12.15%	12.04%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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									Actual							
									31/12/2022*							
				ire values				sure amounts					Stock of	Stock of	Stock of	
		A-	IRB	F	-IRB	A-	IRB		-IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	exposure	exposure	exposure	exposure
	(min EUR,	0	0			0			0	0 0		0	0	0	0 0	-
	Central governments Institutions	17,633 22,321	3	0		2.384		1	0	0 14.949	2.23	10	0 1	1 :	24 2	38.52
	Corporates Corporates - Of Which: Specialised Lending	41,684 2,277	1,412		9	28,299	54	0	0	0 28,674	11,92	1,41	2 12	8 45	54 968	68.589 83.369
	Corporates - Of Which: SME	13,324 54.035				9,216	28	7	0	0 10,089	3,20	12 88		6 1		68.219
	Retail - Secured on real estate property	39,644 9,506	109			1,894	29 15	7	0	0 35,707	3,93	17 10		9		5.56
Belfius Banque SA	Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME	30,138	79	ď	- 2	575 1,319	11	7	0	0 8,405 0 27,300	1,10 2,83	15 7	9	7 :	22 4	5.24 5.68
	Retail - Qualifying Revolving Retail - Other Retail	14,382	276	0		2,604	13		0	0 11,890	2.49	2 27	5 1	1 !	0 0 58 155	0.00° 56.25° 54.69°
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9,393 4,989	52	0		1,788	10	9	0	0 7,355 0 4,533	1 45	18 22	2	5	8 33	54.69
	Equity Securitisation	323				526				3		0	0	0	0 0) -
	Other non-credit obligation assets IRB TOTAL	135,996	1,800	0	0	37,597	833	2		109,224	22,16	2 1,80	0 15	9 57	0 0	62.809
									Actual 31/12/2022*							
			Exposu	ire values			Risk expo									
		A-	IRB	F	-IRB	A	IRB		-IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR,	0	0			0			0	0 0		0	0	0	0 0	-
	Central governments Institutions	15,486 17,763	0	0		1,005			0	0 13,697 0 15,473	1.48	16	2	7	0 0	0.009
	Corporates Corporates - Of Which: Specialised Lending	33,764 1.160	1,385			23,808	54		0	0 26,068	6,98	1,38	4 12 9	0 3:	18 940	67.929
	Corporates - Of Which: SME Retail	13.208	888	Ö	j	9.131	28 28	7	0	0 9.978	3.19	17 88	8 5	5 1	71 606	68.219
	Retail - Secured on real estate property	39,390	106	0		1,877	15		0	0 35,664	3,92	19 10		9	29 6	5,54
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	9,469 29,921	30 76	0		573	11-	4	0	0 8,39 0 27,270	1,10	10 3	9	7 :	7 2	5.24 5.66
	Retall - Qualifying Revolving Retall - Other Retall	14,255	0			2,577	13	2	0	0 11,785	8	2	1 1	0	0 0	0.00
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9,354 4,901	221	0		1,781	10 2		0	0 7,32	2,03	12 22		5 !	50 121 8 32	54.599
	Equity Securitisation	290	1	i i	·	455		Ó		2	1	0	0	0	0 0	02.057
	Other non-credit obligation assets TRR TOTAL	0	0			0				()	0	0	0	0 0	-
		120,958	1,764	0	0	30,384	82	5		102,717	16,21	0 1,76	7 14	7 40	1,099	62.20%
		A:	Exposu IRB	ire values	-IRB	A	Risk expo	sure amounts	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio Stage 3 exposure
	Control bridge (with DAR)	A:	Exposu	ire values			Risk expo	sure amounts	Actual 31/12/2022*	-			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Central banks Central governments	Non-defaulted %) 0 422	Exposu IRB Defaulted 0	ire values	-IRB	Non-defauted	Risk expo	sure amounts	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Central banks Central governments Institutions Corporates	A: Non-defaulted	Exposu IRB Defaulted 0 0	ire values	-IRB	A	Risk expo	sure amounts	Actual 31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized	A: Non-defaulted 0 4222 998 2,200 0 7	Exposu IRB Defauted 0 0 0 0 0	ire values	-IRB	Non-defaulted 0 0 0	Risk expo	sure amounts	Actual 31/12/2022*	Stage 1 exposure 0 (0 0 422 0 532 0 532 0 0 (0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure 0.00
	Control lawses Control operations Comparates Comparates Comparates Comparates Comparates - Of Which: Specialised Leading Comparates - Of Which: SME Comparat	Non-defaulted 0 422 9999 2,200 0 7 109	Exposu IRB Defauted 0 0 0 0 0 2	ire values	-IRB	Non-defaulted 0 0 0	Risk expo	sure amounts	Actual 31/12/2022*	Stage 1 exposure 0 (0 422 0 5515 0 552 0 560 0 660	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure 0.00
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FRANCE	Contral powerments Compress of Whites Secretard Lending Compress of Whites Secretard Lending Compress of Whites Secretard Lending Compress of Whites Secretard Resident Secretary Secretar	Non-defaulted Non-defaulte	Exposure	FE ValueS F Non-defaulted G G G G G G G G G G G G G G G G G G G	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted 0 10 10 10 10 10 10 10 10 10 10 10 10	Risk expo	Non-defaulted	Actual 31/11/202*	Stage 1 exposure 6 0	Stage 2 exposure 1,54 1,54 1,55 Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stape 1 caposure 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 capolars for Stage	Coverage Tatle Sage 3 Corporate Sage 3 C
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	Contral basis Contral proveniments Compress of Websit Specialised Leading Compress of Medical Specialised Leading Compress of Medical Specialised Leading Compress of Leading Excellent Country Excellent Excell	Non-defaulted Non-defaulte	Exposus Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FE ValueS F Non-defaulted G G G G G G G G G G G G G G G G G G G	Defaulted Defaulted C C C C C C C C C C C C C C C C C C C	A Non-defaulted	Risk expo	Non-defaulted	Actual 31/11/202*	Stage 1 capoiare 6 capoiare 7 cap	Stage 2 exposure 1,54	Stope 3 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stape 1 caposure 0	Stock of provisions for exposure control of the con	Stock of provisions for Stock of	Coverage Ratio 6.0.000 6.1.000

AUTHORITY					202	3 EU-W		ress Te		ait risk	(TKB					
		A	Exposi -IRB	ire values F-	IRB	A	Risk expor	sure amounts F	31/12/2022* -IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	exposure	exposure	exposure	exposure
	Central banks Central governments			0	0	0						0	o e			
	Institutions Corporates	137		0	0	12				133	7 14	0	i č		, o	٠
	Corporates - Of Which: Specialised Lending			0	0	600		0 0		65	0	0	0 (i i	1 0	1 99. 0 -
	Corporates - Of Which: SME Retail	101 81	- 2	0	0	80 12		1 (90	5	4	1 6) [ź - 1	1 47
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	57		0	0	0		0 0) 1	14	1	1	3 0	3	3 0	0 17
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	50		0	0	3	1	0 0		12		0	0 0	-) O	0 17
	Retail - Other Retail Retail - Other Retail - Of Which: SME	24 12		0	0	8		0 0		2		1	1 0	-	1	1 51
	Retail - Other Retail - Of Which: non-SME	12		0	0	6			1	1		1	2 0			0 77
	Securitisation Other non-credit obligation assets		,									0				
	IRB TOTAL	1,043	2	0	0	625	,	0		827		9	2 3	<u> </u>	ĭ	1 62.
									Actual							
									31/12/2022*							
		Α	-IRB	re values F-	IRB	A	-IRB	sure amounts F	-IRB				Stock of	Stock of	Stock of	Coverage Pa
			1				1		1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	Схрожи
	Central banks Central governments			0	0	0					0	0	0 0	#	4 0	1 -
	Institutions Corporates	190 132		0	0	110		0 0		121	7	0	9		9	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		9	0	0	0						0	3 6		9	1 -
	Retail	11		0	0	i					2	1	á c			0 70
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	ì		0	0	0) ()	0	0 0		, ,	j -
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	8		0	0	0		0 0) 1) ()	0	0 (1) (5-
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2		0	0	0		0 0) () ;	2	0	0 (0 70 0 53 0 82
	Retail - Other Retail - Of Which: non-SME Equity	2		0	0	0				1	1	0	0 0	1	3 0) 82 3 -
	Securitisation Other non-credit obligation assets											0		, 	d - c	0 -
		Non-defaulted	Exposi IRB Defaulted	F-Non-defaulted	IRB Defaulted	A Non-defaulted	Risk expor	sure amounts F Non-defaulted	31/12/2022* -IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	(min EUR, %	is)			0	0						0	0 (0 0	0 -
	Central governments Institutions	65		0	0	17		0 0	1	50 50	5	0	0 0		0	0 -
	Corporates Corporates - Of Which: Specialised Lending	617 224	27	0	0	497				479	12	7 2	7 2		3 27	7 10
	Corporates - Of Which: SME	45		0	0	0				16	0	0	3 6		0	0 -
	Retail - Secured on real estate property	35		0	0	6				9		1	i c			- د
NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	34			0	5	Ċ			,	4	0	o c		, ,	j.
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	9	1	0	0	2		0 0) 1) ;	7	2	1 (1) 1	0 - 1 9
	Retail - Other Retail - Of Which: non-SME	3	1	0	0	1	(0 0) (3	4	2	0 (1 0	1 9 0 7
	Equity Securitisation	2				4						0	2 0) -
	Other non-credit obligation assets IRB TOTAL	737	27	0	0	526		0 0		551	1 13:	0 1 2	0 0 7 3	1	0 28	0 - B 101
									Actual 31/12/2022*							
			Exposi	ire values	IRR		Risk expo:	sure amounts	-IRR				Stock of	Stock of	Stock of	
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage : exposur
	Central banks Central governments	895		0	0	1,177		0 0			0 89	5	0 (2	4 (0 -
	Institutions Corporates	31		0	0	23				20	5 2	3	0 0		0 0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		į,	0	0	0						0	2 5		0 0	٠.
	Retail	9		0	0	0					1	0	j (- اذ
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4	(0	0	0	()	0	0 0	1	2 0	<u>-</u>
IIALI	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0						0	0 (1	1	á -
												a I		d	al c	al-
	Retail - Other Retail - Of Which: SMF	- 1	,		0	0		9 0		1	1	0	1 0	+		1 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0 0		0 0	4	0	0 (1 0	1 0) -
	Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Feailty Securities Other non-credit obligation assets	4	(0 0	0 0	0 0		0 0) (6 6 7 8 9 9 9	0	0 0 0		0	0 - 0 - 1 -



							ье	ırıus Banque	SA							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		á -
	Central governments	386	0	0	0	109		0	0	396	0	0	0	0		a -
	Institutions	170	0	0	0	27		0	0	143	0	0	0	0		a -
	Corporates	34	0	0	0	91		0	0	10	0	0	0	0		a -
	Corporates - Of Which: Specialised Lending	24	0	0	0	84		0	0	0	0	0	0	0		a -
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0	0		a -
	Retail	11	0	0	0	1		0	0	5		0	0	0		0 66.45%
	Retail - Secured on real estate property	6	0	0	0	0		0	0	1	0	0	0	0		a -
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0) -
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	0	0	0	0	0	0		J -
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0	0		a -
	Retail - Other Retail	5	0	0	0	1		0	0	4		0	0	0		0 66.45%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0		0	0	1		0	0	0		0 89.63%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0		0	0	3	0	0	0	0		0 49.30%
	Equity	0	0			0				0	0	0	0	0		a -
	Securitisation															
	Other non-credit obligation assets	0	0			0				0	0	0	0	0		٠ -
	IRB TOTAL	600	0	0	0	228	•	0	•	543	1		0	0		66.45%

									Actual 31/12/2022*							
			Exposu	re values			Risk expos	ure amounts	31/12/2022-							
		A	-IRB		IRB	A-	IRB		IRB				Stock of	Stock of	Stock of	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks															
	Central panks Central governments	U	U		0	0		0	Ü	Ü	0	U	0	Ü		-
	Institutions	353	U		0	- 0		0	0	242		U	0	0		+
	Corporates	333			0	57		0	0	342	0		0	0		
	Corporates - Of Which: Specialised Lending	03			0	61		0	0	65	0		0	0		
	Corporates - Of Which: SME	0.0		0	0	0.	0	0	0	0	0		0	0		
	Retail	2			0	0		0	0	1	0		0	0		49.36%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	0) -
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
CANADA	Retail - Secured on real estate property - Of Which: non-SME	1		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	0	0	· -
	Retail - Other Retail	1		0	0	0	0	0	0	1	0	0	0	0	0	49.36%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 48.97% 0 55.45%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	55.45%
	Equity	0	0			0	0			0	0	0	0	0	0	1 -
	Securitisation															
	Other non-credit obligation assets		0			0	0			0	0	0	0	0	0	4-
	IRB TOTAL	439				98				427	0					49.36%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F-	IRB	A-l	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	0	j -
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0) -
	Institutions	452	0	0	0	202	0	0	0	73	4		0	0) -
	Corporates	375	0	0	0	199	0	0	0	286	88		0	2) -
	Corporates - Of Which: Specialised Lending	48	0	0	0	27	0	0	0	0	48		0	1		J -
	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	2	0		0	0) -
	Retail	11	0	0	0	1		0	0	3	0		0	0		0 64.91%
	Retail - Secured on real estate property	9	0	0	0	1	0	0	0	1	0		0	0) -
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0		0	0) -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	1	0	0	0	1	0		0	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0) -
	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0		0	0		0 64.91%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0	0		٠ -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0		0	0		0 64.91%
	Equity	0	0			0	0			0	0		0	0) -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0	0) -
	IRB TOTAL	838	0	0	0	402		0	0	362	92		0	2		64.91%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3 exposure
	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions	14,95	0 0 7 2,203		5	9	0 10	43.23%	14,930		0 40	5	8	0 17	41.83%	0 14,908	2,217	59		6	0 24	- 41.2 3.0
	Corporates	17,999	4 10,508	1,781	62	329	1,058	3.24% 59.38% 24.16%	18,628 29,863	9,971 1,276	2,179	65	293 43	1,157	3.20% 53.10% 18.86%	18,657 30,154	9,280 1,261	2,581	65	303	1,259	48.77 16.90
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,42	3 1,297 1 2,710	1,047	25	45 88	11 645	61.57%	10,226	2,741	70 1,211	28	77	13 685	56.58%	10,051	2,747	1,380	27	43 77	727	52.6
	Retail - Secured on real estate property	46,845 35,300	5 6,937 8 4,251	638 194	47	144 73	226 15	35.49% 7.83%	45,933 34,846	7,543 4,616	943 291	51 7	152 77	298 23	31.66% 7.77%	45,235 34,616	7,905 4,733	1,280	45	139 78	376 31	29.3
elfius Banque SA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	8,370 26.93	6 1.094	66	3	5 68	5	7.82% 7.83%	8,182 26.663	1,244 3,372	110	3	6 71	8	7.75%	8,058 26,558	1,318 3.416	161		6	12	7.1
	Retail - Qualifying Revolving	11,529	8 2	0	0	0	0	37.00% 47.55%	8 11,080	2 2,925	0	0	0	0	37.00% 42.32%	8 10,612	2 3,169	0		0	0	37. 39.
	Retail - Other Retail Retail - Other Retail - Of Which: SME	7,22	2,041	354	30	62	158	44.58%	6,927	2,161	527	35	66	205	38.97%	6,636	2,263	718	33	50	258	35.
	Retail - Other Retail - Of Which: non-SME Equity	4,309		90	11 0	8	53	59.26% 53.80%	4,153 34	764 0	125 1	10	9	70 0	56.49% 53.73%	3,976 33	907	158	10	10 0	87	54. 53.
	Securitisation Other non-credit obligation assets		0 0		0	0	0		0	0	0	0	0	0		0	0			0	0	
	IRB TOTAL	109,560	21,164	2,463	115	492	1,295	52.56%	109,388	20,592	3,206		463	1,474	45.99%	108,987	20,216	3,983	121	458	1,662	41.7
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	(min EUR, %) Central banks		0 0	0	exposure 0	exposure 0	exposure 0		0	0	0	exposure 0	exposure 0	exposure 0		0	0	C	exposure	exposure 0	exposure 0	-
	Central governments Institutions	13,708 15,512	2 1,427	21	4 0		6	40.00% 1.89%	13,684 16,141	777	25 41	4 0	7	10 1	40.00% 1.83%	13,665 16,171	1,333 727		4	7	15 1	40.0
	Corporates Corporates - Of Which: Specialised Lending	26,403	3 6,339 4 707	1,699	55	187	1,018	59.93% 47.45%	26,018 412	6,379 701	25	58 0	165 6	1,105	54.05% 36.47%	25,665 410	6,379 696	2,397	57	172	1,194	49.3
	Corporates - Of Which: SME	10,311 46,692 35,266	1 2,705 2 6,913	1,046	25	88	644	61.60% 35.33% 7.82%	10,119 45,782	2,735 7,518 4,607	1,208	27	77	684	56.64%	9,946	2,741 7,880	1,376 1,272	27	77	726	52.1 29.2 7.1
	Petall - Secured on real estate property	35,266	6 4,242	193	5	73	15	7.82%	34,804	4,607	291	6	77	23	31.53% 7.76%	45,085 34,575	4,724	403		78	31	7.7
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	8,366 26,900	6 1,092 0 3,150		3	68	10	7.82% 7.82%	8,172 26,632	1,242 3,365	181	3	71	14	7.75% 7.77%	8,048 26,527	1,315 3,409	242		72	12	7.6
	Retail - Qualifying Revolving Retail - Other Retail	11,418	8 2,669	439			208	37.00% 47.44%	10,970	2,910	0 646	0 45	75	0 273	37.00% 42.22%	7 10,502	3,154	870	43		342	37.0 39.2
	Retail - Other Retail - Of Which: SME	7,181 4,23	8 2,035 1 633	352 87	30	62	157 52	44.48% 59.32%	6,895 4,075	2,155 754	524 122	35 10	66 9	204 69	38.89% 56.57%	6,604 3,899	2,256 898	715 155	33	50 10	256 85	35.8 55.0
										0	1	0	0	0	53.19%	22	0	1		0	0	
	Retail - Other Retail - Of Which: non-SME Equity Securitization	4,23	3 0		0	0		53.25%	- 22			·	0	,	55.07.0					Ü	•	53.1
	Rotal C Ohm Real C Of Which non-SHE scale securities on Shear Private on Control Con	102,337 102,337 Stage 1 exposure	0 0	0	31/12/2023 Stock of provisions for Stage 1		Stock of	-	0 101,647 Stage 1 exposure	0 15,999 Stage 2 exposure	0 3,047 Stage 3 exposure	Baseline Scenario 31/12/2024	Stock of	Stock of	46.31% Coverage Ratio - Stage 3 exposure	0 100,607 Stage 1 exposure	0 16,318 Stage 2 exposure	3,769 3,769 Stage 3 exposure	31/12/2025 Stock of		Stock of	41.9
FRANCE	Control bands Central bands Centra	2: (102,337	3 0 0 0 7 15,991 Stage 2 exposure 0 0 0 0 3 0 0 3 0 0 3 0 0 1 15,991 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 2,367 Stage 3 exposure	31/12/2023 Stock of	0 0 339		52.73% Coverage Ratio - Stage 3 exposure - 40.00% 8.32% 9.42.00% 9.42.00% 7.62% 7.6	Stage 1	Stage 2 exposure 0 0 0 0 926 0 1 1 100	Stage 3	Baseline Scenario 31/12/2024	Stock of			Stage 1	Stage 2	Stage 3 exposure	31/12/2025	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Coverage Rati Stage 3 exposure - 40.08 5.33 34.22 - 25.9 7.55 7.55 7.55 3.30 46.00 9.33 9.33 9.33 9.33 9.33 9.33 9.33 9
FRANCE	Control bands Control control Control bands Control control Contr	2: 102,332 102,332 Stage 1 exposure 42: 42: 42: 42: 43: 44: 44: 44: 44: 44: 44: 44: 44: 44	\$200 2 \$2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stage 1	Stock of products of the product of	Stock of provisions of provisions of exposure	Coverage Bation Stage 3 exposure Stage 3	Stage 1 exposure 0 0 422 513 1,1464 0 66 666 166 14 4 122 0 0 350 350 350 350 350 350 350 350 350 35	Stape 2 exposure 0 0 0 9.56 1 1 4 4 0 0 4 4 4 0	Stage 3 exposure 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario 31/12/2024	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 47.00% 47	Stage 1 exposure 0 423 1,005 65 65 16 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 2 exposure 0 0 442 1 1 1 1 4 4 4 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	31/12/2025 Stock of		Stock of	Coverage Rati Stape 3 exposure 40.00 8.30,342.22 7.65 7.65 9.30,30 9.30,30 15.14.45 51.30
FRANCE	Control Association The record chilipation association THE TOTAL Control Association	2: () () () () () () () () () (\$200 2 \$2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stage 1		Stock of provisions of provisions of exposure	52.73% Coverage Ratio - Stage 3 exposure - 40.00% 8.32% 9.42.00% 9.42.00% 7.62% 7.6	Stage 1 exposure 0 0 422 513 1,1464 0 66 666 166 14 4 122 0 0 30 30 30 40 41 36 50 50 50 50 50 50 50 50 50 50 50 50 50	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario 31/12/2023 31/12/202	Stock of provisions for rotations of a carposure of the c	Stock of		Stage 1 exposure 0 2 313 1,026 6 6 6 16 12 12 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 2 exposure 0 0 442 1 1 1 1 4 4 4 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	31/12/2025 Stock of		Stock of	\$3.14 41.99* 41.99* Coverage Ratio \$15.96 3 exposure \$1.00
FRANCE	Control Association The record chilipation association THE TOTAL Control Association	2: 102,332 102,332 Stage 1 exposure 42: 42: 42: 42: 43: 44: 44: 44: 44: 44: 44: 44: 44: 44	\$200 2 \$2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Participation of Stapes 1 Stape	Stock of provision for Stage 2 exposure control of the stage 2	Stock of provision for Stage 3 exposure control of the stage 3	Coverage Batio - Sept Batio - S	Stage 1 exposure 0 0 422 513 1,1464 0 66 666 166 14 4 122 0 0 30 30 30 40 41 36 50 50 50 50 50 50 50 50 50 50 50 50 50	Stape 2 exposure 0 0 0 9.56 1 1 4 4 0 0 4 4 4 0	Stage 3 exposure 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario 11/12/2024	Stock of provision for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provious for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure 0 423 1,005 65 65 16 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 2 exposure 0 0 442 1 1 1 1 4 4 4 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	31/12/2025 Stock of provision of provision of stage 1 exposure	Stock of provision	Stock of Provision for Stage 3 exposure	Сочетара Вай Stape 3 стрем 40.00 40.00 40.00 28.54 29.5
FRANCE	Control bands Central bands Companies	2: 102,332 102,332 Stage 1 exposure 42: 42: 42: 42: 43: 44: 44: 44: 44: 44: 44: 44: 44: 44	\$200 2 \$2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of protocks o	Stock of products of the product of	Stock of provisions of provisions of exposure	Coverage Bation Stage 3 exposure Stage 3	Stage 1 exposure 0 0 422 513 1,1464 0 66 666 166 14 4 122 0 0 30 30 30 40 41 36 50 50 50 50 50 50 50 50 50 50 50 50 50	Stape 2 exposure 0 0 0 9.56 1 1 4 4 0 0 4 4 4 0	Stage 3 exposure 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario Stock of provisions for Stock of provisions for Stock of provisions for Stock of One Stock of One Stock of One	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 47.00% 47	Stage 1 exposure 0 423 1,005 65 65 16 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 2 exposure 0 0 442 1 1 1 1 4 4 4 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	31/12/2015 Stock of provisions to construct the construction of construction o		Stock of	Сочетара Вай Stape 3 стрем 40.00 40.00 40.00 28.54 29.5
FRANCE	Control bands Other root collision assets IRB TOTAL Centrol bands Centrol povernments Centrol povernments Testablese Composition of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Country of an end specialise processor. Of Which: Specialised Lending Retail - Country of an end specialised processor. Of Which: Specialised Lending Retail - Country of Lending Lend	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 Stage	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	Coverage Batton 52,73% Coverage Batton 40,00% 8,33% 20,33% 20,33% 20,33% 21,00% 31,50% 21,00% 31,50% 41,92% Coverage Batton Step 8	Stage 1 exposure 0 422 513 1146 6.666 666 12 12 12 12 13 14 15 16 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for Steps 2 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision for steep 1		Stage 1 exposure 0 2 452 551 1 660 660 660 660 660 660 660 660 660	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	Coverage Ball Stage 3 exposure 40.00 140.01
FRANCE	Control banks Centrol banks Red al - Centrol banks Centrol banks Centrol banks	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52,73% Coverage Ratio - 510ps 3 - 40ps 10 - 41,000 h 137% 510ps 3 - 40ps 10 - 40,000 h 137% 51,000 h 137% 5	Stage	\$1000 2 caposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for Steps 2 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision for steep 1	46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 46.00% 6.31% 46.00% 6.31% 46.37% 46.3	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	Coverage Rat Stage 3 exposure
FRANCE	Control blands Read - Control blands Contro	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52.73% Coverage Ratio Stage 3 exposure 40.00% 43.21% 53.24% 54.00% 55.67%	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for Steps 2 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	Stock of provision for steep 1		Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	41.9 Coverage Ret Steps 3 exposure 40.0 1. 40.0 28.9 24.1 29.1 29.1 20.1 2
FRANCE	Central banks Central banks Central banks Central banks Central banks Central povernments Institutions Comparises of White: Secretary or secr	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52,73% Coverage Ratio - Stage 3 - Granus - Gran	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for steep 1	46.31% Coverage Ratio-Stage 3 40,00% 63,00% 63,10% 72,77% 72,77% 72,77% 11,77%	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	41.9 Coverage Ra Stage 3 Exposure 40.0 1. 40.1 28.1 29.1 30.7 7. 7. 7. 30.7 36.7 Coverage Ra Subge 3 Subge 3 Subge 3 Subge 4 Subge 4 Subge 4 Subge 4 Subge 4 Subge 4 Subge 5 Subge 6 Subge 6 Subge 6 Subge 6 Subge 6 Subge 6 Subge 7 Subge 6 Subge 7 Subge 6 Subge 7 Subg
	Central banks Central banks Central banks Central banks Central banks Central povernments Institutions Comparises of White: Secretary or secr	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52,73% Coverage Ratio - Stage 3 expenses - Stage 3	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for steep 1	6.31% 6.31%	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	41.9 Coverage Ret Steps 3 exposure 40.0 1. 40.0 28.9 24.1 29.1 29.1 20.1 20.2 2
FRANCE UNITED KINGDOM	Control bands Reads Control bands Reads R	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52.73% Coverage Ratio - 52.92% Good - 52.92% GOODS - 52.92%	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for stage 3	46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 46.30% 46	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	44.9 44.9 44.9 44.9 44.9 44.9 44.9 44.9
	Central banks Central banks Central banks Central banks Central banks Central povenments Institutions Comparison of Which Specialised Lending Retail - Secured on real entire property of Which Specialised Lending Retail - Central and entire property of Which Specialised Lending Retail - Central Specialised Lending Difference of Michigan Specialised Lending Comparison of Which Specialised Lending Retail - Secorate on seal entire property Retail - Secorate on seal entire property of Which Specialised Lending Retail - Challed Retail - Retail - Challed	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52,73% Coverage Ratio - Sage 3 exposure - Sage	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for stage 3	46.31% 46.31% Coverage Ratio-Stage 3 40.00% 40.00% 40.00% 40.10%	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	4.571 Coverage Rail Ave. Shop 3 Sep 3 Se
	Control banks Centrol banks Control banks Read C	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52.73% Coverage Ratio - 52.92% Good - 52.92% GOODS - 52.92%	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for stage 3	46.31% 46.31% 46.31% 46.31% 46.31% 46.31% 46.30% 46	Stage 1 exposure 0 0 00 100 11 100 100 100 100 100 100	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	4.592 Coverage Rail Service S
	Central banks Central banks Central banks Central banks Central banks Central povenments Institutions Comparison of Which Specialised Lending Retail - Secured on real entire property of Which Specialised Lending Retail - Central and entire property of Which Specialised Lending Retail - Central Specialised Lending Difference of Michigan Specialised Lending Comparison of Which Specialised Lending Retail - Secorate on seal entire property Retail - Secorate on seal entire property of Which Specialised Lending Retail - Challed Retail - Retail - Challed	2: 102,332 102	Stage 2 exposure Stage 2 exposure Stage 2 expo	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stope 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 of provisions for Stage 3 of provision for Stage 3 of Stag	Stock of provisions of stock of provisions of stock of st	52,73% Coverage Ratio - Sage 3 exposure - Sage	Stage 1 Stag	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0		Stock of provisions for deposits of the provision of the	Stock of provision for stage 3	46.31% 46.31% Coverage Ratio-Stage 3 40.00% 40.00% 40.00% 40.10%	Stage 1 exposure 0 0 02 1 1.05 1.05 1.05 1.05 1.05 1.05 1.05 1.	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31/12/2025 Stock of provides for Stage 12 C C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 3 (4) provisions for Stage 3 (4) provision for Stage 3 (4) provisi	Stock of provisions of the control o	Coverage Rati Stape 3 exposure 40.00 8.30,342.22 7.65 7.65 9.30,30 9.30,30 15.14.45 51.30

MMMIII BAC											Be	lfius Banqu	e SA									
					31/12/2023							Baseline Scenari 31/12/2024	۰						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 1	0			0 0	-		0	0		0			9				0 0	0	-
	Institutions Corporates	13	7 1	0 !			0 0	24.15% 35.72%	137		0		0 0	,	24.15% 32.54%	137		2	Ó	0	0	24.14% 31.57%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	00	0 1	0			0 0	30.72%	91	0	0		0		30.76%	003	9,	Í		0	ó	-
	Retail Retail - Secured on real estate property	3	5 1	6			0 1	42.51% 15.55%	34	6	2		0		39.44% 14.15%	33			2	0	1	30.76% 37.24% 12.99%
LUXEMBOURG	Retail - Secured on real estate property - Of Which; SME Retail - Secured on real estate property - Of Which; non-SME		1 1	0 1			0 0	7.82% 15.92%	12	0	0		0 0		7.72%	17				0 0	0	7.65% 13.66%
	Retail - Qualifying Revolving Retail - Other Retail	2	0 (3			0 0	37.00% 46.03%	20	0	0 2		0 0		37.00% 42.80%	20			2	0 0	0	37.00% 40.66%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	1	2			0 1	44.25% 58.18%	10	1 2	1		0 0	1	41.57% 49.14%	10			2	0 0	1 0	39.68% 44.84%
	Equity Securitisation		0 1	0			0 0	-		0	0		0	(-	((0	0	
	Other non-credit obligation assets IRB TOTAL	81:	2 158	0 B 8			0 0	37.07%	852	109	16		3	5	33.36%	855	98	2!	5	9 3	0 8	32.07%
					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		0 0	0			0 0	-		0	0		0		-					0	0	
	Central governments Institutions	12	1	0			0 0	36.19%	121	0	0		0 0		35.90%	121				0 0	0	35.67%
	Corporates Corporates - Of Which: Specialised Lending	12	6	0			0 0	30.78%	124	3	0		0 0	0	30.88%	122	5			0 0	0	30.98%
	Corporates - Of Which: SME Retail		2	1			0 0	34.32% 63.11%		0	0		0 0	0	34.34% 55.47%	2	1			0 0	0	34.35% 49.13%
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 1	0			0 0	-		0	0		0 0		-					0 0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Other Retail		0 0	0			0 0	-		0	0		0 0		-		0			0 0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 1	0	0		0 0	63.11%	i	1 0	0		0 0	(55.47% 45.92%	2	1		0	0 0	0	49.13% 40.82%
	Equity		0 (0 1			0 0	70.59%	1	0	0		0 0	(60.72%	1			0	0 0	0	53.62%
	Securitisation Other non-credit obligation assets		0 1	0			0 0	-		0	0		0	(-	((0	0	
	IRB TOTAL	24	9 - 3	3) (1		0	37.71%	247	4			1 0		34.19%	246				0 0		32.97%
					31/12/2023							Baseline Scenari 31/12/2024	0						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0 0	0	0		0 0) -		0	0		0 0		-					0 0	0	
	Institutions Corporates	5 47	0 12	7 3			6 30	16.49%	56 459		48		0 6	34	16.52% 71.15%	56 445		5	3	0 7	0 37	16.54% 64.33%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	14	8 7.	3			0 0	10.01%	146		4		0 0		10.01%	144	73		5	0 0	1 0	10.01% 8.29%
	Retail - Retail - Secured on real estate property	1	8	2			0 0	82.84% 7.82%	15	3	1 0		0 0	1	74.64% 7.72%	15			0	0 0	1 0	67.67% 7.64%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		4 1	0			0 0	7.82% 7.82%	-		0		0 0		7.72%	- 1	;		0	0 0	0	7.64% 7.64%
	Retail - Qualifying Revolving Retail - Other Retail		0 1	2			0 0	37.00% 85.64%		0	0		0 0		37.00% 80.24%	7			1	0 0	0	37.00% 75.71%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		3	1			0 1	91.96%		1	1		0 0	1	88.94% 51.86%	3			1	0 0	1 0	85.89% 46.61%
	Equity Securitisation		0 1	0	(1	0 (-		0	0		0	(-					0	0	•
	Other non-credit obligation assets IRB TOTAL	54:	2 130	3			0 5 31	83.18%	531	0 130	0 48		0 6	34	71.20%	520	130	59		0 7	0 38	64.38%
												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)																					

	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0			0 -	0	0		0 0	0	0		0		0 0) 1	0 -
	Central governments	0	891		4 0			1 40.00%	0	887		7 0	6	3	40.00%	0	883	3 11				4 40.00%
	Institutions	20	0		0 0			0 41.33%	20	0	-	0 0	0	0	40.49%	20		0 0)	0 39.74%
	Corporates	5	22		1 0			0 38.12%	4	21		3 0	0	1	38.10%	4	19	9		-)	2 38.09%
	Corporates - Of Which: Specialised Lending	0	0		0 0			0 -	0	0		0 0	0	0	-	0		0 0		-)	0 -
	Corporates - Of Which: SME	0	0		0 0			0 -	0	0	-	0 0	0	0	-	0		0 0		-)	0 -
	Retail	- 4	0		0 0			0 28.53%	4	0	-	0 0	0	0	29.03%	4		0 0		-)	0 28.82%
	Retail - Secured on real estate property	0	0		0 0			0 -	0	0	-	0 0	0	0	-	0		0 0		-)	0 -
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0		0 0			0 -	0	0	-	0 0	0	0	-	0		0 0		-)	0 -
TIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0		0 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		0 0)	0 -
	Retail - Other Retail	4	0		0 0			0 28.53%	4	0		0 0	0	0	29.03%	4		0 0)	0 28.82%
	Retail - Other Retail - Of Which: SME	0	0		0 0			0 32.31%	0	0		0 0	0	0	32.29%	0		0 0)	0 32.30%
	Retail - Other Retail - Of Which: non-SME	4	0		0 0			0 27.55%	4	0		0 0	0	0	28.21%	4		0 0)	0 28.02%
	Equity	0	0		0 0			- 0	0	0		0 0	0	0		0		0 0)	0 -
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0			- 0	0	0		0 0	0	0		0		0 0)	0 -
	IRR TOTAL	29	913	4	4 0	7		2 39.64%	28	908	10	0	6	4	39.51%	28	903	3 15	0			39.45%

					31/12/2023							31/12/2024							31/12/2025			-
					31/11/1023							31/11/1014							31/11/1023			_
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta exp
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0		0	0		0 -
	Central governments	385	0	1	0	0	0	40.00%	384	0	2		0	1	40.00%	383	0		0	0		1
	Institutions	143	0	0	0	0	0	4.99%	143	0	0	0	0	0	4.99%	143	0		0	0	_	0
	Corporates	10	0	0	0	0	0	29.09%	10	0	0	0	0	0	29.09%	10	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	_	0 -
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0	_	0 -
	Retail	5	1	0	0	0	0	62.29%	5	1	0	0	0	0	58.03%	5	1		0	0	_	0
	Retail - Secured on real estate property	1	0	0	0	0	0	7.82%	0	0	0	0	0	0	7.70%	0	0		0	0	_	0
SPAIN	Retall - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	7.82%	0	0	0	0	0	0	7.70%	0	0		0	0		0
SPAIN	Retall - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	7.82%	0	0	0	0	0	0	7.72%	0	0		0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0	_	0 -
	Retail - Other Retail	4	1	0	0	0	0	62.33%	5	1	0	0	0	0	58.12%	5	1		0	0	_	0
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	80.01%	1	0	0	0	0	0	70.72%	1	0		0	0	_	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	47.89%	3	0	0	0	0	0	46.55%	3	0		0	0	_	0
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0	_	0 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0		0 -
	TRRITOTAL	543	- 1	1	0	0	0	43,32%	542	1	2	0	0	1	41.39%	541	1	3	0	0		1

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for pr Stage 1	Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0	0	0	0			0	0	0	0	0	0		0	0		0	0		, -
	Central governments	0	0	0	0				0	0		0	0			0	0		0	0		, -
	Institutions	342	0	0	0			13.33%	342	0		0	0		13.34%	342	0		0	0		13.3
	Corporates	84	0	1	0			13.06%	83	0	1	0	0		13.06%	83	0		0	0		13.0
	Corporates - Of Which: Specialised Lending	84	0	1	0			13.06%	83	0	1	0	0		13.06%	83	0		0	0		13.0
	Corporates - Of Which: SME	0	0	0	0				0	0		0	0			0	0		0	0		, -
	Retail	1	0	0	0			47.40%	1	0		0	0		45.90%	1	0		0	0		44.6
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0		0	0		<i>j</i> -
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0		0			<i>j</i> -
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0		0			<i>i</i> -
	Retail - Qualifying Revolving	0	0	0	0	0	0	37.00%	0	0	0	0	0	0	37.00%	0	0		0			37.00
	Retail - Other Retail	1	0	0	0	0	0	47.40%	1	0	0	0	0	0	45.90%	1	0		0	0		44.6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	48.50%	0	0	0	0	0	0	47.86%	0	0		0	0		47.19
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	40.73%	0	0	0	0	0	0	37.76%	0	0		0	0		36.29
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0		0	0		, -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0		0	0		
	TRR TOTAL	426	- 0	1	- 0	- 0	- 0	14,03%	426	0	1			- 0	13.62%	425	- 0	1 7	- 0	- 0		13.489

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	-		-	0	0		0		0	1	0	0	0		0	0	-
	Central governments	0		0	0			-	0	0		0			-	0	0	0		0	0	-
	Institutions	73	- 4	0	0			19.22%	73	4		0			19.12%	73	4	0		0	0	19.03% 23.49% 13.06%
	Corporates	282	90	2	0			22.66%	280	91		3 0			23.15%	277	93	5		2	1	23.49%
	Corporates - Of Which: Specialised Lending	0	47	1	0		1	13.06%	0	47		1 0		. 0	13.06%	0	46	2			0	13.06%
	Corporates - Of Which: SME	2	0	0	0			7.89%	2	0		0		0	7.79%	2	0			0		7.70%
	Retail	3	0	0	0			44.20%	3	0		0		0	36.80%	3	0	0		0	0	32.98%
	Retail - Secured on real estate property	1		0	0			7.82%		0		0			7.73%	1	0	0		0	0	7.65%
GERMANY	Retail - Secured on real estate property - Of Which: SME	0		0	0			-	0	0		0			-	0	0	0		0	0	-
GERMANT	Retail - Secured on real estate property - Of Which; non-SME	1		0	0			7.82%		0		0			7.73%	1	0	0		0	0	7.65%
	Retail - Qualifying Revolving	0		0	0			37.00%		0		0			37.00%	0	0	0		0	0	37.00%
	Retail - Other Retail	2		0	0			49.83%	2	0		0			43.34%	2	0	0		0	0	39.88%
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	21.18%		0		0	-		21.03%	0	0	0		0	0	20.63%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0		0	52.30%	2	0		0	-		46.52%	2	0	0		0	0	43.51%
	Equity	0	0	0	0	-)		0	0		0		0	-	0	0	0		0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0)	-	0	0		0		0	-	0	0	0		0	0	-
	IRB TOTAL	358	94	2	0			22.82%	356	95	3	0		1	23.23%	353	97	5	0	2	1	23.54%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



					31/12/2023							Adverse Scenario	,						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min FIR %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	14,79. 17,03	0 0 2 2,363	0 0	0 0	0 0	0 12	- 42.61% 22.88%	0 14,782 17,936	0 2,348 1,467	53	0 7	0	0 22	- 41.39% 22.38%	0 14,851 18,011	0 2,257 1,332	7	0	6	0 0	0 - 11 40.98% 2 21.81%
	Institutions Corporates	17,03 28,35	6 2,438 5 11,750 6 1,290	8 62 0 1,909	2 12 9 178	2 15 8 485	1,160	22.88% 60.77% 22.34%	17,936 28,882 796	1,467 10,472 1,250	133 2,660	10	18 459	30 1,444	22.38% 54.30% 17.62%	18,011 28,925	1,332 9,846 1,235	3,24	3 13	9 1 8 39	1,677	2 21.81% 7 51.72% 1 16.83%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	79 10,00	5 3,075	5 1,096	8 1	1 53 4 149	13 703	64.04%	9,747	3,062	1,370	76	47 150		60.01%	783 9,552	3,004	1,62	2 6	0 4 6 11	15 21 19 937	7 57.76%
	Retail Retail - Secured on real estate property	44,69 33,47	4 6,049	9 230	0 21	0 161 1 80	20	34.68% 8.64%	42,982 32,621	6,626	1,211 505	80 28	191 93	48	28.80% 9.52%	41,089 31,619	11,525 7,293	84	1 2	9 18 3 9	86 470 88 84	0 26.06% 4 9.94%
Belfius Banque SA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	6,96 26,50	8 2,486 5 3,563	6 83 3 146	2 10 8 11	0 20 1 60	13	8.63% 8.64% 37.00%	6,927 25,694	2,406 4,220	203 302	12 16	20 73	20 29	9.61% 9.47% 37.00%	6,583 25,036	2,605 4,688	34 49	2 1	0 2	10 35 18 46	5 10.00% 9 9.89% 0 37.00%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	11,21	7 2 3 2,982 1 2.281	2 462	2 49	9 81	220	37.00% 47.61% 43.90%	7 10,354 6,398	2 3,598 2,686	706	52	98	301	37.00% 42.60% 37.77%	9,463 5,772	4,230 3,127	96	4 4	6 8	9 38	0 37.00% 7 40.12% 8 34.59%
	Retail - Other Retail - Of Which: non-SME	4,23	2 701	1 100	8 23	3 12	65	59.74% 80.30%	3,956		174	24	16	100	57.34% 80.34%	3,691	1,103		7 2	0 1	7 139	9 56.12% 1 80.71%
	Counts Securitisation Other non-credit obligation assets		0 0	0 0	0 0	0 0			33	0				0		33	0		0	0	0 0	0 -
	IRB TOTAL	104,91	1 25,584	2,692	2 268	672	1,427	53.00%	104,615	24,513	4,058	252	678	1,846	45.48%	102,910	24,960	5,31	7 22	2 60	5 2,222	2 41.78%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
				G3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Character 1	G3		Stock of provisions for	Stock of	Stock of	Coverage Ratio -			O3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -
	(min EUR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central governments	13.54	0 0	0 0	0 0	0 0	0	40.00%	0 13.538	0 1.463	(0	0	0	40.00%	0 13,611	0 1.377		0	0	0 0	0 - 9 40.00%
	Control governments Institutions Corporates	15,39 15,39 25,46	9 1,572	2 25	9 5 4 157	5 7	3	12.10%	16,062 25,188	831	66	5	7	9 1 356	12.81% 55.77%	16,105 24,763	751 6.728	10	3 . n 12	4 25	7 14	4 13.18% 6 53.11%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	41 9,90	1 703	3 2	3 1	1 13 3 148	9 702	40.08% 64.06%	406 9,645	688	1,366	0	10 150	12	28.00% 60.05%	404 9,452	683	5	7 6	0	9 13	3 25.97%
	Retail - Secured on real estate property	44,54 33,43	7 9.003	3 687	7 70	0 161 1 80	237	34.53% 8.63%	42,838 32,583	10,194	1,204	80	191 93	346	28.70% 9.52%	40,950 31,582	11.492	1.79	6 6	9 18	36 467 17 81	7 57.80% 7 25.99% 3 9.93%
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	6,96 26,47	0 2,482	2 81	1 10	0 20	7	8.63% 8.63%	6,919 25,664	2,402	203	12	20	19	9.61% 9.46%	6,575 25,007	2,601 4,680	34	8 1	0 2	10 35	5 10.00% 9 9.89%
	Retail - Qualifying Revolving Retail - Other Retail	11,10	7 2	2 (0 0	0 0	0 217	37.00% 47.51%	7	2	700	0 52	0	0 298	37.00% 42.53%	7	2		0	0	0 (0 37.00%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6,95 4,15	1 2,272	2 352	2 26	6 69	154	43.81% 59.82%	6,369 3,880	2,677 900	529	28	82 16		37.70% 57.48%	9,361 5,743 3,617	3,118 1,091	71	3 2	6 7	2 246	3 40.08% 6 34.54% 7 56.30%
	Equity Securitisation	2		0 0	0 0	0 0	0	81.72%	22	0	1	0	0	1	81.86%	22	0	21	1	0	0 1	1 81.95%
	Other non-credit obligation assets IRB TOTAL	98.93	0 0 7 19,220	0 2,537	0 0 7 238	0 0	1,359	53,59%	97,649	19,308	3,737	229	0 519	1,724	- 46.14%	95,450	20,348	4.89	6 20	2 44	9 2.066	0 - 6 42.20%
					31/12/2023							Adverse Scenario 31/12/2024	•						31/12/2025			
	Central haries Central presentation Central governments Functioning Comprehens Comprehens Grandeling Reall Comprehens Grandeling Grandeling Reall Comprehens Grandeling Reall Comprehens Grandeling Reall Comprehens Grandeling Reall Comprehens Reall	Stage 1 exposure 42 39 92 1 6 6 1 1 1 4 1	4 114 4 1,153 0 0 0 6 1 3 13 5 5 5 1 1 4 0 0 0		31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 40.00% - 8.44% - 38.12% - 28.73% - 8.63% - 8.63% - 8.63% - 9.53.59% - 55.39% - 55.39%	Stage 1 exposure 0 4222 390 1,081 0 6 6 33 115 111 111 0 48	13 5 1 4	Stage 3 exposure (C) (C) (C) (C) (C) (C) (C) (C) (C) (C	Adverse Scenaric 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 1 1 7 7 0 0 0 1 1 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 40.00% 8.41% 38.14% - 28.85% 46.10% 9.72%	Stage 1 exposure 0 422 385 1,612 0 6 61 14 11 11 0 47	0 1 14 5 1 4	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure 0 1 4 4 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Coverage Ratio - Stage 3 exposure 0 - 0 40.00% 1 8.39% 0 - 0 28.89% 0 - 0 10.12% 0 0 - 10.10% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 10.14% 0 0 0 10.14% 0 0 0 10.14% 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 10.14% 0 0 0 0 0 10.14% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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FRANCE	Central lawise Central governments Institutions Corporates Corpora	42 39 92 6 1	0 0 0 0 2 2 0 0 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	exposure 40.00% 8.44% 38.12% 28.73% 8.63% 8.63% 8.63% 53.90% 53.95% 9.52.97%	0 422 330 1,681 0 6 63 15 4	0 0 0 114 982 0 1 1 3 5 1 4	Stage 3 exposure () () () () () () () () () (31/12/2024	Out of	provisions for Stage 3	. 40.00% 8.41% 38.34% - 28.88% 46.10% 9.73% 9.73% 9.72% 37.00% 48.81% 40.91%	0 422 385 1,612 0 6 61 14 3 11	0 0 0 114 444 0 1 1 5 1 1 4 4 4 4 4 4 4 0 0 1 1 1 4 4 4 4 4 4	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of providence for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 40.00% 1 8.39% 9 9 38.37% 0 - 0 - 0 9 38.37% 0 10.12% 0 10.12% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.15% 0 10.14% 0 10.15%
FRANCE	Central Stanks Central Governments Institutions Comparison Compari	42 399 92 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 2 2 0 0 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	40.00% 8.44% 38.12% 28.73% 8.63% 8.63% 8.63% 55.39% 55.39% 56.02% 84.60%	0 0 422 3390 1,081 0 6 6 63 15 4 4 1111 11 11 11 1 1 1 1 1 1 1 1 1	0 0 0 1144 1 13 13 13 14 4 4 0 0 0 0 0 0 0 0	Stage 3 exposure () () () () () () () () () (31/12/2024	Out of	provisions for Stage 3	**************************************	0 0 422 385 5 1,612 0 0 6 61 14 4 3 3 111 0 0 47 13 3 4 4 5 5 0 0 0 0	0 0 0 114 444 0 1 1 5 1 1 4 4 4 4 4 4 4 0 0 1 1 1 4 4 4 4 4 4	Stage 3 exposure	Stock of	Stock of provisions for exposure of the provision of the	Stock of	0 - 40.00% 1 8.39% 9 38.37% 0 - 28.89% 2 40.66% 0 10.12% 0 10.12% 0 10.30% 2 43.88%
FRANCE	Central Stanks Central Governments Institutions Comparison Compari	42 399 92 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 2 2 0 0 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stock of	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 8.44% 38.12% 28.73% 8.63% 8.63% 8.63% 55.39% 55.39% 56.02% 84.60%	0 0 422 3390 1,081 0 6 6 63 15 4 4 1111 11 11 11 1 1 1 1 1 1 1 1 1	0 0 0 1144 1 13 13 13 14 4 4 0 0 0 0 0 0 0 0	Stage 3 exposure () () () () () () () () () (31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Out of	provisions for Stage 3 exposure 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	**************************************	0 0 422 385 5 1,612 0 0 6 61 14 4 3 3 111 0 0 47 13 3 4 4 5 5 0 0 0 0	0 0 0 114 444 0 1 1 5 1 1 4 4 4 4 4 4 4 0 0 1 1 1 4 4 4 4 4 4	Stage 3 exposure	Stock of	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	0 - 40.00% 1 8.39% 9 9 38.37% 0 - 0 - 0 9 38.37% 0 10.12% 0 10.12% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.14% 0 10.15% 0 10.14% 0 10.15%
FRANCE	Central Stanks Central Governments Institutions Comparison Compari	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () (Stock of provisions for Stage I provisions for Stage I or Stage I	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure 40.00% 8.44% 8.14% 9.12% 9.12% 9.15% 9	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 1121 1121 1121 1121 1121 1121 1121	(((((((((((((((((((31/12/2024 Stock of provisions for Stage 1 caposure capos caposure capos caposure ca	Stock of provisions for appears of the provisions for appears of the provision of the provi	provisions for Stage 3 exposure 0 0 1 1 1	40.00% 8.41% 38.24% 	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stock of provisions for Stock of Composition of the Stock of Composition of the Stock of Composition of the Stock of Composition of	exposure 0 0 1 1 1 1 1 1 1 1 1 1 1	exposure 0	cxposure 0 - 1
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FRANCE	Central stanks Central governments Comproses: Of Which: Specialised sending Comproses: Of Which: Specialised sending Comproses: Of Which: Specialised sending Radial Radial Secured on and exhaust purspers) Radial Secured on send exhaust purspers Radial Specialised sending respective Of Which: SRE Radial Special Special Special Special Specialised Sp	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	exposure 40.00% 40.00% 51.10% 52.10% 53.10% 53.10% 53.10% 53.00%	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 114 114 115 114 115 115 115 115 115 115	(((((((((((((((((((31/12/2024 Stock of providions for expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0		0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	copolaure 0 40.00% 1 3.30% 1
FRANCE	Central basis. Certarial povernamenta Certarial consummenta Certarial consummenta Certarial consummenta Certarial consummenta Certarial consummenta Certarial consummenta Retarial consummenta Certarial basis Certarial basis Certarial basis Certarial basis Certarial basis Certarial basis Certarial consummenta Certarial c	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	exposure	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 1144 1592 2 151ags 2 exposure	(((((((((((((((((((31/12/2024 Stock of providions for expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0	### ##################################	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0 0 0 1144 0 0 1144 0 0 1144 0 0 1144 0 0 1144 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	Coverage Ratio
FRANCE	Central basis. Certarda povernamenta Certarda (avernamenta Certarda (avernamenta Certarda (avernamenta Certarda (avernamenta Certarda (avernamenta Certarda (avernamenta Real avernamenta (avernamenta) Certarda basis (avernamenta) Certarda (avernamenta) Certarda basis (avernamenta) Certarda (avernamenta) C	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	exposure - 60.00% -	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 114 114 115 114 115 115 115 115 115 115	(((((((((((((((((((31/12/2024 Stock of providions for expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Stock	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0	0.000000000000000000000000000000000000	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	exposure
FRANCE	Central basis. Compress: Of Which: Special Lending. Real: Second or real estate property. Real: Second or real estate property. Real: Second or real estate property. Real: Compress: Of Which: Special Lending. Compress: Of Which: Special Lending. Compress: Of Which: Special Lending. Real: Compress: Of Which: Special Lending. Real: Compress: Of Which: Special Lending. Real: Real: Compress: Of Which: Special Lending. Real:	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	### ##################################	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 114 114 115 114 115 115 115 115 115 115	(((((((((((((((((((31/12/2024 Stock of providions for expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for State 2.	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0	### ##################################	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	Coverage Ratio 2 9.559% Coverage Ratio 2 9.559% Coverage Ratio 2 9.559% Coverage Ratio 3 1.25% Coverage Ratio 5 1.25% Coverage Ratio 6
FRANCE	Central basis. Certaint deveraments Certaints (assertments) Compared of Whiteh Secretard Leading Corporate (19 Whiteh Secretard Leading Corporate (19 Whiteh Secretard Leading Corporate (19 Whiteh Secretard Leading Real Secretard on real entitle property Real Secretard on real entitle property Real Secretard Leading Receiving Real Secretard on Real Entitle Property Real Secretard Leading Receiving Real Secretard Leading Receiving Real Secretard Leading Receiving Real Secretard Leading Secretary Real Secretary (19 Whiteh Leading Le	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	exposure	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 114 114 115 114 115 115 115 115 115 115	(((((((((((((((((((31/12/2024 Stock of provisions for carponare	Stock of provisions for State 2.	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0	### ##################################	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 6 6 6 6 6	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	Companies Comp
FRANCE UNITED KINGDOM	Central basis. Compress: Of Which: Special Lending. Real: Second or real estate property. Real: Second or real estate property. Real: Second or real estate property. Real: Compress: Of Which: Special Lending. Compress: Of Which: Special Lending. Compress: Of Which: Special Lending. Real: Compress: Of Which: Special Lending. Real: Compress: Of Which: Special Lending. Real: Real: Compress: Of Which: Special Lending. Real:	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5	Caposure 0	Caposare	Stock of provisions for provisions for capeaux e	exposure 0	provisions for Stage 3 exposure	### ##################################	6 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 114 114 115 114 115 115 115 115 115 115	(((((((((((((((((((31/12/2024 Stock of provisions for carponare	Stock of provisions for State 2.	provisions for Stage 3 exposure 0 0 0 0 1 1 1 7 7 0 0 0 1 1 1 0 0 0 0 0	### ##################################	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 5 6 6 6 6	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	Coverage Ratio 2 9.559% Coverage Ratio 2 9.559% Coverage Ratio 2 9.559% Coverage Ratio 3 1.25% Coverage Ratio 5 1.25% Coverage Ratio 6
FRANCE UNITED KINGDOM	Central basis. Carporates Carporates Carporates Of Whitch Secretard Lending Carporates Of Whitch Secretard Lending Carporates Of Whitch Secretard Lending Read Secretard or real catalog respective Secretard Lending Read Secretard or real catalog respective Secretard Lending Read Secretard or real catalog respective Secretard Lending Read Code Read Lending Secretary Read Secretard Lending Secretary Read Code Read Office Secretary	exposure 42 42 52 52 52 6 1 1 1 1 1 1 5 1 5 5 5 5 5		Stage 3 Stage 4 Sta	Stock of provisions for provisions for capeaux e	exposure 0		exposure	Capesure Capesure	1	((((((((((31/12/2024 Stock of provisions for carponare	Stock of provisions for State 2.	Provisions for Stage 3 440-1011 1 1 1 1 1 1 1 1 1	### ##################################	0 0 3 3 5 3 5 5 5 5 6 5 6 5 6 5 6 5 6 6 6 6	Company Comp	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	exposure composure c	Exposure C	Companies Comp

AUTHORITY									202	3 LU W	nue st	.1 633 16	St. Cit	uit Hist	, TIVD							
											Be	elfius Bangue	SA									
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					31/12/2023							31/12/2024							31/12/2025			
	(min EUR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	"	1	0	0	1	1	0 -				0 0		1	01-		1	0	0	1		-
	Central governments		1	0	0	0	Ó	0 -				0 0		0	0 -	ì	i i	0	0	1	Ö	-
	Institutions	13		0	1	0 1)	0 25.00%	13/			1 (0 1	0 25.69%	135		0	2	1		26.1
	Corporates	60	18	0	9	5	1	4 41.61%	680	93	2	26		4 10	0 38.98%	670) 9	91 3	8 .		15	26.1
	Corporates - Of Which: Specialised Lending) (0	0	0 0)	0 -			i -	0 0		0 0	0 -)	0	0)	0	-
	Corporates - Of Which: SME	q		7	1	1	1	1 46,24%	80	8		3		n .	1 46.83%	85	1	7	5		2	47.05
	Retail	3		7	2	0 0)	1 42.13%		8		2 (0	1 37.37%	30)	9	3)	1	47.05 ¹ 34.09 ¹ 12.55 ¹
	Retail - Secured on real estate property	1		3	0	0 0)	0 15.18%	13	3		0 0		0 0	0 13.45%	13	3	4	0)		12.55
LUNGMOUDE	Retail - Secured on real estate property - Of Which: SME			1	0	0	1	0 8.63%		1		0 0		0	0 9,73%			1	0	1		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	1	3	2	0	0)	0 15.61%	12	3		0 (0	0 13.98%	12	2	3	0)		12.98
	Retail - Qualifying Revolving) (0	0	0 0)	0 37.00%				0 0		0 0	0 37.00%)	0	0)		12.98 37.00 38.27 37.47
	Retail - Other Retail	2)	4	1	0)	1 45.91%	19	5		2 (0	1 41.37%	18	3	5	2)	1	38.27
	Retail - Other Retail - Of Which: SME	1)	2	1	0		1 44.15%	10	2		2 (0	1 40.34%	9	9	2	2)	1	37.47
	Retail - Other Retail - Of Which: non-SME	1) :	2	0	0 0)	0 57.78%		3		0 0		0 0	0 46.08%	9	9	3	1)		41.04
	Equity) (0	0	0)	0 -		0		0 0		0	0 -)	0	0)	0	-
	Securitisation																					
	Other non-credit obligation assets)	0	0	0)	0 -		0		0 0		0	0 -)	0	0)		-
	IRB TOTAL	775	187	7 1	2 (5 4		5 40.61%	847	101	. 3	10 4		5 11	1 38.30%	836	10	10 4	2 4		16	38.059
					31/12/2023							Adverse Scenario	•						31/12/2025			
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	"		0	0	0		0 -		0		0 0		0	0 -			0	0			-
	Central governments) .	0	0	0 0)	0 -		0	i e	0 0		0 0	0 -	į į)	0	0)	0	-
	Institutions		5 115	5	1	0	2	1 43.36%		113		3 (1	1 40.25%	- 6	5 11	12	4)	2	39.98
	Corporates	11	1	8	0	0)	0 35.72%	118	8		1 (0	0 36.25%	117	7	9	1)	0	39.98
	Corporates - Of Which: Specialised Lending) (0	0	0 0)	0 -		0	i e	0 0		0 0	0 -)	0	0)	0	-
	Corporates - Of Which: SME) (0	0	0)	0 59.23%		0		0 0		0	0 59.54%)	0	0)	0	59.42
	Patali							0 62 20%		1					0 40 74%	1	1	,				40.36

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0	0		0		-	0	0		0 0	0	0		0	0	0	0	0	0	
	Central governments		0	0		0		-	0	0		0 0	0	0	-	0	0		0	0	0	1-
	Institutions	55		0		0		16.49%	55	1		1 0	0	0	16.78%	54			0	0	0	17.00%
	Corporates	458	134	41		11	33	79.82%	437	131	6	55 3	10	42	65.19%	429	127	77	3	9	47	61.45%
	Corporates - Of Which: Specialised Lending	143	76	3		1		11.77%	141	75		8 0	1	1	11.77%	140	74	9	0	1	1	11.77%
	Corporates - Of Which: SME		0	0		0		8.28%	0	0		0 0	0	0	8.29%	0	0	0	0	0	0	8.29%
	Retail	15	- 4	1				1 80.78%	14	4		1 0	0	1	66.13%	14	- 4	1	0	0	1	55.28%
	Retail - Secured on real estate property		2	0		0		8.63%	7	2		0 0	0	0	9.80%		2		0	0	0	10.17%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	-	2	0		0		8.63%	4	2		0 0	0	0	9.80%	3	2		0	0	0	10.17%
METHEREARDS	Retail - Secured on real estate property - Of Which: non-SME	-	0	0		0		8.63%	4	0		0 0	0	0	9.81%	4	0	0	0	0	0	10.18%
	Retail - Qualifying Revolving			0		0		37.00%	0	0		0 0	0	0	37.00%		0	0	0	0	0	37.00%
	Retail - Other Retail		2	1		0		84.69%	7	2		1 0	0	1	75.47%			1	0	0	1	67.83%
	Retail - Other Retail - Of Which: SME		1	1				91.89%	2	1		1 0	0	1	87.16%	2			0	0	1	81.74%
	Retail - Other Retail - Of Which: non-SME	9	1	0				57.63%	5	1		0 0	0		44.39%	5			0	0	0	37.80%
	Equity		0	0				-	0	0		0 0	0		-	0			0	0	0	<u></u>
	Securitisation																					
	Other non-credit obligation assets		0	0				70.110/	0	0		0 0	0		-	0			0	0	0	- 60 650/

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min Eur	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks		0 1	0 0) (0	-	0	0		0		0	-	(0	0	0	. 0	C	i -
	Central governments		0 890	0 9		9	3 2	40.00%	0	885	10	0		4	40.00%		880	15	0	. 6	- 6	5 40.0
	Institutions	1	2	8 () (0	46.89%	12	8		0		. 0	48.70%	12	7	1		. 1		49.4
	Corporates		4 2	2 1) () 1	44.97%	4	19	-	0		2	45.00%	4	17		0	. 0	3	45.00
	Corporates - Of Which: Specialised Lending		0	0 0) (0	-	0	0		0		0			0		0	. 0		, -
	Corporates - Of Which: SME		0	0 0) (0	-	0	0		0		0			0		0	. 0		, -
	Retail		4 (0 0) (0	26.58%	4	0		0		0	26.97%	4	0		0	. 0		26.71
	Retail - Secured on real estate property		0	0 0) (0	-	0	0		0		0			0		0	. 0		, -
ITALY	Retail - Secured on real estate property - Of Which: SME		0 0	0 () (0	-	0	0		0		0			0	0	0	. 0		J -
	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 () (0	-	0	0		0		0	-		0	0	0	. 0	0	<i>i</i> -
	Retail - Qualifying Revolving		0	0 0) (0	-	0	0		0		0			0		0	. 0		, -
	Retail - Other Retail		4 (0 0) (0	26.58%	4	0		0		0	26.97%	4	0		0	. 0		26.719
	Retail - Other Retail - Of Which: SME		0	0 0) (0	32.47%	0	0		0		0	32.44%		0		0	. 0		32.469
	Retail - Other Retail - Of Which: non-SME		4 (0 0) (0	25.24%	4	0		0		0	25.96%	4	0		0	. 0		25.809
	Equity		0	0 0) (0	-	0	0		0		0			0		0	. 0	0	
	Securitisation																					
	Other non-credit obligation assets		0 1	0 0) (0 0	1-	0	0		0		0	-		0	0	0	. 0		4
			0 920					41 1004		011					41 70%		904					41 9000

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks		0	0	0) () -	0	0		0 0	0	0	-	0	0		0	0		j -
	Central governments	384		1	0	-) (40.00%	383	0		2 0	0	1	40.00%	382			0	0		4
	Institutions	28	114	1	0	-) (4.96%	26	114		3 0	1	0	5.02%	24	114		0	1		j
	Corporates	10		0	0	-) (34.30%	10	0		0 0	0	0	34.30%	10			0	0		j
	Corporates - Of Which: Specialised Lending		0	0	0		0	-	0	0		0 0	0	0	- 1	0	0		0	0		J -
	Corporates - Of Which: SME		0	0	0	-) (-	0	0		0 0	0	0		0	0		0	0		J -
	Retail	4	1	0	0	-) (62.19%	4	1		0 0	0	0	55.72%	4	1		0	0		3
	Retail - Secured on real estate property		0	0	0	-) (8.63%	0	0		0 0	0	0	9.96%	0	0		0	0		
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	_	0	8.63%	0	0	-	0 0	0	0	9.97%	0	0		0	0		J.
JE ALIV	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	8.63%	0	0		0 0	0	0	9.86%	0	0		0	0		j
	Retail - Qualifying Revolving		0	0	0	-) (-	0	0		0 0	0	0		0	0		0	0		J -
	Retail - Other Retail	4	1	0	0	-) (62.25%	4	1		0 0	0	0	55.95%	4	1		0	0		
	Retail - Other Retail - Of Which: SME	1		0	0	-) (79.91%	1	1		0 0	0	0	66.75%	1	1		0	0		
	Retail - Other Retail - Of Which: non-SME	3		0	0	-) (47.84%	3	0		0 0	0	0	45.60%	3	0		0	0		
	Equity		0	0	0	-) (-	0	0		0 0	0	0		0	0		0	0		J -
	Securitisation																					
	Other non-credit obligation assets			0	0) () -	0	0	-	0 0		0		0			0	0		J -
	IRB TOTAL	427	115	3	1) 1	23,97%	424	115		6 1	1	1	21,72%	420	115	9	1	1		2

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks	0	0	0	0				0	0		0	0	0		0	0		0	0	C	<i>j</i> -
	Central governments	0		0	0				0	0		0	0	0		0	0		0		0	<i>)</i> -
	Institutions	217	122	2	0			13.34%	265	74	-	0	1	1	15.14%	247	90		0	1		1 17.5
	Corporates	83		1	0			15.40%	82	0		3 0	0	0	15.40%	81	0		0		0	15.4
	Corporates - Of Which: Specialised Lending	83		1	0			15.40%	82	0		3 0	0	0	15.40%	81	0		0		0	15.4
	Corporates - Of Which: SME	0		0	0				0	0		0	0	0		0	0		0		0	<i>)</i> -
	Retail	1	0	0	0		0	47.38%	1	0		0	0	0	45.13%	1	0		0	0		42.9
	Retail - Secured on real estate property	0	0	0	0		0	-	0	0		0	0	0		0	0		0	0		1-
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	-	0	0		0	0	0		0	0		0	0		1-
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0	-	0	0		0	0	0		0	0		0	0		1-
	Retail - Qualifying Revolving	0	0	0	0		0	37.00%	0	0		0	0	0	37.00%	0	0		0	0	r	37.0
	Retail - Other Retail	1	0	0	0		0	47.38%	1	0		0	0	0	45.13%	1	0		0	0	r	42.96
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	48.50%	0	0		0	0	0	47.49%	0	0		0	0	r	46.22
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	40.69%	0	0		0	0	0	36.78%	0	0		0	0		35.00
	Equity	0	0	0	0		0		0	0		0	0	0		0	0		0	0		<i>i</i> -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0				0	0		0	0	0		0	0		0	0		4-
	IRR TOTAL	301	122	4	0		1	14.16%	347	74	6				15,35%	329	90		0	- 1	,	16.87

												Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			-		0		0 0) (0	i -	0	0	0		0	0) -
	Central governments	0	0	0	0			-		0		0 0		0	÷	0	0	0		0	0) -
	Institutions	71	5	1	0	-)	21.20%	70	5	- 2	2 (0	0	22.11%	69	5	3		0	1	22.62%
	Corporates	265	106	3	0		3	29.12%	264	103	7	7 (2	2 2	31.05%	263	101	10		2	3	31.80%
	Corporates - Of Which: Specialised Lending	0	47	1	0		1	15.40%		46	- 2	2 0) 1	. 0	15.40%	0	45	3		1	0	15.40%
	Corporates - Of Which: SME	2	0	0	0			8.67%		1		0		0	10.03%	1	1	0		0	0	10.39%
	Retail	3	0	0	0)	43.16%		0		0 0) (0	32.86%	3	0	0		0	0	28.81%
	Retail - Secured on real estate property	1	0	0	0)	8.63%	1	0		0	0	0	9.79%	1	0	0		0	0	10.17%
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0)	-		0		0	0	0	-	0	0	0		0	0) -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	-)	8.63%	1	0		0 0	0	0	9.79%	1	0	0		0	0	10.17%
	Retail - Qualifying Revolving	0	0	0	0	-)	37.00%		0		0 0	0	0	37.00%	0	0	0		0	0	37.00%
	Retail - Other Retail	2	0	0	0	-)	49.28%		0		0 0	0	0	40.27%	2	0	0		0	0	36.10%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-)	20.01%		0		0 0	0	0	19.52%	0	0	0		0	0	19.18%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	-)	52.10%	1	0		0 0	0	0	44.32%	1	0	0		0	0	40.56%
	Equity	0	0	0	0)	-		0		0 0) (0	-	0	0	0		0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0)			0		0 0) (0	1 -	0	0	0		0	0) -
	IRB TOTAL	339	111	3	1			27.18%	337	108	9	9	2	. 3	29.30%	335	106	13	0	2	4	29.82%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

EUROPEAN BANKRING AUTHORITY			2023	EU-wi		ess Tes		dit risk	STA			
							Actual 31/12/2022					
		Exposure Non-defaulted	e values Defaulted	Risk exposi	ure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	(min EUR, %) Central banks Central overnments	27.024 29			0	27.024	0	9			,	0
	Central covernments or local authorities Public sector entities Multitatoral neuronneer Banks	834 440		212 126	0	814 440	0			1 0		1 10
	International Organisations	109 31		0	0	65 0	0					0
	Institutions Consorates of which: SME	455 8.623 3.943	66	6,738 3,111	80 62	6.472 3.045	1.621 895	103	3	65	4	6 .
Belfius Banque SA	Retail of which: SME	764 762	- 6	437 435	8	53S 534	229 228				1	1 6
	Secured by mortoages on immovable property of which: SME	385 254		149 85	0	302 181	83 73			0 0		0
	Items associated with particularly high risk Covered bonds	673 0		1,010	0	426 0	247 0 0			30		0
	Claims on institutions and corocrates with a ST credit assessment Collective investments undertakinos (CTU) Finally	0 2,345	-	6 8,638	0	0 0 171	0					0
	Securitisation Other exposures	3,391		1,904	0	1.955	1		1			0
	Standardised Total	45,105	72	19,234	89	38,218	2,182	123	62	103	5	B 4
							Actual 31/12/2022	je.				
	(min EUR, %	Exposure Non-defaulted	Defaulted	Risk exposi	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments	6 29		0	0	6 11	0					0
	Regional governments or local authorities Public sector entities	16 0		0	0	15 0	0			1 0		0
	Multilateral Development Banks International Organisations Institutions	0		0	0	0	0			0 0		0
	Corporates of which: SMF	6.495		5.675 3.020	80 63	5.051	1.408	99	31			7 3
BELGIUM	Retail	757 754	6	433 431	8 8	531 530	225 224	17		9	1	1 6
	Secured by mortgages on immovable property of which: SME	253 236	0	85 78	0	177 165	71			0 0		0
	Items associated with particularly high risk Covered bonds	599 0		898 0	0	359 0	239 0			30		0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 2.345		0 4 8,638	0	0 0 171	0			0 0		0
	Equity Securitisation Other exposures	3,054		1,839	0	1/1	1		1			0
	Standardised Total	13,553	72	17,573	88	8,005	1,950	113	58	90	4	9 42
							Actual 31/12/2022					
	(min FII) %	Exposure Non-defaulted	Defaulted	Risk exposi	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments	0	6	0	0	0	0			0 0		0
	Regional governments or local authorities Public sector entities	0 168	- 6	0	0	0 168	0			1 0		0
	Multilateral Development Banks International Organisations Tartifulface	0 0 367	- 5	0	0	0	0			1 0		0
	Institutions Corporates of which: SME	367 159 27		153 21	0	102 15	57 11			1		3 9
FRANCE	Retail of which: SME	0		0	0	0	0			1 0		0
	Secured by mortgages on immovable property of which: SME	5		2	0	4 3	1			1 0		0
	Items associated with particularly high risk Covered bonds	0	- 6	0	0	0	0			1 0		0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0		0	0	0	0					0
	Securitisation Other exposures	0			0	0	0					0
	Standardised Total	700	0	163	0	275	58			3	1	97
							Actual					
							31/12/2022					

	Collective investments undertakings (CIU))	0				0 0		0 0	0.00%
	Equity)	0				0 0) (0 0	0.00%
	Securitisation											
	Other exposures)	0				0 0	1	0 0	0.00%
	Standardised Total	700		163	3 0	275	58		3 0	3	3	97.09%
							Actual					
							31/12/202	2*				
		Exposur	e values	Risk expo	sure amounts							
						1			Stock of	Stock of	Stock of	Coverage Ratio -
						Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Stage 3
		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR, %)								exposure	exposure	exposure	
	Central banks)	0 0				0 0	1 (0 0	0.00%
	Central governments)	0 0				0 0) (0 0	0.00%
	Regional governments or local authorities				0				0 0) (0 0	0.00%
	Public sector entities				0 0				0 0	0	0 0	0.00%
	Multilateral Development Banks				0 0				0 0	0	0 0	0.00%
	International Organisations				0 0				0 0	0	0 0	0.00%
	Institutions	56)	1 0				0 0	0	0 0	0.00%
	Corporates	530		28	1 0	24	23		0 0		5 0	0.00%
	of which: SME)	0				0 0	1	0 0	0.00%
	Retail)	0				0 0	1	0 0	0.00%
UNITED KINGDOM	of which: SME)	0				0 0	1	0 0	0.00%
	Secured by mortgages on immovable property)	0				0 0	1	0 0	0.00%
	of which: SME)	0	(0 0	1	0 0	0.00%
	Items associated with particularly high risk				0				0 0	1	0 0	0.00%
	Covered bonds)	0				0 0) (0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		-)	0			_	0 0) (0 0	0.00%
	Collective investments undertakings (CIU))	0			_	0 0	1	0 0	0.00%
	Equity)	0				0 0	1 1	0 0	0.00%
	Securitisation											
	Other exposures				0 0				0 0		0 0	0.00%
	Standardised Total	595		283	21 0	26	23		0 0		51 0	0.00%

EBA BANKING

2023 EU-wide Stress Test: Credit risk STA

BANGNS						ess Te fius Banque	SΔ					
					De	nus panque	Actual 31/12/2023)*				
		(min EUR. %)	Exposure values on-defaulted Defau	Risk exp		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	(min EUR, %)	0	0	0 0	0	0		0	0	0	0
	Central governments Regional governments or local authorities		0	0	0 0	0	0	0	0	0	0	
	Public sector entities Multilateral Development Banks		0	0	0 0	0	0	0	0	0	0	
	International Organisations Institutions		0	0	0 0	0	0	0	0	0	0	
	Corporates of which: SME		85 6	0	83 0 4 0	64 5	20	0	1 0	2	0	
LUXEMBOURG	Retail of which: SME		3	0	1 0	1	2	0	0	0	0	10
	Secured by mortgages on immovable property of which: SME		83	0	41 0 0 0	82	- 1	0	0	0	0	
	Items associated with particularly high risk Covered bonds		53	0	0 0	45 0	8	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0 0	0	0		0	0	0	
	Equity Securitisation		0	0	0 0	0	0		0		0	
	Other exposures Standardised Total		0 224	0 2	0 0	0 193	0 31	0	0 1	3	0	2
							Actual 31/12/2023	2*				
			Exposure values	Risk ex	osure amounts	Stane 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage
		(min EUR, %)	on-defaulted Defau	ited Non-default	ed Defaulted	Stage 1 exposure	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks	(min EUK, %)	0	0	0 0	0	0		0		0	
	Central governments Regional governments or local authorities		0	0	0 0	0	0	0	0	0	0	
	Public sector entities Multilateral Development Banks		0 36	0	0 0	0 36	0	0	0	0	0	
	International Organisations Institutions		0	0	0 0	0	0	0	0	0	0	
	Corporates of which: SME		906 0	0	0 0	854 0	52 0	6	0	0	6	- 1
UNITED STATES	Retail of which: SME		0	0	0 0	0	0	0	0	0	0	
	Secured by mortgages on immovable property of which: SME		0	0	0 0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds		0	0	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 (CIII)		0	0	0 0	0						
	Collective investments undertakings (CIU) Equity Securitisation		0	0	0 0	0	0	0	0	0	0	_
	Collective invastments undersakings (CEU) Envilv Securitisation Other ensource Standardized Total		0 0 0 7 949	0	0 0 0	0 0 7 896	0 0 52 Actual		0	0	0	
	Colocitive investments understating (CIII) Study Study Other accounts Standardinal Total	No	0 0 0 0 7 7 949 Exposure values conductabled Defail	Risk ex	osure amounts	7 895 Stage 1 exposure	Actual 31/12/202:	2*	0 0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	101
	Collective investments understring (CRI) Solve S	(min EUR, %)	Exposure values	Risk ex	osure amounts		Actual		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage i Stage exposu
	Coloris home Coloris		Exposure values	Risk ex	osure amounts ed Defaulted		Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Collective investments understring (CRI) Solve S		Exposure values	Risk ex	osure amounts ed Defaulted		Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Control banks		Exposure values	Risk ex	osure amounts ed Defaulted		Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Control horizon Control State Cont		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 1 1 1	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stages
NETUEDI ANNO	Control horizon Control State Cont		Exposure values	Risk ex	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions of a exposure	Coverage Stag expos
NETHERLANDS	Control horizon Control State Cont		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 1 1 14	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Steck of previous for Stages a exposure 0	Coverage Stages
NETHERLANDS	Control horizon Contro		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ex	Defaulted Defaulted O	Stage 1 exposure 0 0 0 0 0 1 1 14	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions of stage o	Coverage Stage expos
NETHERLANDS	Confective investments understraps (CRI) Secretarism One concern Resident hand Confect hand Conf		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 1 1 14	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stages expos
NETHERLANDS	Control hands Control conversation Conversati		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 1 1 14	Actual 31/12/202:	2*	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure of the stage	Cover age Stage expos
NETHERLANDS	Confective investments understraps (CRI) Secretarism One concern Resident hand Confect hand Conf		Exposure values on-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Risk ea. Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 2 2 2 2 1 2 1 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202: Stage 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of protection of the start of protection of the start of protection of the start of the st	Coverages Stage expos
NETHERLANDS	Control banks Co		Exposure values on defaulted Defau 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk ea. Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 2 2 2 2 1 2 1 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Stage 2 explaine 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of providing for a separate of the separ	Coverage Stages
NETHERLANDS	Control banks Co		Express saless on defaulted Octor O	Risk exp	October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 2 2 2 2 1 2 1 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202: Stage 2 expisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providing for stock of a stock of providing for stock of the	Coverage Stages
NETHERLANDS	Control banks Co	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Сочетада
NETHERLANDS	Control to measure of melantings (CRI) Secretarians One concerns Resolventians One concerns Resolventians You're Resolventians You're Resolventians You're Resolventians You're Resolventians You're Resolventians You're Resolventians Resolven	(min EUR, %)	Express saless on defaulted Octor O	Risk exp	October amounts October amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 2 2 2 2 1 2 1 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of providing to the providing to t	Coverage Cov
NETHERLANDS	Control hands Social States Control hands Control States Control hands Control States Contr	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage Stageger
NETHERLANDS	Control banks Control converses to the dischool field Martinese Tourisment Martine	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage expos
NETHERLANDS	Control teachers and control (CD) Secretarial Control Secretarial Cont	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage expos
NETHERLANDS	Control banks Control converses to the dischool field Martinese Tourisment Martine	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage expos
	Control banks Control convernents Control banks Control convernents Control banks Control bank	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Cover ago
NETHERLANDS	Control banks Control converses to the dischool field Martinese Tourisment Martine	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage stages aspect
	Control banks Socialisation Washington Control Washington Wa	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage suppose
	Control to consenses to microstrops (CDI) Secretarism Other accounts Secretarism Other accounts Secretarism Secre	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage exposure of the coverage of the cover
	Control banks Contro	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage Stages
	Control to consenses to microstrops (CDI) Secretarism Other accounts Secretarism Other accounts Secretarism Secre	(min EUR, %)	Exposure values Exposure values Exposure values Exposure values Exposure values Exposure values	Risk exp	October amounts October Amounts October Octo	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/202	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	101

2023 EU-wide Stress Test: Credit risk STA Belflus Banque SA

					- DC	ilius balique	Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0.0
	Central governments	0		0	0	0	0		0	0	0	0.0
	Regional governments or local authorities	50		10	0	30	0		0	0		1 100.00
	Public sector entities	0		0	0	0	0		0	0	0	0.00
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00
	International Organisations	0		0	0	0	0		0	0	0	0.00
	Institutions	0		0	0	0	0		0	0	0	0.00
	Corporates	205		103	0	205	0		0	0	0	0 99.97
	of which: SME	0		0	0	0	0		0	0	0	0.00
	Retail	0		0	0	0	0		0	0	0	0.00
SPAIN	of which: SME	0	0	0	0	0	0		0	0	0	0.00
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00
	of which: SME	0		0	0	0	0		0	0	0	0.00
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00
	Covered bonds	0	0	0	0	0	0		0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00
	Collective investments undertakings (CIU)	0	- 0	0	0	0	0	-	0	0		0.00
	Equity	0	- 0	0	0	0	0	-	0	0		0.00
	Securitisation											
	Other exposures	0	0	0	0	0	0		0	0	0	0.00
	Standardised Total	255	0	113	0	235	0	1	0	0		1 100.009

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min BUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks				0	0				0		0.00%
	Central governments				0							0.00%
	Regional governments or local authorities	338			0	338	0			0	0	0.00%
	Public sector entities	0			0	0	0			0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0		0	0	0	0.00%
	Corporates	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
CANADA	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0			0	0	0		0	0	0	0.00%
	of which: SME	0			0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0			0	0	0		0	0	0	0.00%
	Covered bonds	0			0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	0			0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0			0	0	0		0	0	0	0.00%
	Standardised Total	338		0	0	338		0	0	0		0.00%

							31/12/202	2*				
		Exposur	e values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	27		0	0	27	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	25		1	0	0	0		0	0	0	0.00%
	Corporates	6		6	0	1	5		0	0	0	0.00%
	of which: SME	1		1	0	0			0	0	0	0.00%
	Retail	1		1	0	1	0		0	0	0	0.00%
GERMANY	of which: SME	1		1	0	1	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0			0	0	0		0	0		0.00%
	Covered bonds	0			0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity			0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	259		0	0	259	0		0	0	0	0.00%
	Standardised Total	319	0	7	0	289	5	0	0	0		0.00%

^{*} State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Belflus Banque SA

The column The											_		Baseline Scenario								_		
## MINISTRATE OF THE PROPERTY																							
Part 1972		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Part 1972			27.024 11	4 0 1 0	0	0	0	0	0.00% 40.00%	27,024 11	0	0	0	0	0	40.00%	27.024 11		0 0		0	0	0 0.00%
Part Decision Part Par		Regional governments or local authorities Public sector entities	810 438	0 1 8 0	4	1 0	0	2	52,24%	807 436	1 0	7	1 0	0	3	46.82%	804 434	1	1 10		0	5	
BRIGATION 25 - 1		Multilateral Development Banks International Organisations	65	5 0	0	0	0	0	40.00%	65 0	0	0	0	0	0	40.00%	65		0 0		0	0	0 40,00%
PRICE STATE OF THE		Institutions	6 520	3 0	0	0	0	0	62,64%	3 6.410	1.453	0	0	0	0	62.32%	6 220	1.436	0 0		0	0	0 61.81%
Fig. 10 Fig.		of which: SME	3.093	3 794	132	9	20	46	35.16%	3.036	795	188	10	18	61	32,20%	2,991	783	3 245	10	18	75	
Marie	Belfius Banque SA	of which: SME			27	2	4	15	54.56%			38	2	4	18	48.56%		214	4 48		4	22	2 45.22%
Fig. 10 Fig. 12 Fig.		of which: SME			4	Ô	1	0	3.30%	205	40	8	0	1	0	3.26%			9 13		1	0	0 3.25%
Mind		Crevered honds	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	903	(0 0		0	0	
Mind		Collective investments undertakings (CIU)	0	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0 0.00%
Part		Securitisation	1/1		0					1/1			0	0						,			
Final Part		Other exposures Standardised Total	38,290	1,964	269	27	61	97	42.49% 35.96%	38,153	1,949	421	27	57	137	32.47%	1,954 38,030	1,922	572	26	56	177	7 30.88%
Part						31/12/2023							Baseline Scenario							31/12/2025			
FARCE NAME AND ASSESSMENT OF THE PROPERTY OF T			Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
BEGINA Second Se		Control banks	exposure 6	exposure 0	exposure 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0.00%	exposure 6	exposure 0	exposure 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0.00%			exposure 0			Stage 3 exposure	0.00%
FIGURE Management		Central governments Regional governments or local authorities	11 15	1 0 5 0	0	0	0	0	40.00% 40.00%	11 15	0	0	0	0	0	40.00% 40.00%	11 15		0 0		0	0	0 40.00% 0 40.00%
FRACE Second Sec		Public sector entities Multilateral Development Banks	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	0	0.00%
FRANCE FRANCE		International Organisations	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	,	0 0		0	0	
FRANCE FRANCE		Corporates	5.094	4 1,269	192	19	30	64	33,48%	4.993	1.267	295	19	28	93	31,46%	4.904	1.257	2 398	15	29	122	2 30.51%
FRANCE FRANCE	BELGIUM	Retail	526	5 220	27	2	4	15	54.67%	520	216	38	2	4	18	48.70%	514	212	2 48		4	22	2 45.35%
FRINCE March Marc	DEEGIO!	Secured by mortoages on immovable property	205	5 43	5	0	1	0	6.91%	202	42	9	0	1	18	6.29%	199	41	1 13		1	1	1 5.82%
FRANCE Second Column Co		Items associated with particularly high risk	193 354	3 39 4 228	4 16	1	17	2	15.24%	190 347	38 222	30	1	1 16	5	15.24%	187 339	216	8 12 6 44		15	7	7 15.24%
Property of the part		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0		0	0	0	0	0	0	0.00%	0		0 0		0	0	0 0.00%
Property of the part of the		Equity	0 171	0 0	0	0	0	0	0.00% 40.35%	0 171	0	0	0	0	0	0.00% 41.12%	0 170	(0 0		0	0	0 0.00% 0 41.68%
FANCE Super language and super		Securitisation Other exposures	1,682	2 1	0	0	0	0	54.41%	1,682	1	0	0	0	0	54.37%	1,682	1	1 0		0	0	
FRANCE Section Section																							
FRANCE FRANCE			Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure		Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure					Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
FRANCE France		Contral banks Contral governments	Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure		Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure	0.00%				Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
FRANCE France		Central banks Central oovernments Resional oovernments or local authorities Public sector emitties	Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 40.00%	Stage 1 exposure		Stage 3 exposure 0 0	Stock of		Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 40.00%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00%
UNITED KINDOM Security Control Statistics Co		Central banks Central coverements Recional coverements Recional coverements White sector entities Multilateral Development Banks International Oranisations	Stage 1 exposure 0 0 0 168				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00%	Stage 1 exposure 0 0 0 168 0 0		Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00%
### Control Strict Control Con		Central Seales Contral cover minents Recional cover minents Recional cover minents Recional cover minents Recional cover minents Recipitates	Stage 1 exposure 0 0 0 168 0 0 1 1				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 2 2 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 3 3	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 22.51% 64.98%	Stage 1 exposure 0 0 0 0 1688 0 0 0		Stage 3 exposure 0 0 0 0 0 0 7	Stock of		Steck of provisions for Stage 3 exposure 0 0 0 0 0 4	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 22.57% 53.01%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00% 0 40.00% 0 0.00%
## Registration for the first in the first i	en wee	Central basis Control conversation of local softwister Residual documents or local softwister Residual documents or local softwister Residual Conference basis International Oresidation Institution Compress Compress Resid	Stage 1 exposure 0 0 0 0 1688 0 0 11 101 155				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 3 3	0.09% 0.00% 40.09% 40.09% 0.09% 22.51% 64.98% 18.42%	Stage 1 exposure 0 0 0 0 1688 0 1 988		Stage 3 exposure 0 0 0 0 0 0 0 0 0 7 1 1	Stock of		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 4 4 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 22.57% 53.01% 18.43% 34.55%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00% 0 40.00% 0 0.00%
Confidence Con	FRANCE	Control basis Control conversable And Control conversable And Control conversable And Control control And Control	Stage 1 exposure 0 0 0 0 1588 0 0 1 1011 155 0 0 0 4				Stock of provisions for Stage 2 exposure 0 0 0 0 0 2 1 1 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 40.09% 40.09% 0.09% 0.09% 54.98% 18.42% 34.44% 34.44% 22.25%	Stage 1 exposure 0 0 0 0 0 1588 0 0 11 988 155 0 0 4		Stage 3 exposure 0 0 0 0 0 7 1 1 0 0 0	Stock of		Stock of provisions for Stage 3 exposure 0 0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 53.01% 18.43% 34.55% 21.03%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00% 0 40.00% 0 0.00%
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Second	FRANCE	Control basis Control communication Excitor of	Stage 1 exposure 0 0 0 1 188 0 1 100 155 0 0 4 3 0 0 0 0				Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 40.09% 40.09% 0.09% 22.51% 64.39% 34.44% 22.25% 20.31% 0.09%	Stage 1 exposure 0 0 0 1588 0 0 0 1 1 988 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 22.57% 18.43% 34.55% 21.03% 19.12% 0.00%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 22.60% 0 18.45% 0 34.62% 0 20.02% 0 18.21% 0 0.00%
11/11/2023 11/	FRANCE	Control shorts Control soverenments Public secretar situation of the source of the s	Stage 1 exposure 0 0 0 0 0 10 1588 0 0 11 10 10 10 0 0 0 0 0 0 0 0 0 0 0				Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 40.09% 40.09% 0.09% 22.51% 64.39% 34.44% 22.25% 20.31% 0.09%	Stage 1 exposure 0 0 0 0 0 0 1588 0 0 0 1 1 9 9 8 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of		Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 18.43% 18.43% 21.03% 21.03% 0.00% 0.00%	0 0 0	C		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 22.60% 0 18.45% 0 34.62% 0 20.02% 0 18.21% 0 0.00%
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UNITED KINGDOM ### 1	FRANCE	Control basis Control overwresses Control overwresses Parket Parket everwresses Parket Parket everwresses Parket Parket everwresses Parket Par	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 9 (cm.) 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%, 0.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. 4 (prince) 1 (prince)	provisions for Stage 3	0.00% 0.00%
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Secured by an orbit season on monomable in somethie	FRANCE	Control source-community of trait softwarfers Public sector certificate P	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 9 (cm.) 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000, 0.00000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.0000, 0.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. 4 (prince) 1 (prince)	provisions for Stage 3	1.00% 1.00%
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		Control basis Control accomments Control accomments Particle sector accomment Particle sector Particle secto	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 years 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. deprined 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	provisions for Stage 3	1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.100% 1.
		Control overwrender Control overwrender Padie seator entitles Control overwrender Padie seator entitles Control overwrender Padie seator entitles Control overwrender Padie seator entitles Control on entitles Padie seator entitles Padie seato	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 years 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1925. \$1000. \$1	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1,000. \$1,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. deprined 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	provisions for Stage 3	1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.100% 1.
Other concerns 1 0 0 0 0 0 40,00% 1 0 0 0 40,00% 1 0 0 0 40,00% 1 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 40,00% 1 0 0 0 0 0 40,00% 1 0 0 0 0 0 40,00% 1 0 0 0 0 0 40,00% 1 0 0 0 0 0 0 40,00% 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Control source manages or source and source	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 years 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1000. \$1	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6.0000, 6.00000, 6.0000, 6.0000, 6.0000, 6.0000, 6.0000, 6.0000, 6.0000, 6.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. deprined 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	provisions for Stage 3	1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.100% 1.
(a) (4) 11 91 21 91 (b) (4) (1) 11 21 91 (c) (73) (b) (d) (1) 11 11 11 11 11 11 11 11 11 11 11 11 1		Control announcement of treat softwarface Padie sector centeres Pa	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 years 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 expressive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 100%. \$ 500%	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$6.00%. 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. deprined 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	provisions for Stage 3	1.00m. 1.
		Control announcement of treat softwarface Padie sector centeres Pa	0 0 0 1686 0 168	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Block of	provisions for Stage 2 4 years 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 expressive 0	6.00% 6.00%	0 0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of a provision for Stock of a provision for Stock of a provision for a stock of a provision for a stock of a provision for a pro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$1,000. \$0.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for exposure	provision for Stage 3. deprined 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	provisions for Stage 3	1.00m. 1.

AUTHORITY											Bel	fius Banque	SA									
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0		0	0	
	Central governments Regional governments or local authorities	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0	-	0	0	0.00% 0.00% 0.00% 0.00% 0.00%
	Public sector entities Multilateral Development Banks	0	0 0	0 0	0 0	0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%		0 0	0		0	0	0.00%
	International Organisations Institutions	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0		0	0	0.00%
	Corporates of which: SMF	77	6	6 2	2 0	0 0	0	16.85% 16.55%	75	7	3	0	0	1	16.86% 16.53%	74	1 6	5			1	0.00% 16.83% 16.52%
LUXEMBOURG	Retail of which: SMF	- 1	2	2 0			0	48.66% 47.56%	- 1	1	0	0	0	0	43.85% 41.04%		1	0	-	0	0	41 41%
EUNEMBOUNG	Secured by mortoages on immovable property of which: SNE	81	i				0	40,00%	79	i	2	0	0	1	40,00%	78		3			1	38.66% 40.00% 40.00%
	Tems associated with earticularly high risk Covered bonds	45	2	7			0	15.24% 0.00%	45	7	2	0	0	0	15,24%	44	2	2		0	0	15.24%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	· ·	0 0	0		0	0	0.00% 0.00% 0.00%
	Collective investments undertakinos (CIU) Eouitv	0	0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0	-	0	0	0.00%
	Securitisation Other exposures		0	0 0			0	0.00% 24.02%		0	0	0	0	0	0.00% 24.06%	197	0	0			0	0.00% 24.17%
	Standardised Total	204	16	5] 3	1 1	1	1	24.02%	200	17	7	1	1		24.06%	197	16	10	1	1	3	24.17%
												Baseline Scenario										
			_	1	31/12/2023							31/12/2024					_		31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)			1	exposure	exposure	exposure	0.00%		0		exposure	exposure	exposure				0	exposure	exposure	exposure	
	Central governments	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	Ì	0 0	0	è	0	0	0.00% 0.00% 0.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks		0	0 0		0	0	0.00% 0.00% 40.00%				0	0	0	0.00%		0	0			0	0.00% 40.00% 0.00% 0.00% 69.53%
	International Organisations	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	,	0	0		0	0	0.00%
	Corporates of which SME	853	52	2 7	0	0	6	0.00% 84.87% 0.00%	852	51	9	0	0	7	0.00% 75.50% 0.00%	851	51	10		0	7	69.53%
LINITED CTATEC	or which: SHE Retail of which: SHE	0	0 0	0 0	0 0	0	0	31.50%	0	0	0	0	0	0	31.50%		0 0	0		0	0	0.00% 31.50% 31.50%
UNITED STATES	Secured by mortgages on immovable property	0	0 0	0 0	0 0	0 0	0	31.50% 0.00%	0	0	0	0	0	0	31.50%		0 0	0	-	0	0	31.50% 0.00%
	of which: SME Items associated with particularly high risk	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0	-	0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	0		0	0	0.00%
	Collective investments undertakings (CIU) Equity	0	0 0	0 0	0 0	0 0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%		0 0	0		0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Securitisation Other exposures	7		0 0	0		0	40.00%	7	0	0	0	0	0	40.00%	,	7 0	0			0	40.00% 69.43%
	i i											Baseline Scenario										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control Notice (nin ESR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00%
	Central Sanks Central conversionals Central conversionals Rabic sector metica Rabic sector metica Rabic sector metica International Oronications International Oronications Conversional Conversional	Stage 1 exposure 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.21% 34.31%	Stage 1 exposure 0 0 0 0 1 144	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 3	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.10%	Stage 1 exposure	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 5 5	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01%
NETUEDI ANDO	Control anotes Control convermental Residuel overmental or local software Residuel overmental or local software Residuel overmental trainic Control overmental trainic Control overmental overmental trainic Control overmental overme	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 0.096 0.096 0.096 0.096 0.095 24.216 24.216 44.316 44.836	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 1 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 24.10% 24.50% 28.32% 45.21%		00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0 0 0 14 14	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 34.32% 45.35% 45.35%
netherlands	Course describe Authorities A	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.21% 24.31% 28.29% 44.83% 44.83% 40.00%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 2 2 2 0 0 0 1	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 1 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24,10% 24,15% 45,21% 45,21% 45,21%		00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0 1 14 3 0 0 0 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 34.32% 45.35% 45.35%
NETHERLANDS	Control assists Control assistment of sold althorities Politic sold medium of sold althorities Politic sold medium of sold althorities Authorities Development Banks Farther of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorit	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 24.21% 34.31% 44.83% 40.09% 40.09%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 2 0 0 1 1 0 1 1 1	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24,10% 24,50% 45,21% 45,21% 40,00%		00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 1 14 3 0 0 2 1 1 1 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 34.32% 45.35% 45.35%
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NETHERLANDS	Control assists Control assistment of sold althorities Politic sold medium of sold althorities Politic sold medium of sold althorities Authorities Development Banks Farther of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorities of the sold althorities Farther of the sold althorit	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 24.21% 34.31% 44.83% 44.83% 40.09% 15.24% 0.09%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure of the provision	0.00% 0.00% 0.00% 0.00% 0.00% 24.10% 24.15% 45.21% 45.21% 45.21% 40.00%		00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provisions o	Stock of provisions for Stage 3 capations for Stage 3 capations for Stage 3 capations for 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 34.32% 45.35% 45.35% 40.00%
NETHERLANDS	Control banks Stational comments of local substitution Palls except entities Palls except extended Palls except extended Formation or extended Formation o	0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Singe 3 exposure of the control of t	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.21% 28.29% 44.83% 44.83% 40.00% 15.24% 0.00% 0.00%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of	Stock of provisions for Stock of provisions for Stage 2	Stock of provisions for Stapes of St	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.10% 28.32% 45.21% 45.21% 40.00% 40.00% 0.00% 0.00%	141 141 141 141 111 122 163	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 144 143 2 0 0 0 0 0 0 1 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 24.22% 45.35% 45.35% 40.00% 15.25% 0.00% 0.00%
NETHERLANDS	Control banks Stational comments of local substitution Palls except entities Palls except extended Palls except extended Formation or extended Formation o	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 Stock of provisions for Stope 1 St	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.21% 28.29% 44.33% 44.33% 40.00% 0.00% 0.00%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sitage 3 exposure	31/12/2024 Stock of	Stock of provisions for Stock of provisions for Stage 2	Stock of provisions for Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.10% 24.10% 45.21% 45.21% 40.00% 40.00% 0.00%	141 141 141 141 111 122 163	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 144 143 2 0 0 0 0 0 0 1 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for stage 2 explosure	Stock of provisions for Stock of provisions for Stage 3 exposure 0.0	0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 24.22% 45.33% 40.00% 15.23% 0.00%
NETHERLANDS	Control banks Stational comments of local substitution Palls except entities Palls except extended Palls except extended Formation or extended Formation o	0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of prospect of the prosp	Stock of provision for Stage 3	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.21% 28.29% 44.83% 44.83% 40.00% 15.24% 0.00% 0.00%	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of	Stack of provisions for Stage 2 expression	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.10% 28.32% 45.21% 45.21% 40.00% 40.00% 0.00% 0.00%	141 141 141 141 111 122 163	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 144 143 2 0 0 0 0 0 0 1 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of providing for providing to providing to the prov	Stock of provisions for Stock of provisions for Stock of act provision for Stock of Control of the Stock of Control of Co	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 24.01% 24.22% 45.35% 45.35% 40.00% 0.00% 0.00%
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NETHERLANDS	Common annotation of the all architectures Public except construction of the all architectures Public except continues Public except continues Solutional Constructions S	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions for Stock of provisions for Stope 1 or Sto	provision for Stage 2	Stock of president for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	Stock of provisions for Chape & Chape	Stock of provisions for Stage 3 expensive Control of Co	0.00% 0.00%	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for comparison f	Stack of providents for Stage 2 exposure of the providents for Stage 2 exposure of the provident for Stage 2 exposure of the provident for Stage 2 exposure of Stage 2 exposure of Stage 2 exposure of the provident for Stage	Stock of provisions for garage or stope a stop	0.00% 0.00%
NETHERLANDS	Coming Analos Sectional Commentation in local authorities Public sector entities Public sector ent	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0,00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control another Control anothe	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0,00% 0,00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Coming Analos Analos of Committee of the Analos of Committee of Commi	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0,00% 0,00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Comment bandes Assistant of severe memoritary in trail architecture Public sector metilione Public sector metilione Public sector metilione Public sector metilione Formation of the sector methlione Formation of the sect	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0070 0.0070	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
	Control solution Sectional conversaments of local authorities Palife section entitles Palife section entitles Palife section entitles Factorisation of the section of	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0075, 0.0076	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	1.00% 1.00%
NETHERLANDS ITALY	Comment bandes Antiques of the comment of the comm	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0050 0.0050	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	1.00% 1.00%
	Common bandos Astronomica commonstrator in tradi antiheritetta Padric construentente in tradi antiheritetta Padric construententente in tradi antiheritetta Padric construententententententententententententente	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.005	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.007% 0.	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
	Coming leads Figure 1 and 1 a	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0050 0.0050	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000000000000000000000000000000000000	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	1.00% 1.00%
	Common bandos Astronomica commonstrator in tradi antiheritetta Padric construentente in tradi antiheritetta Padric construententente in tradi antiheritetta Padric construententententententententententententente	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.005	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.00000 0.000000000000000000000	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
	Control solotic Sectional convenients of local authorities Palice sector entities Palice sector ent	0 0 0 0 0 0 0 0 1 1499 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for provisions for Stage 1 exposure	provision for Stage 2	provision for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.005. 0.0076.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11/12/2024 Stock of provisions for Stage 1 expression of Stage 1 expression of Old Control of Stage 1 expression of Old Control of Control of Old Control of Contr	provisions for Sage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.007h	C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (C.C.) (C.	providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	1.00% 1.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0
	Central governments		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.
	Regional governments or local authorities	30	0	1				95.28%	30	0	1		0	1	91.26%	30	0	1	0			87.7
	Public sector entities		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.0
	Multilateral Development Banks		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.0
	International Organisations		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.0
	Institutions		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.0
	Corporates	205	0	0				39.16%	205	0	0	0	0	0	39.74%	204	0	1	0			40.2
	of which: SNE		0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.0
	Retail		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
SPAIN	of which: SME		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Secured by mortgages on immovable property		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	of which: SME		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Items associated with particularly high risk		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Covered bonds		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Claims on institutions and corporates with a ST credit assessment		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Collective investments undertakings (CIU)		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Equity		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Securitisation																					
	Other exposures		0	0				0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.0
	Standardised Total	239	0	1			1	86.83%	235	0	1	0		1 1	77.61%	234	0	,	0		1	71.5

	1											Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0			0		0.00%	0	0		0	0		0.00%				_			0.00%
	Central governments		0			0		0.00%							0.00%		-					0.00%
	Regional governments or local authorities	336	5 0	1		0	1	40,00%	335			1			40,00%	333	-					2 40.00%
	Public sector entities		0			0		0.00%							0.00%		-					0.00%
	Multilateral Development Banks		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	International Organisations		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Institutions		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Corporates		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	of which: SME		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Retail		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
CANADA	of which: SME		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Secured by mortgages on immovable property		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	of which: SME		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Items associated with particularly high risk		0	0		0		0.00%	0	0		0	0		0.00%		- 1			0		0.00%
	Covered bonds		0 0	0		0	0	0.00%	0	0		0	0		0.00%					0	,	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0	0.00%	0	0		0	0		0.00%					0	,	0.00%
	Collective investments undertakings (CIU)		0 0	0		0	0	0.00%	0	0		0	0		0.00%					0	,	0.00%
	Equity		0 0	0		0	0	0.00%	0	0		0	0		0.00%					0	,	0.00%
	Securitisation																					
	Other exposures		0	0		0	0	40.00%	0	0	0	0	0		40.00%					0	- /	0 40.00%
	Standardised Total	337	7 0	1	1	0	1	40.00%	335	0	3	1		1	40.00%	334		4	1	0		2 40.00%

												Baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0) (0.00%	(0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
	Central governments		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	Regional governments or local authorities	27	0	_				40.00%	27	0		0 0	0 0	40.00%	27	0	0	0	0	- 0	0 40.00%
	Public sector entities		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	Multilateral Development Banks		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	International Organisations		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	Institutions		0	_				38.51%		0		0 0	0 0	37.17%	0	0	0	0	0	- 0	0 36.18%
	Corporates		. 5	_				0 40.98%		5		0 0	0 0	40.70%	1	4	0	0	0	- 0	0 40.61%
	of which: SME		1	_				56.96%		1		0 0	0 0	56.32%	0	1	0	0	0	- 0	0 55.74%
	Retail		. 0	_				32.04%		0		0 0	0 0	32.04%	1	0	0	0	0	- 0	0 32.04%
GERMANY	of which: SME		. 0	_				32.04%		0		0 0	0 0	32.04%	1	0	0	0	0	- 0	0 32.04%
	Secured by mortgages on immovable property		0	_				40.00%		0		0 0	0 0	40.00%	0	0	0	0	0	- 0	0 40.00%
	of which: SME		0					0.00%		0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Items associated with particularly high risk							0.00%				0 0	0 0	0.00%		0	0				0.00%
	Covered bonds							0.00%				0 0	0 0	0.00%		0	0				0.00%
	Claims on institutions and corporates with a ST credit assessment		0					0.00%		0		0 0	0 0	0.00%		0	0	0	0		0.00%
	Collective investments undertakings (CIU)		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	J 0.00%
	Equity		0	_				0.00%		0		0 0	0 0	0.00%	0	0	0	0	0	- 0	0.00%
	Securitisation																				
	Other exposures	259	0	_				40.00%	259	0		0 0	0 0	40.00%	259	0	0	0	0	- 0	J 40.00%
	Standardised Total	288	5					38.47%	288	5		0	0 0	38.20%	288	5		0	0		38,22%

^{*} State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Belflus Banque SA

											Adverse Scenario										
					31/12/2023						31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - Stag 3 expo	1 Stage 2 are exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	27.024 11		0 0	0	0	0	0.00% 40.00%	27.024 11	0 0	0 0	0	0	0.00% 40.00%	27,024 11		0 0	0	0		0 0.00
	Resional governments or local authorities Public sector entities Multilateral Development Banks	809 438	1 0	5	2	0	2	49.65% 1.80% 40.00%	805 435	0 9	0	0	4	45.25% 1.72%	801 432	1	1 13	2	0		6 43.60 0 1.74 0 40.00
		65 0	0	0	0	0	0	40.00%	65 0	0 0	0	0	0	40.00% 40.00%	65 0		0 0	0	0		
	Institutions Corporates	6.423	1.544	229	0 52	59	100	35.48% 43.74%	6.249 1.5	0 0	9 45	0 60	177	37.28% 42.87%	6.117	1.510		0 40	0 53	24	0 37.40 2 42.45
	of which: SME Retail	3.036 528		138	22	32 0	56 15	40,95%	2.942 8 518 2	58 219 21 42	22	34 0	89 20	40.51% 47.17%	2.880 509	215	58	19	29 4	12	
Belfius Banque SA	of which: SME Secured by mortgages on immovable property	526 326	225 53	27	3	0	1	54.57% 15.49%	517 2 317	33 41 53 15	3	0	20	47.11% 15.68%	507 308		3 24	3	4	2	1 40.33 5 43.36 5 43.25 4 15.86 1 3.35 1 17.96 0 0.00
	of which: SME Items associated with particularly high risk	203 415	46 239	5 5	2	1 22	3	3.33% 17.98%	198	96 10 90 41	0	1 21	7	3.36% 17.99%	193 390	45 222	5 16 2 61	2	1 18	1	1 3.3 1 17.9
	Covered bonds Covered bonds Covered bonds Covered to a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0		0 0	0	0		0 0.0
	Collective investments undertakings (CEU) Equity Securitisation	171	0	0 0	Ö	0	0	0.00% 41.02%	170	0 :	0	0	0	0.00% 0.00% 42.58%	170		0 0	0	0		0 0.0 0 0.0 0 42.9
	Other exposures	1,954 38,168	2,064	1 200	0		0	43.17% 2.20%	1,954 37,954 2,04	1 (0	0	0 211	45.06% 40.15%	1,954 37,785	2,003	1 0	0	0	201	0 46.1 8 39.2
	Standardisco (dei	30,100	2,004				113	220%	17,054	51 51				40.13%	37,703	1,003	,, ,,,		,,,	1	o ₁ 332.
					31/12/2023 Stock of	Stock of	Stock of Course				Adverse Scenario 31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for pr Stage 2 exposure	stage 3 expo		1 Stage 2 ure exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	6 11	0	0 0	0	0		0.00% 40.00%	6 11	0 0	0 0	0	0	0.00% 40.00%	6 11	- 0	0 0	0	0		0 0.0 0 40.0 0 40.0
	Regional governments or local authorities Public sector entities Multilateral Development Banks	15 0	0	0 0	0	0	0	40.00% 0.00%	15 0	0 0	0 0	0	0	40.00%	15 0		0 0	0	0		
	International Organisations	0	0	0 0	0	0	0	0.00%	0	0 0	0 0	0	0	0.00%	0	0	0 0	0	0	1	0 0.0
	Institutions Corporates	1 4,994	1,355	0 207	46	49	86	46.93% 41.72%	1 4.838 1.3		0 41	0 50	155	47.01% 41.84%	4,718	1,325		0 36	0 44	21	0 46.9 4 41.7
BELGIUM	of which: SME Retail of which: SME	2,954 524	222	27	21 3	29 0	15	40.99% 54.68%	2,863 8 514 2	17 42	21	32 0	87 20	40.55% 47.25%	505	217	2 57	19	26 4	11 2	8 40.3 5 43.4 5 43.3
BELGIUM	of which: SME Secured by mortgages on immovable property	523 200	48	1 27	3	1	0	54.66% 6.93%	513 2 195	16 42 17 1	0	1	20	47.19% 6.27%	504 190	47	7 17	3	1	2	5 43.3 1 5.8 0 0.9
	Secured by mortoaces on immovable procerty of which: SME Items associated with particularly high risk	187 350	232	1 17	2	1 22	3	1.00% 17.99%	183 338 2	14 9 23 3	2 2	1 20	7	0.97% 17.99%	178 327	43 215	3 15 5 56	1	1 18	1	0 0.9 0 17.9 0 0.0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0	0	8	0	0.00%	0	0 0	0 0	0	0	0.00%	0	0	0 0	0	0		0 0.0
	Equity	171	0	0 0	0	0	0	0.00% 41.02%	170	0 0	0	0	0	0.00% 42.58%	0 170		0 0	0	0		0 0.0 0 0.0 0 42.9
	Securitisation Other exposures	1,682 7,953	1,858	257		73	105	54.46% 0.81%	1,682 7,770 1,83	1 0	0	0 72	0 182	54.41% 39.55%	1,682 7,625	1,800	1 0	0	0	25	0 54.3 0 38.91
				1	31/12/2023						31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stock of erovisions for Stage 3 exposure		1 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments	exposure 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stage 3 expo	0.00%	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks	0 0 0 168	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	stage 3 expo	0.00% 0.00% 40.00%	1 Stage 2 exposure 0 0 0 0 168	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00%	Stage 1 exposure 0 0 0 168	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.0 0 0.0 0 40.0
	Control lovers Control coverments Recional coverments Recional coverments Recional coverments Recional coverments Militaria Development Banks International Coversions Militaria Coversions Recional Coversions Militaria Coversions Recional Coversions	0 0 0 168 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for prostate 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rovisions for Stage 3 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 0.00%	1 Stage 2 exposure 0 0 0 0 1558 0 0 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 40.00% 0.00% 28.38%	Stage 1 exposure 0 0 0 168 0 168	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0	0 0 0 0	Stock of provisions for Stage 3 exposure	0 0. 0 0. 0 40. 0 40. 0 0.
	Central series Control decomments Entirely decomments or local authorities Entirely decomments or local authorities Entirely decomment takens International Operations International Operations Entirely decomment takens	0 0 0 0 168 0 1 10 1 10 1 10	Stage 2 exposure 0 0 0 0 0 0 0 0 1 11	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure 0 0 0 0 0 2 2 2	rovisions for Stage Stag	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 60.83%	1 Stage 2 exposure 0 0 0 0 158 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 11 1	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2 2 2	Steck of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 40.00% 0.00% 28.38% 56.44%	Stage 1 exposure 0 0 0 1688 0 11	Stage 2 exposure	Stage 3	provisions for Stage 1 exposure	0 0 0 0	Stock of provisions for provisions for stage 3 stage 3 exposure	0 0. 0 0. 0 40. 0 40. 0 0.
FRANCE	Central desired Canada des remembers, a local softwarfele Public relation mellion Public relation mellion Public relation mellion Public relation mellion Entervaluation Entervaluation Competence of which 1997 Central relation Of the Public relation Of	0 0 0 0 168 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rovisions for Stage 3	0.00% 0.00% 40.00% 40.00% 40.00% 0.00% 0.00% 26.83% 68.37% 30.43% 35.11%	1 Stage 2 exposure 0 0 0 0 1568 0 0 0 1 1 1 977 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 0.00% 0.00% 28.38% 56.44% 30.48% 3: 27%	Stage 1 exposure 0 0 0 0 1588 0 0 1 1 94 14 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	0 0 0 0	Stock of provisions for Stage 3 exposure	0 0 0. 0 0. 0 40. 0 40. 0 0 0. 0 0. 0 0.
FRANCE	Central interest Central conversation (Central conversation (Central conversation) or local authorities Residual conversation (Central Central Centra	0 0 0 1568 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rovisions for Stage 3	0.00% 0.00% 40.00% 40.00% 0.00% 0.00% 26.83% 68.37% 30.43% 35.11% 35.11% 22.05%	1 Stage 2 exposure 0 0 0 0 1559 0 0 159 14 0 0 0 14 0 0 13	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 capes of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0	Stock of Provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 56.44% 30.48% 35.22% 20.60%	Stage 1 exposure 0 0 0 168 0 168 0 14 14 0 0 3 3	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provisions for Stage 3 exposure	0 0 0.0 0 40.0 0 40.0 0 0 0.0 0 0 0.0 0 29.0 6 51.1 1 30.2 0 35.1 0 35.1 0 19.0
FRANCE	Common Indianals Common	168 0 0 1 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	revisions for Stage 3 stage 3 sexposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 00.00% 00.00% 0.00% 0.00% 0.00% 0.00% 0.30.43% 35.11% 35.11% 20.16% 0.00%	1 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 28.38% 56.44% 33.42% 35.22% 18.79% 0.00% 0.00%	Stage 1 exposure 0 0 0 1 158 0 1 1 94 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provision for Stage 3 exposure	0 0 0.0 0 40.0 0 40.0 0 0 0.0 0 0 0.0 0 29.0 6 51.1 1 30.2 0 35.1 0 35.1 0 19.0
FRANCE	Comin of Indiana's Coming of Communication of Communication Public facilities confliction Public facilities confliction Public facilities confliction Facilities and Communication Facilities commun	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of Stage 1 exposure Control of Control	Stock of provisions for Stage 2 exposure of Control of	revisions for Stage 3	0.00% 0.00% 0.00% 00.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.3043% 35.11% 35.11% 0.00% 0.00% 0.00%	1 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 28.38% 56.44% 30.48% 35.22% 0.60% 0.00% 0.00%	Stage 1 exposure 0 0 0 1688 0 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3	provisions for Stage 1	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provision for Stage 3 exposure	0 0 0.0 0 0.0 0 40.0 0 40.0 0 0.0 0 0.0 0 0.29. 6 51.1 1 30.0 35.0 0 35.0 0 19.0 0 0.0 0 0.0
FRANCE	Central desires Canada des communitarios de la solución des Public entre mellen Public contra mellen Public contra mellen Publicania Positionent Basis Entre multicania Contractione Communitario Commun	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 565 111 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of Stock of Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure of the stage	revisions for Stage 3	0.09% 0.09% 40.09% 40.09% 40.09% 0.09% 0.09% 56.37% 30.43% 35.11% 22.05% 0.09% 0.09% 0.09%	1 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 0.00% 0.00% 5.00% 56.44% 35.22% 35.22% 18.79% 0.00% 0.00%	0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	Stage 3	provisions for Stage 1	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provisions for Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Central desires Canada de communitario de local activo litria Public esclurir mellices Public esclurir mellices Public esclurir mellices Public esclurir mellices Esclurir de local de local de local Esclurir de local de local Esclurir de local Communitario Communita	State	0 0 0 0 0 0 0 0 0 565 111 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provident for Stage 1 expolure (applications) and (applicatio	Stock of provisions for provisions for Superior at Sup	revisions for Stage 3	0.00% 0.00% 0.00% 00.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.3043% 35.11% 35.11% 0.00% 0.00% 0.00%	Stage 2 exposure 0 0 0 0 1 0 1 560 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 1 or St	Stock of Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 40.00% 0.00% 28.38% 56.44% 30.48% 35.22% 0.60% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provides for provides	0 00 00 00 00 00 00 00 00 00 00 00 00 0
FRANCE	Central desires Canada de communitario de local activo litria Public esclurir mellices Public esclurir mellices Public esclurir mellices Public esclurir mellices Esclurir de local de local de local Esclurir de local de local Esclurir de local Communitario Communita	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 565 111 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure (control of the control of the con	Stock of provisions for Stage 1. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	Stock of provisions for provisions for expensive statement of the statemen	revisions for Stage 3	0.09% 0.09% 40.09% 40.09% 40.09% 0.09% 0.09% 56.37% 30.43% 35.11% 22.05% 0.09% 0.09% 0.09%	0 0 0 156 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$1963 exposure	Stock of Provisions for 2016 and 2016 a	Stock of Provision	Stock of provisions for Stage 3 expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 0.00% 0.00% 5.00% 56.44% 35.22% 35.22% 18.79% 0.00% 0.00%	0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	0 0 0 0 0 0 0 2 2 2 2 0 0	Stock of provisions for Stage 3 exposure 1	0 0.0 0 40.0 0 440.0 0 40.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 19.4 1 30.5 0 35.0 0 19.7 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0
FRANCE	Coming decomposition of County	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 565 111 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0	Stage 3 carpoints (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	revisions for Stage Stag	0.00% 0.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00% 40.00% 0.00% 0.00% 5.00% 56.44% 35.22% 35.22% 18.79% 0.00% 0.00%	0 0 0 158 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 Q.C. Q.C. Q.C. Q.C. Q.C. Q.C. Q.C. Q.C
FRANCE	Central desires Canada de communitario de local activo litria Public esclurir mellices Public esclurir mellices Public esclurir mellices Public esclurir mellices Esclurir de local de local de local Esclurir de local de local Esclurir de local Communitario Communita	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Coversign Spotson of Spo	0.00% 0.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	providing for Stope 1 depoints	provision for Stage 3	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provident for Steps 1 explosure 1 explosur	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages and stages are stages and stages and stages and stages and stages are stages and stages are stages and stages and stages are stages and stages ar	0 0 0.000 0 10.000 0 40.000 0 40.000 0 0 0.0000 0 0 0.00000 0 0 0.00000 0 0 0.00000 0 0 0.0000 0 0 0.0000 0 0 0.0000 0 0 0.0000 0 0 0.0000 0 0 0.0000 0 0 0.00000 0 0 0.00000 0 0 0.00000 0 0 0.00000 0 0 0.0000000 0 0 0.00000 0 0 0.0000000 0 0 0.00000000
FRANCE	Control descriptions of the Control of the Control of C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September Septembe	0.00% 0.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
FRANCE	Country deveragements or facely authorities Country deveragements or facely authorities Public south extension Public south original facely Public south original facely Residency Re	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special Septiment of the Control of	0.00% 0.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Control descriptions of the Control of the Control of C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special Septiment of the Community of th	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	1.0.00% (1.0.00%) (1.0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Comment institute Comment institute of the Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September 1997 September 199	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
France France United Kingdom	Common indicated Common State C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September 1 September	0.00% 0.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Control descriptions of the Control of the Control of C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September 1 September	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	2.02% (4.00%)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
	Common indicated Common State C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Committee	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 40.00 0 0.00 0
	Common inclusions Common inclusions of total subharities Market consumers to total subharities Market consumers total Market consumers M	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September 1 September	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition for stages a deposition of the stages and position of the stages and the stages are stages and the stages and the stages and the stages are stages are stages and the stages are stages and the stages are sta	2.02% (2.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 350 0 350 0 10,00 0 0.00 0 0
	Control conversations or facility authorities Control conversations or facility authorities Public state entities Public state entities Public state of Control Control Public state of Control Read of Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special September 1 September	6.00% 6.00%	0 0 0 0 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	provident for Stage 1	provisions for Stage 3	provisions for stages a deposition of the stages of the st	2.02% (0.00%)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providents for Stages 1 deposits (9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Coverage Earline State

AUTHORITY											Bel	fius Banque										
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	
	Central governments Regional governments or local authorities	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	-	0	0	0.00% 0.00% 0.00% 0.00% 0.00%
	Public sector entities Multilateral Development Banks	0	0 0	0 0	0 0	0 0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0 0	0		0	0	0.00%
	International Organisations Institutions		0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	-	0	0	0.00%
	Corporates of which: SMF	75	8	8 2	2 0	1 0	0	21.78% 27.35%	72	9	4	0	1 0	1	21.74%	70	8	6		1	1	0.00% 21.68% 27.46%
LUXEMBOURG	Retail of which: SMF	- 1	2	2 0		0	0	48.78% 47.79%	1	1	0	0	0	0	42.54% 39.81%	1	1		-	0	0	
EUXENDOUNG	Secured by mortuages on immovable property of which: SME	80	2	2	i	i	0	40.00%	77	- 1	3	1	0	1	40,00%	75	4	1			2	37.46% 40.00% 40.00%
	Items associated with earticularly high risk Covered bonds	45	2	7		0		17.97% 0.00%	44	7	2	0	0	0	17.97%	44	2	3		0	1	17,97%
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00%	0	0 0	0		0	0	0.00% 0.00% 0.00%
	Collective investments undertakings (CIU) Equity	0	0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	-	0	0	0.00%
	Securitisation Other exposures		0	0 0		0	0	0.00% 26.79%	0	0	0	0	0		0.00%	0	0	0			0	0.00% 26.92%
	Standardised Total	202	18	4	1 1	1	1	26.79%	195	20	9	1	1	2	26.80%	190	1 20	14	1 1	1	4	26.92%
												Adverse Scenario										
			_	1	31/12/2023							31/12/2024					_	_	31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	0.00%	0	0		exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments		0	0 0		0		0.00%	0		0	0	0		0.00% 0.00% 0.00%	0	0				0	0.00% 0.00% 0.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0 0			0	0.00% 0.00% 40.00%	0	0	0	0	0		0.00%	0	0			0	0	0.00% 0.00% 40.00% 0.00% 0.00%
	Muthateral Development Banks International Organisations Institutions	36	0 0	0 0	0 0	0 0	0	0.00%	36	0	0	0	0	0	40.00%	36	0 0	0 0		0	0	0.00%
	Corporates	852	52	2 8	1	1 0	7	0.00% 81.33%	849	51	12	0	0	8	0.00% 68.22%	848	3 50	13		0	9	64.45%
LULINER OF LITTE	of which: SHE Retail of which: SHE	0	0 0	0 0	0 0	0 0	0	0.00% 31.50%	0	0	0	0	0	0	0.00% 31.50%	0	0 0	0 0	-	0	0	0.00% 31.50% 31.50%
UNITED STATES	Secured by mortnages on immovable property	0	0 0	0 0	0 0	0 0	0	31.50%	0	0	0	0	0	0	31.50%	0	0 0	0		0	0	31.50% 0.00%
	of which: SME Items associated with particularly high risk	0	0 0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	-	0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0		0	0	0.00%
	Collective investments undertakings (CIU) Equity	0	0 0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	Securitisation Other exposures	7		0 0				40.00%	7	0		0	0		40.00%	,					0	
	Standardised Total	894	52	2 8	1 1	. 0	7	81.27%	892	51	12	0	0	8	68.16%	891	50	13	0	0	9	40.00% 64.39 %
												Adverse Scenario										
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
				a	Stock of	Stock of	Stock of	Coverage Ratio -	Show 4	G		31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -	50d			Stock of	Stock of	Stock of	Coverage Ratio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3 ernosure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control States (noto EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00%	0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 (0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00%	0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	0.00% 0.00% 0.00% 0.00%
	Control basels Carbol deveraments Carbol deveraments Carbol deveraments Carbol deveraments Carbol deveraments Carbol deverament Carbol dev	Stage 1 exposure 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 (0) 0 (0) 0 (0)	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 2 2	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 31.72%	0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 32.91%
NETUEDI ANDS	Control landes Control convermented Residual	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 2 1 0 0	0.096 0.096 0.096 0.096 0.096 0.096 29.756 45.586 43.626 44.856	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 31,72% 46,60% 43,71% 45,25%	0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41%
NETHERLANDS	Control bands Stational convenients of local anthrotica Patic scarte entities Patic scarte entites Patic scarte entites Patic scarte entities Patic scarte entites Pati	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 46.58% 44.86% 44.86% 44.86%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.60% 43.71% 45.25% 45.25%	0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41%
NETHERLANDS	Control basels Control conversations of said substitution Public sector entities Public sector entities Public sector entities Institution Development Basks Institution Insti	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 45.58% 44.85% 44.85% 40.00%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46,50% 45,25% 45,25% 40,00%	0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 20.75% 46.58% 44.88% 44.88% 40.00% 0.00%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 31.72% 46.60% 43.71% 45.25% 40.00% 17.99% 0.00%	0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41% 45.41% 40.00%
NETHERLANDS	Control basels Control conversations of said substitution Public sector entities Public sector entities Public sector entities Institution Development Basks Institution Insti	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of procisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 45.59% 45.59% 44.89% 44.89% 40.09% 17.79% 0.09%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 45.60% 45.25% 45.25% 45.25% 40.00%	0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure control of the stage 3 of	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0 0 1 1 147 50 50 50 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure Composure Comp	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Steps at Caponers Capone	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.67% 44.85% 44.85% 40.09% 0.09% 0.09% 0.09%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure of the stage	0.00% 0.00% 0.00% 0.00% 0.00% 13.72% 45.25% 45.25% 40.00% 17.99% 0.00% 0.00%	0 0 0 0 0 1 1 133 47 1 1 1 1 1 1 20 0 0 0 0 0 0 0 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for stage 2 capsions for stage 2 capsions for stage 2 capsions for capsions	Stock of provisions for servisions of the servision	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 43.76% 43.76% 45.41% 40.00% 17.99% 0.00% 0.00%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 czposure 6 czp	Stock of	Stock of precisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Steps : 0	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.67% 44.89% 44.89% 40.09% 0.09% 0.09%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of	Stock of provisions for Stage 3 exposure of the stage 3 exposure of the stage 3 o	0.00% 0.00% 0.00% 0.00% 0.00% 11.72% 43.71% 45.25% 45.25% 40.00% 17.99% 0.00%	0 0 0 0 0 1 1 133 47 1 1 1 1 1 1 20 0 0 0 0 0 0 0 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure of control of the stage 2 exposure of control of the stage 2 exposure of control of the stage 2 of control	Stock of provisions for Stage 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 46.50% 43.76% 45.41% 45.41% 40.00%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0 0 1 1 147 50 50 50 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Continue Co	Stock of provisions for provisions for Stope 1 cxpoints for Stope 1 cxpoints for Cx	Stock of provision for Stock of provision for Stock of provision for Stock of Stock	Stock of provisions Stock of provisions Stock of provisions Stock of Stock o	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.67% 44.85% 44.85% 40.09% 0.09% 0.09% 0.09%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of	Stock of provisions for Stope 2 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Start of providers for providers of exposure of the control of the	0.00% 0.00% 0.00% 0.00% 0.00% 13.72% 45.25% 45.25% 40.00% 17.99% 0.00% 0.00%	0 0 0 0 0 1 1 133 47 1 1 1 1 1 1 20 0 0 0 0 0 0 0 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for stage 2 exposure 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 43.76% 43.76% 45.41% 40.00% 17.99% 0.00% 0.00%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0 0 1 1 147 50 50 50 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure of control of the c	Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0	0 0 0 0 0		31/12/2024 Stock of provisions for Stage 1 expenses	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 1 1 133 47 1 1 1 1 1 1 20 0 0 0 0 0 0 0 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 exposure 1	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expouns	31/12/2024 Stock of provisions for Stage 1 expenses	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 133 134 144 141 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control banks Stational Convenients of lead authorities Public scatter willful Public scatter willful Stational Convenients Easts Statistical Convenients Easts Statistical Convenients Stati	0 0 0 0 0 0 1 1 147 50 50 50 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Compared to the compared to	Stock of provisions for provisions for Stope 1 cxpoints for Stope 1 cxpoints for Cx	provisions for Stage 2	Stock of provisions for tage 5 as years of tage 5 a	0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 43.67% 44.85% 44.85% 40.09% 0.09% 0.09% 0.09%	0 0 0 0 0	0 0 0 0 0 0		31/12/2024 Stock of	Stock of provisions for Stope 2 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 13.72% 45.25% 45.25% 40.00% 17.99% 0.00% 0.00%	0 0 0 0 0 1 1 133 47 1 1 1 1 1 1 20 0 0 0 0 0 0 0 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 of Approximation for Stage 2 of Approximation for Stage 2 of Approximation for Stage 2 expension for	Stock of provisions for provisions for citigate in the citigat	0.00% 0.00%
NETHERLANDS	Control basis Sectional Convenience of local antiholitica Patie centre entities Patie centre entities Patie centre entities Institutional Institutiona	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 133 134 144 141 111 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control conversaments or local anthoniciss Control conversaments or local anthoniciss Politic sector antificia Institution of Control In	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 133 134 144 141 111 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control conversaments or local anthoniciss Control conversaments or local anthoniciss Politic sector antificia Institution of Control In	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 133 134 144 141 111 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control banks Antibodic Convenients of lead influentities Public sector certifies Public sector certifies Public sector certifies Public sector certifies Control certifies Contr	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00%	0 0 0 0 0 0 0 133 134 144 141 111 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS	Control houses Assistant deventmenter or local antihorities Palide sector mellities Palide sector mellities Palide sector mellities Palide sector mellities Sector melli	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0575, 0.0576	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 133 134 144 141 111 111 122 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	0.00% 0.00%
NETHERLANDS ITALY	Control banks Sectional Convenience of local antiholitica Public section will fill the control of local antiholitica Public section will fill the control of local antiholitica Control of local control of local antiholitica Control of local control of local antiholitica Control of local control of local antiholitica control of local antiholitica control of local antiholitica (COI) Control banks Control banks Control banks Control banks Control banks Control banks Control control of local antiholitica Control control of local control of local antiholitica Control control control of local antiholitica Control	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0079, 0.0079	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	2.00% 0.00%
	Control banks Antibuted for wear wearant or lead authorities Public sector wetters Public sector wetters Public sector wetters Institution Control banks Control banks Antibuted Control ban	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0557. 0.0575. 0.0076.	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	2.00% 0.00%
	Control banks Sectional Section will be seen to find an inherities Palide sector welling Palide sector welling Palide sector welling Palide sector welling Sectional Section of the	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000, 0.	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.0000 0.0000 0.00000 0.00000 0.000000 0.000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	2.00% (1.00%)
	Control banks Sectional Convenience or local antiholitica Palice scale well-tile Palice scale well-tile Palice scale well-tile Franklinder Convenience or local scale well-tile Franklinder Convenience or local scale Rapid 1000 Rapid 1000	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0557, 0.0558	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.0070, 0.0070	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	2.0200, 1000
	Control bands Contro	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.000, 0.	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.0000 0.0000 0.000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	1.070% 1.0
	Control banks Sectional Convenience or local antiholitica Palice scale well-tile Palice scale well-tile Palice scale well-tile Franklinder Convenience or local scale well-tile Franklinder Convenience or local scale Rapid 1000 Rapid 1000	0 0 0 0 0 0 0 1 147 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stack of provisions for stops 1 exposure 1 e	provisions for Stage 2	Provision for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0557, 0.0558	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock Stock of Control	Stock of provisions for Stage 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	provisions for Stage 3 exposure 100 of 100 o	0.0070, 0.0070	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stope 1 exposure (providen for Stage 2 explosure	provisions for Stage 3 exposure 1	2.0200, 1000

2023 EU-wide Stress Test: Credit risk STA Belfius Banque SA

					31/12/2023							31/12/2024							31/12/2025			
					31,11,1013							31/11/1024							31/11/1013			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0	0			0
	Central governments	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0	0		,	0 0
	Regional governments or local authorities	30	0	1	0	0		93.78%	30	0	1		0	1	88.73%	30	0	1				1 84.
	Public sector entities	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0	0		,	0 0.
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0	0		,	0
	International Organisations	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%		0	0	0		,	0 0.0
	Institutions	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%		0	0	0			0 0.1
	Corporates	205	0	0	0			39.76%	204	0	1	0	0) (41.18%	204	0		0			1 41.5
	of which: SME	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0.0
	Retail	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0.0
SPAIN	of which: SME	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0 0.1
	Secured by mortgages on immovable property	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0 0.0
	of which: SME	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0 0.0
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0.0
	Covered bonds	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0 0.0
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0 0.0
	Equity	0	0	0	0			0.00%	0	0		0	0) (0.00%		0	0	0			0.0
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0			0) (0.00%		0	- 0			4	0 0.0 1 61.5
	Standardised Total	235	- 0	1		- 0	1	80.12%	234		2			1	65,57%	233	0		- 0		A 7	1 61.5

	Í											Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0			0	0.00%	0	0		0	0	0	0.00%	0		0	0	0		0.00%
	Central governments		0					0.00%					0		0.00%							0.00%
	Regional governments or local authorities	336	5 0	2				40,00%	334		- 4	1		1	40.00%	332			1			40.00%
	Public sector entities		0					0.00%							0.00%							0.00%
	Multilateral Development Banks		0	0				0.00%	0	0		0	0		0.00%	0				0	0	0.00%
	International Organisations		0					0.00%	0				0	0	0.00%			0		0	0	0.00%
	Institutions		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Corporates		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	of which: SME		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Retail		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
CANADA	of which: SME		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Secured by mortgages on immovable property		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	of which: SME		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Items associated with particularly high risk		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Covered bonds		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Collective investments undertakings (CIU)		0	0				0.00%	0	0		0	0	0	0.00%	0				0		0.00%
	Equity		0 0					0.00%	0	0			0	0	0.00%	0				0		0.00%
	Securitisation																					
	Other exposures		0 0					40.00%	0	0			0		40.00%	0				0		40.00%
	Standardised Total	336	5 0	2	1	0	1	40.00%	334	0	4	1		1	40.00%	333		6	1	0	2	40.00%

												Adverse Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0) (0.00%	0	0		0 0	0 0	0.00%	0	0	0	0	0		0.00%
	Central governments		0	_				0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Regional governments or local authorities	27	0	_				40.00%	27	0		0	0 0	40.00%	27	0	0	0	0		0 40.00%
	Public sector entities		0	_				0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Multilateral Development Banks		0	_				0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	International Organisations		0	_				0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Institutions		0	_				46.83%	0	0		0	0 0	48.10%	0	0	0	0	0		0 48.62%
	Corporates		. 5	_				50.23%	1	4		0	0 0	50.16%	1	4	0	0	0		0 50.26%
	of which: SME		1	_				59.04%	0	1		0	0 0	58.65%	0	1	0	0	0		0 58.38%
	Retail		. 0	_				36.87%	1	0		0	0 0	36.79%	1	0	0	0	0		0 36.74%
GERMANY	of which: SME		. 0	_				36.87%	1	0		0	0 0	36.79%	1	0	0	0	0		0 36.74%
	Secured by mortgages on immovable property		0	_				40.00%	0	0		0	0 0	40.00%	0	0	0	0	0		0 40.00%
	of which: SME		0					0.00%	0	0		0	0 0	0.00%	0	0	0	0	0		0.00%
	Items associated with particularly high risk							0.00%				0	0 0	0.00%		0	0		0		0.00%
	Covered bonds							0.00%				0	0 0	0.00%		0	0		0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0					0.00%	0	0		0 0	0 0	0.00%		0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0					0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	- 0		J 0.00%
	Equity		0					0.00%	- 0	0		0	0 0	0.00%	0	0	0	0	- 0		0.00%
	Securitisation																				4
	Other exposures	259	0					40.00%	259	0		0	0 0	40.00%	259	0	0	0	- 0		0 40.00%
	Standardised Total	288	5			0		43.30%	288	5	0	0	0 0	45.15%	288	5	1	0	0	0	45,51%

^{*} State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Belflus Banque SA

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)	A-IRB		A-198		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	33		13		16	10	14	10	3		. 0	0	1	40%
	Composites - Of Which: Sparialised Landing	0	0	0	0	0	0	0	0	0	0	0	0		l-
	Corporates - Of Which: SME	28	٥	10	0	- 11	- 6	13	10		- 1	0	0	1	40,40%
	Retail	15		6		6	5			1		. 0	0	1	45,05%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		l-
Belfius Banque SA	Retail - Secured on real estate property - Of Which: SME	0	٥	0	0	0		0			٥	0	0		
Dellius Dalique SA	Retail - Secured on real estate property - Of Which: non-	0		0		0						. 0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	15	0	6	0	6	5	8	5		0	0	0	1	45.05%
	Retail - Other Retail - Of Which: SME	15		6		6	5	7		1		. 0	0	1	45,05%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		l-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	47		20	- 0	22	15	21	15	- 4	- 2	- 0	- 1		41.63%

									Public guara	intees - Actual						
									31/1	2/2022						
			Exposus	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
		(min EUR, %)	A-IRB	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure stege 3
- [Central banks														
-		Central governments														
-		Institutions														
-		Corporates	33		13	0	16	10	14	10	3	1	0	0	1	40%
-		Corporates - Of Which: Specialised Landing														
-		Corporates - Of Which: SME														
-		Retail	15		6	0	6	5	8	5		0	0	0	1	45%
-		Retail - Secured on real estate property														
ı	BELGIUM	Retail - Secured on real estate property - Of Which: SME														
-	DEEGIGIT	Retail - Secured on real estate property - Of Which: non-				0	0	0		0			0	0	0	
-		Retail - Qualifying Revolving														
-		Retail - Other Retail														
-		Retail - Other Retail - Of Which: SME														
-		Retail - Other Retail - Of Which: non-SME														
-		Equity														
ı		Securitisation														
ı		Other non-credit obligation assets														
- 1			2		*		22		31	10	-	-			- 1	470

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0			0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0			0	0	0	0	0		
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Coulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0		4-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0				٥	٥	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
CIVITED ICINODON	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRB TOTAL												0	0	-

EBA RANCORE

							fius Banque	SA.							
									ntees - Actual						
								31/1	2/2022						
		Exposus	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB		FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														4
	Corporates	0	0	0	0	0					0		0		
	Corporates - Of Which: Specialised Lending														_
	Corporates - Of Which: SME										_				
	Retail			0	0	0							0		-
	Retail - Secured on real estate property														4
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME									_	_				
LONE! IDOUNG	Retail - Secured on real estate property - Of Which: non-			0	0	0							0		-
	Retail - Qualifying Revolving														4
	Retail - Other Retail														_
	Retail - Other Retail - Of Which: SME														_
	Retail - Other Retail - Of Which: non-SME														_
	Equity Securitisation														+
	Other non-credit oblination assets														+
	Other non-credit oblination assets IRB TOTAL				_	_	_		_	_		_	_		
	IRBTOTAL														4

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-398	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure scede 3
	Central banks														4
	Central assersments														4
	Institutions														4
	Corporates	0		0		0						0	0		1
	Corporates - Of Which: Specialised Lending														4
	Corposites - Of Which: SME														
	Retail			. 0		0				0	0	. 0	0		1 -
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-			. 0		0				0	0	. 0	0		1 -
	Retail - Qualifying Revolving														
	Betail - Other Betail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Fasily														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL				- 0	- 0									11-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates				0	0				0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0			0	0	0	0	0	0	
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETHERDANDS	Retail - Secured on real estate property - Of Which: non-		0	0	0					0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL				0								0		

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	. 0						0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0	0		0			0	0		
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
TIALI	Retail - Secured on real estate property - Of Which: non-			0	0	0	0		0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														Į l
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL			0								0	0		

EBA RANCORE

VIIIID24						Bel	lfius Banque	SA.							
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0				٥		0		0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0				٥		0		0	
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
31741	Retail - Secured on real estate property - Of Which: non-			0	0	0				٥		0		0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets				_				_						
	TOR TOTAL														1*

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														1
	Central governments														
	Institutions														
	Corporates	0		0		0		0		0	٥	0	0	0	+
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥		0		0		0		٥	٥	0	0	0	+
	Retail - Secured on real estate property														
CANADA	Retail - Secured on real estate property - Of Which: SME														
Guidi	Retail - Secured on real estate property - Of Which: non-	٥		0		0		0		٥	٥	0	0	0	+
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	Equity														
	Securitisation														1
	Other non-credit obligation assets														1
	TOR TOTAL			0	0	0		•	0	0		0	0	0	l-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2006 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0							0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0		0				0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMANT	Retail - Secured on real estate property - Of Which: non-			0	0	0		0				0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0													

MMW														Bel	ius Banque SA														
															ublic guarantees - Base	ne Scenario													
			Stage 1	Sta	os 2	1/12/2023 Stage 3	Standard .	David of	David of			Stage 1		Stage 2	31/12/202	age 3 Bank	e e	ad Bankad			Stage 1		Stage 2	31/1	2/2025 Stage 3	front of	Plant of	Paris of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure guara	ure, of Stage 3	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	verage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	age 3 Stock provision thich Stage expose	for provision	of Stock of provisions for 2 Stage 3 are exposure	Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	age Ratio - tage 3 sposure
	(min BUR, %) Contral banks	6)	amount	am	ount	amount	exposure	exposure	exposure			amount		amount	*	nount expos	те ехрои.	are exposure			amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions Concretes																												
	Corporates - Of Whide Socialised Landon Corporates - Of Whide Staff		9 13	10	*	3 2	-	- 0		40%	21	14		۰			•	•	2 465	- 22	15	·	- 3	3	3	۰		2	44%
	Retail - Secured on real estate property		7 5	- 6	4	1 0		0	- 1	49%	8	6	6	- 4	1	1	0	6	1 47%		6	5	3	2	1		0	1	45%
Belfius Banque S	A Rotal - Secured on real estate process - Of Which: SME Rotal - Secured on real estate process - Of Which: non- Retal - Oualithing Revolving																												
	Retail - Other Retail Setail - Other Setail - Of Which: SMF																												
	Ratal - Other Ratal - Of Which: non-SME Equity																												
	Securitation Other non-credit obligation assets IRR TOTAL		6 18	17	12	, ,			,	48.53%	28	20	14	10					2 46.32%		21	- 11							41 58%
						1/12/2023									ublic guarantees - Base 31/12/202-					1				31/1	2/2025				
			Stage 1 exposure, of	5ta 6X005	ge 2 ure, of	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	werage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		age 3 Stock	of Stock of provision Stage	of Stock of	Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Covera	age Ratio -
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure with guarantee	ure, of Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gu	age 3 Stock sure, of provision frich Stage expose	Stage	12 Stage 3 21 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - Rage 3 sposure
	Central banks Central covernments		amount	****	cont	amount						amount		amount		rount					amount		amount		amount				
	Institutions Corporates		9 13	10		3 2		0	2	40%	21	14		6	4	2	0	0	2 46%	22	15	6	5	5	3		0	2	44%
	Corporates - Of Which: Socialised Lendino Corporates - Of Which: SME																												
BELGIUM	Retail - Secured on real estate property Bital - Secured on real estate property - Of White- Set		3		1	1 0	-		-	40%	-			- 1				•	1 47%	-	•	- 3	3	2	1			1	42%
BELGIUM	Partal - Secured on real estate processor - Of Which: SME Butal - Secured on real estate processor - Of Which: non- Retall - Owalifying Revolving		0 0	0	0	0 0		0	0 -		6	0	٥	۰	۰	0	0	6	0 -		٥	0				0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: con-SME																												
	Retail - Other Retail - Of Which: non-SME Equity																												
	Other non-credit oblication assets IRB TOTAL	-	6 18	17	12	5 2			2	49%	28	20	14	10					2 46%		21	11						3	44%
					•	•				•	•			-	ublic marantees . Base	ne Scenario	•	•	21 401				•			•		.,	
						1/12/2023						,			ublic guarantees - Base 31/12/202-			•	2] 40%					31/1	2/2025				
		Skage 1	Stage 1 exposure, of which	Stage 2 expos	os 2	State 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	werage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	State 2	31/12/202	age 3 Short	of Stock	of Stock of			Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for \$2	age Ratio - Rage 3
	(min ELR, N	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guaram		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/202		of Stock of fee provision 1 Stage expose	of Stock of provisions for 2 Stage 3 exposure			Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		wge Ratio - Rage 3 sposure
	Contract locable (notin ELM, N) Contract locable (Contract locable	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guara-	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	werage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock of fee provision E Stage re expose	of Stock of provisions for 2.2 Stage 3 are exposure			Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	wge Ratio - Rage 3 sposure
	Central banks Central covernments Institutions Corporates Corporates Corporates Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guar arm	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranted amount	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock for provision of Stage exposi.	of Stock of provisions for provisions for 2 Stope 3 are exposure			Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exp	age Ratio - Rage 3 sposure
	Central banks Central covernments Institutions Consortal Cons	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount 0 0 0	Stage 2 exposure guarra	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	rverage Ratio - Stape 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock for provision to Stage expose	of Stock of provisions for 2 Stage 3 exposure			Stage I exposure, of which guranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed encount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - Rage 3 sposure
FRANCE	Central executions: Central executions: Institutions Convenies Convenies Convenies Convenies Of this Sensited Lardes Convenies Convenies Of this Set Retail Retail Secured on real exists execution Retail Secured on real exists execution Retail Secured on the exists execution of this Set	5)	Stegu 1 exposure, of which guaranteed amount	Stage 2 szgosure guara am	os 2	State 3	Stock of provisions for Stage 1 expessure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	rverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock in for provision to Stage exposis	of Stock of as for provisions for 2 Stage 3 exposure			2age 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Staysoure Stays 3 exposure	age Ratio - tage 3 sposure
FRANCE	Control losses Control consuments Controlles	5)	Stage 1 exposure, of which guaranteed emount 0 0 0	20ags 2 002000000 0020000000000000000000000	os 2	State 3	Stock of provisions for Stage 1 exposure	Stock of poorwisons for Stage 2 exposure	provisions for Stage 3	rverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock provision of the provision of t	of Stock of as for provisions for Stage 3 exposure			Dage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 explosure	Stock of provisions for 50 cxp as 2 cxp	age Ratio - Arge 3 sposure
FRANCE	Control season Control seasons which Control seasons of the State Seasons Indiana Control control of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons Indiana Indiana Read Seasons Read Season	5)	Stage 1 exposure, of which guaranteed emount	Slager 2 supposers exposers of supposers of	os 2	State 3	Stock of provisions for provisions for expensive of expensive of the expen	Stock of provisions for Stage 2 exposure	provisions for Stage 3	rverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed amount	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock for provider at a stock for a stock for provider at a stock for a sto	of Stock of provisions for ster 2 2 Sagar 2 exposure			Stage 1 exposure, of which gu arenteed amount	Stage 2 exposure	Stage 2 exposure, of quaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure	Stock of Coverage Stock of Sto	age Ratio - Rage 3 posure
FRANCE	Control banks Control Cont	5)	Stage 1 extend of expended of pulch guaranteed semount 0 0 0 0 0	Stage 2 exposers guarantee of the control of the co	os 2	State 3	Stock of provisions for Stage 1 exposure of Control of	Stock of provisions for Stage 2 exposure	provisions for Stage 3	rverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed amount	Stage 2 exposure	State 2	31/12/202	age 3 Short	of Stock for probabilities at the probabilities of	of Stock of provisions for silver 2 2 Stag 2 2 Stag 2 Store exposure			Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, of exposure, or exposure,	Stage 2 exposure	Steps 2 exposure of powerhead amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of president for Stops 2 Stops 2 Stops 3	epu Ratio - Rago 3 pressure
FRANCE	Control season Control seasons which Control seasons of the State Seasons Indiana Control control of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons Indiana Indiana Read Seasons Read Season	5)	expense, of expense, or expens	20apr 2 exposure part of the control	os 2	State 3	Stock of processors for processors for stage 1 exposure	Stock of provisions for Stock of Stock of Provisions for Stage 2 exposure 0	provisions for Stage 3	rorage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 Stage	Store 2 exposure	State 2	31/12/202	age 3 Short	of Stock for provision for pro	of of Stock of prevene			Stage 1 deposits of exposits o	Stage 2 superor	Stage 2 exposers for department of the stage		Stage 3	Stock of previsions for Stock of stock of previsions for Stock of exposure stock of the stock of	Stock of provisions for Mayer 2 exposure	Stock of provisions for Stops 1 expenses of stagement of	epel Ratio - Rage 5 posture
FRANCE	Control season Control seasons which Control seasons of the State Seasons Indiana Control control of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons Indiana Indiana Read Seasons Read Season	5)	Steps 1 exposure, of which or control of which or control of the c	Stage 2 september 1 september 2 september	ge 2 or 7, of Stage 3 or 7,	Steps 3 stepsours, of which gar annount arrowmt.	Stock of Fundamental States of State	Street of provident for provident for provident for provident for graps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	rorage Ratio Stage 3 exposure	Steps 1 exposure	Stage 1 Stage	Stage 2 exposure	Plage 2 exposure, of which can be a considered amount of the considered	31/12/202- Stage 3 exposure gg exposure c c c c c c c c c c c c c c c c c c c	ape 3 Stocker, of provision of provision of provision of state of	of stock for provision of a stock for provision of a stock for expose of a stock for one of the stock for one of t	of Deck of Power of P			Stepp 1 steppours, of which guesting and which gues an three of amount of a second of the second of	Stage 2 superior	Stage 2 explorers for department of the stage of the stag	Stage 3 exposure 0	Step 3 exposers, of or other o	precisions for Steps I exposure	Stock of provident for Steps 2 exposure	Stock of Cymerositions for Supp. 1 Stock of Supp. 2 Supp. 2 Supp. 3 Su	age Ratio - Rage 3 posure
FRANCE	Control season Control seasons which Control seasons of the State Seasons Indiana Control control of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons of the State Seasons Indiana Read Seasons Indiana Indiana Read Seasons Read Season	5)	exposure, of which guaranteed and account of the control of the co	Step 2 exposers garden	ge 2 or 2 or 3 or 3 or 3 or 3 or 3 or 3 or	Sings 3 september 4 september	provisions for Stage 1 expeasure 0 0 0 0 0 0 0 0 0 0 0 0	pervisions for Stage 2 exposure 0	provisions for Stage 3 exposure of the Control of t	Stage 3 exposure	0	exposure, of which year antied amount of the control of the contro	Stage 2 exposure	Stage 2 exposure, of guaranteed amount.	Signature Signat	age 3 Stockers of	o o o	as for provisions for a provisions for a for a series of a series	Coverage Radio Stape 3 exposure a spoure a construction of the construction of the coverage of	Stage 1 exposure	expourt, of which which which which which which which which will be attracted.	0 0 0	exposure, of working our mineral management of the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of exposers, of exposers, of exposers, of exposers, of exposers, or exposers,	provisions for stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure 0	provisions for 55 25-29 3 exposure 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rage 5
FRANCE	Common American Common	Stage 1 separate	exposure, of which which parameter amount amount of the parameter of the p	Stage 2 septiminating of the stage of the st	ge 2 strape 3 strape	Sings 3 september 4 september	provisions for Stage 1 expeasure 0 0 0 0 0 0 0 0 0 0 0 0	pervisions for Stage 2 exposure 0	provisions for Stage 3 exposure of the Control of t	Stage 3 expositive expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv ex	0 0 0 0	exposure, of which year entired arrival of the control of the cont	Steps 2 exposure 0 0 5 Steps 2 exposure	Steps 2 especies of street	31/12/202 Siteps 3	age 3 Stockers of	o o o	as for provisions for a provisions for a for a series of a series	Coverage Radio Stape 3 exposure a spoure a construction of the construction of the coverage of	Stage 1 exposure	expours, of which which which which which which with the strong of the s	0 0 0	exposure, of working our mineral management of the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of exposers, of exposers, of exposers, of exposers, of exposers, or exposers,	provisions for stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure 0	provisions for 55 25-29 3 exposure 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rage 3
FRANCE	Control seasons Control Season	Stage 1 separate	exposure, of which guaranteed and account of the control of the co	Steps 2 september 2 september 2 september 2 september 3 september	ge 2 strape 3 strape	Sings 3 september 4 september	provisions for Stage 1 expeasure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	pervisions for Stage 2 exposure 0	provisions for Stage 3 exposure of the Control of t	Stage 3 exposure	0 0 0 0	exposure, of which year antied amount of the control of the contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of guaranteed amount.	31/12/202 Siteps 3	spe 3 Sorcker spe 3 Sorcker spe 4 Sorcker spe 4 Sorcker spe 5 Sorcker spe 6 Sorcker spe 6 Sorcker spe 7 Sorcker spe 8 Sorcker sp 8	C C C C C C C C C C C C C C C C C C C	as for provisions for a provisions for a for a series of a series	Coverage Radio Stape 3 exposure a spoure a construction of the construction of the coverage of	Steps 1 exposure 0 0 0 Steps 1 Steps 2	expourt, of which which which which which which which which will be attracted.	0 0 0	exposure, of exposure, of government of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of exposers, of exposers, of exposers, of exposers, of exposers, or exposers,	provisions for stage 1 exposure 0 0 0 0	Stock of provisions for Stops 2 supports of the support	provisions for 55 25-29 3 exposure 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ege Patto - Rege 3 posture specific services and services are services and service
FRANCE	Commission of Co	Stage 1 separate	exposure, of which which parameter amount amount of the parameter of the p	Stage 2 septiminating of the stage of the st	ge 2 strape 3 strape	Sings 3 september 4 september	provisions for Stage 1 expeasure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	pervisions for Stage 2 exposure 0	provisions for Stage 3 exposure of the Control of t	Stage 3 expositive expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv expositiv ex	0 0 0 0	exposure, of which year entired arrival of the control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 especies of street	31/12/202 Siteps 3	age 3 Stockers of	o o o	as for provisions for a provisions for a for a series of a series	Coverage Radio Stape 3 exposure a spoure a construction of the construction of the coverage of	Steps 1 exposure 0 0 0 Steps 1 Steps 2	expours, of which which which which which which with the strong of the s	0 0 0	exposure, of working our mineral management of the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of exposers, of exposers, of exposers, of exposers, of exposers, or exposers,	provisions for stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure 0	provisions for 55 25-29 3 exposure 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Rage 3
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NETHERLANDS	Control seasons Control described in Control descri	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
NETHERLANDS	Control seasons Control described in Control descri	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
NETHERLANDS	Control seasons Control described in Control descri	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Control seasons Control described in Control descri	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
NETHERLANDS ITALY	Control seasons and Contro	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Control seasons Control of Control Con	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Combat Sealer Company	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	
	Combat Sealer Company	C C	anticus I	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0	Stays 3 expresses of expresses	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	0	0 0 0		Stage 2 expours, of guaranteed amount	31/11 Stage 3 exposure 0 0 0 Public guarantees	1/1024 Slage 3 Slage 4 Slage 3 Slage 3 Slage 4 Slage 3 Slage 4	Stock of provisions for provisions for Stage 1 exposure	0	0		0	###OURK	0	antorat 0	Stage 3 exposure	Stage 3 exposure, device guaranteed amount	0	0 0 0	0 -	

AUTHOETY												20	23 EU-	wide 5	tress 10	fius Banque	SA		ID-19 I	KB											
							2/2023									ublic guarantees 31/12		io									2/2025				
			Stage 1		Stage 2	31/1		Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	5tage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	
	(min PIR %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central covernments Institutions																														
	Corporates - Of Which: Socialised Lending	·	0 0	0	0 0		٥			0			0	٥	٥	٥	0	0					٥		0	0	_		0	٥	
	Corporates - Of Which: SME Retail		0 0	0	0 0		۰	۰	0	0			0	۰			0	0	0	0		٥	۰		0	0				٥	
SPAIN	Retail - Secured on real estate property - Of Which: SME			1																											
SPAIN	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0	0	0 0				0	0			0		٥	٥	0	0	0						0	0	_	-	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																												4		
	Securitisation Other non-credit obligation assets																												4		
	IDR TOTAL		0 0	0	0 0			0	0	0			0	0	0	0	0	0	0	0		0	0							0	
															,	ublic guarantees	- Baseline Scenari	lo													
						31/1	2/2023									31/12	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio - Stage 3
	(min BUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount	,					amount		amount		amount				
	Central covernments Institutions																														
	Corporates - Of Which: Specialised Lending	Š	9 9	0	0 0					0			0		٥		0								0	0		- 1			
	Corporates - Of Which: SME Retail		0 0	0	0 0				0	0			0		0		0	0													
CANADA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
CANADA	Ratali - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	-	0 0	0	0 0				0	0			0			0	0	0	0					-	0	0			-		
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Securitisation Other non-credit obligation assets																														
	IDR TOTAL		0 0	•	0 0		۰	۰	٥	0				٥	۰	0	0	0	0			0	٥							0	
																ublic guarantees	- Baseline Scenari	io													
						31/1	2/2023									31/12										31/1	2/2025				
		Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Character 1	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	from 1	Stage 1 exposure, of which		Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
	(min BUR, %)	exposure	guaranteed	Stage 2 exposure	guaranteed	Stage 3 exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	guaranteed	Stage 2 exposure	which guaranteed	exposure	guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central covernments Institutions																														
	Corporates - Of Which: Specialised Lending	Š	9 9	0	0 0					0			0		٥		0								0	0		- 1			
	Corporates - Of Which: SME Retail		0 0	0	0 0		٥	٥	0	0		0	0		0	٥	0	0	0	0		٥			0	0				٥	
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
GERMANT	Rutali - Secured on real estate property - Of Which: non- Retali - Qualifying Revolving		0 0	0	0 0					0					٥		0	0							0	0				٥	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: non-SME Rotal - Other Rotal - Of Which: non-SME																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL		0 0	0	0 0		۰		0	0		0	0	0		0	0	0	0	0		0	0		0	0				0	

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Belflus Banque SA

															DCI	fius Banque	JA														
																Public guarantees -	Adverse Scenario														
						31/1	2/2023									31/12		·								31/2	12/2025				
			Stage 1		Stage 2		Stage 3	Shork of	Stock of	Sork of			Stage 1		Stage 2		Stage 3	Shork of	Shork of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of .	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	exposure, of which guaranteed	Stage 2	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	(min BUR, %	exposure)	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
	Central banks																														
	Institutions																														
	Corporates Corporates - Of Whide- Sparialized Landing	18	14	11	- 6	3	2		0	2	50%	20	14		- 5	4	2		0	2	50%	20	15	-	4	4	5	3 0		3	50%
	Corporates - Of Which: SME																					_									
	Retail - Secured on real estate property	7			4	1	,		0	1	42%	7	- 5	7	4	- 1	- 1	0		1	46%	7	- 5		4	-	2	1 0		- 1	41%
Belfius Banque S	A Retail - Secured on real estate property State - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-																														
	Retail - Other Retail Rutal - Other Retail - Of Which: SME	_		1																						1	+	+			
	Rutal - Other Retail - Of Which: non-SME																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL	25	19	18	10	5	2			2	49.80%	26	20	15			3	0		3	49.25%	27	20	14			,	4 0		3	48,56%
																Public guarantees -	Adverse Scenario	,													
						31/1	2/2023									31/12/											12/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Common Basis .		Stage 1		Stage 2		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Common Bullo		Stage 1		Stage 2 exposure, of which guaranteed		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stege 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	overage Ratio - Stage 3 exposure
	(min BJR, %		guaranteed amount		guaranteed amount		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed	exposure	exposure	exposure	exposure
	Central banks																														
	Institutions																														
	Corporates Corporates - Of Which: Socialised Lending	18	14	11	- 6	3	2		0	2	50%	20	14		- 5	4	2		0	2	50%	20	15	- 1	4	4 :	5	3 0		3	50%
	Corporates - Of Which: SME																														
	Retail - Secured on real estate property	7			4	1	,		0	1	49%	7	- 5	7	4	- 1	- 1	0		1	46%	7	- 5		4	-	2	1 0		- 1	44%
BELGIUM	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving		0		0			۰	0	0	-			۰	•	°	٥	0	۰	0	-	۰			0	,	0				
	Retail - Other Retail Rotail - Other Retail - Of Which: SME			-																							 				
	Rutal - Other Ratal - Of Which: non-SME																														
	Security Security	_		1																						1	+	+			
	Other non-credit obligation assets										50%										464										***
	IRD IOTAL		19																				20			,	/	• •	, ,	3	
																Public quarantees -	Adverse Scenario														
						31/2	2/2023									Public guarantees - 31/12)		•								31/1	12/2025				
			Stage 1		Stage 2			Stock of	Stock of	Stock of			Stage 1		Sans 2	31/12/	2024 Stage 3	David of	Stock of	Stock of			Stage 1		Stage 2			Stock of	Stock of	Stock of	
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of provisions for Store 1	Stock of provisions for Stans 2	Stock of provisions for State 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Share 2	Stock of provisions for Store 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of provisions for Stone 1	Stock of provisions for Stone 2	Stock of Cov	overage Ratio - Stage 3
	(elein ESIR, Ss.	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/	2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		12/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guranted amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Sage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central Sanks Central Community Central Community Institutions Central Community Commu	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stape 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Sage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central braks Central coverments Institutions Corrosins - Of White: Socielard Landres Corrosins - Of White: Socielard Landres Corrosins - Of White: Socielard Landres Ratial Ratial - Secured on real statis property	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Sarge Sarges as exposure	overage Ratio - Stage 3 exposure
FRANCE	Central braks Central coverments Institutions Corrosins - Of White: Socielard Landres Corrosins - Of White: Socielard Landres Corrosins - Of White: Socielard Landres Ratial Ratial - Secured on real statis property	0	Stage 1 exposure, of which guaran bed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 expassure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed amount			Stock of provisions for Steps 1 exposure of the stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Suspa 3 exposures	overage Ratio - Stage 3 exposure
FRANCE	Control banks Control comments Services Control of White Secular Landon Exact Parts Secural or not all all an exact of White Secular Landon Battle Secural or not all all an exact of White Secular Landon Exact Secular Landon Landon Landon Landon Exact Secular Landon Landon Landon Landon Exact Secular Landon Landon Exact Secular Landon Landon Exact Secular Landon Exact Secul	0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Steps 2 exposure	Stock of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control leaves Contro	0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 32 age 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposers, of which guaranteed amount	Stage 2 exposure	Sans 2	31/12/	2024 Stage 3	David of	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed annount.	Stage 2 exposure	Stage 2 exposure, of which guranteed amount			Stock of provisions for Steps 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stages 3 exposure	overage Ratio - Stage 3 exposure
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BA BANCONS AUTHORITY												2023 EU-	wide S	tress T	est: Cr	edit ris	k COVID-19	IRB											
						31/1	2/2023								ublic guarantee:	- Adverse Scenari 2/2024	•							31/:	12/2025				
		States 1	Stage 1 exposure, of	Stace 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of Coverage	Ratio - Stans	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for	Stock of grovisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	State 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure exp	Ratio - Stage e 3 exposi sure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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LUXEMBOURG	Ratel - Secured on real estate property - Of Which: non- Retail - Open Revolving Batell - Other Batelline	Ó	0	0	0	6	0	0	0	0 -		6		0	0	0	0	0		0	0	0	0		0	0	0	0	
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		Stane 1	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Coverage	Ratio - Stane	Stage 1 exposure, of	Stans 2	Stage 2 exposure, of		Stare 1	Stock of Stock of	Stock of	Coverage Ratio -	Stane 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of		Stane 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Ratio - Stage e 3 expose	exposure, of une guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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						31/1	2/2023									- Adverse Scenar 2/2024	•							31/:	12/2025				
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	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - Stage e 3 exposi sure exposi	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
	Central banks (min ESR, %) Central powerments Institutions	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock or provisions for Stage 2 exposure	provisions for Stage 3 exposure	e 3 Steps sure exposi	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
	Central banks Central governments	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	stock or provisions for Stage 1 exposure	Stock or provisions for Stage 2 exposure	provisions for Stage 3 exposure Stage 3 exp	e 3 Stage sure exposi	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, or which guaranteed amount	provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock or provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
NET IED AND	Central journements Limitations Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail Retail - Secured on real estate property	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which gueranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Sock of provisions for Stage 2 exposure	provisions for Stage 3 exposure exposure	e 3 Stage e 3 exposi	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, or which guaranteed amount	provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage S	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 control of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	STOCK OF PROVISIONS FOR STORE OF STORE	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
NETHERLANDS	Control power month Comprises Corporate (**) Corpor	Stage 1 exposure	exposure, of which which smount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	posure, of which guranteed amount	solock or provisions for Stage 1 exposure	SOCK OF STATE OF STAT	provisions for Stage 3 are posure of the Construction of the Const	e 3 Stage	unich gearanted amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, or which guaranteed amount	provisions for Stages 2 exposure exposure 0	provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 separate, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount	stock or provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
NETHERLANDS	Centrel journaments Centrel journaments Institutions Compressor. Of Webs: Securitied Lending. Compressor. Of Webs: Securitied Lending. Compressor. Of Webs: Securities Lending. Read Security for an extended property. Of Webs: Securities Lending. Read Security for an extended property. Of Webs: Securities Lending. Read Securities on the Compressor. Of Webs: Securities Lending. Read Securities Compressor. Of Webs: Securities Lending.	Stage 1 exposure	exposure, of which guaranteed emount	Stage 2 ехроките 0 0	exposure, of which guaranteed amount	Stage 3 exposure	expoure, of which guaranteed amount	sock or special section of the secti	Second of Second	provisions for Stage 3 sexposure Constraint S	e 3 Stepes	untich guaranted amount 0 0	Stage 2 exposure	which guranted amount	Stage 3 exposure	exposure, or which guaranteed amount 0	provisions for Stape 1 acposure supposure supp	provisions for stage 3	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 seposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock or Stock of Sto	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3 exposurs	exposure
NETHERLANDS	Control lands Control promoters Corporate of this Security Lending Corporate of this Security Lending Corporate of this Security Lending Read Security Control Security Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Country Lending Read Co	2age 1 exposure 0	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which which guaranteed amount.	Stage 3 exposure	oppoure, of which which which use another a mount amount 0	solock or solock	Second of Second	provisions for Stages 3 stages 4 stages	e 3 Stepes	o o	Stage 2 exposure	which guaranteed account	Stage 3 exposure	exposure, or which guaranteed amount	providing for Stopp 1 Stopp 2	provisions for Stage 3 sage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Strage 2 of which of	Stage 3 exposure	exposure, of which guaranteed amount	Stock or Sto	Stock of Sto	provisions for Sape 3 seposure 0 0	exposure
NETHERLANDS	Control lands Control promoters Corporate of this Security Lending Corporate of this Security Lending Corporate of this Security Lending Read Security Control Security Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Country Lending Read Co	22age 1 exposure 0	esposure, of which guaranteed amount 0	Stage 2 exposure	exposure, of which which which which which which which we would smooth of the work of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expours, of which guaranteed amount of the control	period of period	Sector of Stage 2 expansion of O	provisions for Contrary Stage 3 exposures 0 contrary Cont	e 3 Stages	unich gwaranteed amount	Stage 2 exposure	which purchased amount of the control of the contro	Stage 3 exposure	exposure, or which guaranteed amount	provident for Stope 1 Stope 2	provisions for Stage 3 sage and sage an	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which gue anteed amount of the control	\$1age 2 exposure	seepa de see	Stape 3 exposure	exposure, of which guaranteed amount	Stoke or Stoke of Sto	Stock of Sto	provisions for Sape 3 sapesure control of the same sapesure control of the same same same same same same same sam	exposure
NETHERLANDS	Control lands Control promoters Corporate of this Security Lending Corporate of this Security Lending Corporate of this Security Lending Read Security Control Security Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Security Control Lending Read Country Lending Read Co	92age 1 exposure 0 0	esposure, of which guaranteed enseunt enseunt enseunt of the control of the contr	Stage 2 exposure 0	exposure, of which which which a smooth garantsed emotion 0	0	expourse, of which gure artised a showed a showe	products for Steps and Control of	provisions for Same Services f		a 3 Stages	owhich owners of the control of the	Stape 2 exposure	amount 0	d d d d d d d d d d d d d d d d d d d	expositive, or which your sustant amount of the control of the con	0	provisions for Stage 3 exposure	Coverage Ratio - stage 3 exposure a exposure a 	Stage 1 exposure 0 0 0	expours, of which gue mixed amount of amount of amount of the control of the cont	22age 2 exposure 0 0	equative, of which which guaranteed emount		exposure, of which guaranteed amount of the control	provisions for strains for str	Stocked for Stocke	provisions for Stage 3 Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
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NETHERLANDS	Control services Control descriptions And Control	0	exposure, of which gours nited amount	0	amsuni.	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 :		amissrii.	6	900000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 - Adverse Senser		0 0		0 0 0	##foot#f.	0	expours, of which guaranteed emount	31/:	amount 11/2025	0 0	0	0	
	Control states Control descriptions Annual Section of the control sequence Annual Section of the control sequence Annual Control sequence Annual Control sequence Annual Control sequence Control seque	0	exposure, of which gours nited amount	0	amsuni.	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 :		amissrii.	6	900000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 - Adverse Senser		0 0		0 0 0	##foot#f.	0	expours, of which guaranteed emount	31/:	amount 11/2025	0 0	0	0	
NETHERLANDS	Control seasons Control of Contr	0	exposure, of which gours nited amount	0	amsuni.	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 :		amissrii.	6	900000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 - Adverse Senser		0 0		0 0 0	##foot#f.	0	expours, of which guaranteed emount	31/:	amount 11/2025	0 0	0	0	
	Combat bases Commander of White September (1998) Commander of White September (1998) Commander of White September (1998) Maria September (1998) M	0	exposure, of which gours nited amount	0	amsuni.	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 :		amissrii.	6	900000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 - Adverse Senser		0 0		0 0 0	##foot#f.	0	expours, of which guaranteed emount	31/:	amount 11/2025	0 0 0	0	0	
	Control sealed Companies of Management (Management (M	0	exposure, of which gours nited amount	0	amsuni.	0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 :		amissrii.	6	900000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 - Adverse Senser		0 0		0 0 0	##foot#f.	0	expours, of which guaranteed emount	31/:	amount 11/2025	0 0 0	0	0	

AUTHOSTY												20.	23 EU-\	wide S	tress I	fius Banque	SA		ID-19 I	.KB											
							12/2023									Public guarantees 31/12		io									2/2025				
			Stage 1		Stage 2	31/1	Stage 3 exposure, of	Stock of	Stock of	Stock of			State 1		State 2	31/12	5tage 3	Stock of	Stock of	Stock of			Stage 1	_	Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	
	(min FIRE 16)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
1	Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending		0 0	0	0 0			۰	0	0		0		٥				0		0						-		-	-	•	
	Corporates - Of Which: SME Retail		0 0	0	0 0			0	0	0		0					0	0		0		0									
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
JI ALIV	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0	0	0 0			۰	0	0		0		۰		0	0	0	0						_	-		-	- 0	٥	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
1	Rutal - Other Rutal - Of Which: non-SME Feeiby			-																											
1	Securitisation Other non-credit obligation assets			-																											
	IDRITOTAL		0 0	0	0 0		0		0	0				0	0	0		0	0			•			,						
																Public guarantees	- Adverse Scenari	io													
						31/1	12/2023									31/12	/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1			Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
1	Central covernments Institutions																														
	Corporates - Of Which: Socialised Landing		0 0	0	0 0			٥	0	0		0		٥		٥	0	0	0			٥					-			0	
1	Corconitos - Of Which: SME																										_		#		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		,			,		·		Ů		·	· ·			·		Ů	·			*	,			,		,			
CANADA	Rotal - Secured on real estate property - Of Which: non- Rotal - Secured on real estate property - Of Which: non- Rotal - Qualifying Revolving		0 0	0	0 0			٥				0	0	٥			0			0		٥					-				
1	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
1	Rutal - Other Rutal - Of Which: non-SME																														
	Securitisation Other non-credit obligation assets																														
	UNIT NOT-CHICK OCCIONATION ASSETS IDR TOTAL		0 0	0	0 0			۰	٥			۰		۰		٥	0		٥			۰		•							
																Public guarantees	- Adverse Scenari	lo													
						31/1	12/2023									31/12	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	State 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	Stage 3 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	which guaranteed amount	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central soverments		amount		amount		amount						amount		Amount		amount						amount		amount		amount				
1	Institutions Corporates																														
	Corporates - Of Which: Socialised Lending			0						0	•		۰									•				· ·	-	· ·	= "		
1	Corporates - Of Which: SME Retail		0 0	0	0 0			٥	0			0	0	٥		0	0	0	0	0		٥)						
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
	Rutail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0 0	0	0 0	-		۰	0	0				۰	•	•	0	0		0		۰				· ·		· ·	•	•	
- 1	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
- 1	Rutal - Other Rutal - Of Which: non-SME Equity																														,
	Securitisation Other non-credit oblication assets																														
	IRB TOTAL																														

EBA SUPERIOR

2023 EU-wide Stress Test: Credit risk COVID-19 STA Belflus Banque SA

								ntees - Actual					
					Stage 1				Stage 3	Stock of	Stock of	Stock of	
	(min EUR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central covernments									exposure	exposure	exposure	
	Public notor entities Multilateral Development Sanks International Organisations												
	Corporates of which Car	4	1	-	0	2 2	2	- 1		0		1	53% 53%
Belfius Banque SA	Retail of which SME	0	0	0	0	0	0	0		0			
bemas banque six	Secured by mortnesses on immersible remerty of which non-SME	0	0	0		0	0	0		0	0		
											9		
	Covered bonds Claims on institutions and consorates with a ST credit assessment Collective investments undertakings (CIU)												
	Securitization Other exposures												
	Standardised Total	4				2	2					1	52%
								ntees - Actual					
							31/1	1/2022					
			Blok	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min ELR, %)	Exposure values	Risk exposure amounts	exposure acade 1	Stage 1 exposure, of which guaranteed	exposure	Stage 2 exposure, of which guaranteed	exposure Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Cantral banks				**************************************		amount		ансына	- apprent	- Expansis	- injuries	
	Central governments Replanal governments or local authorities												
	Poblic serior entities Multilateral Development Banks		H = =										
	International Grasnisations Institutions												
	Corporation of which SME	4	- 1	-	0	2	2	- 1		0	0	1	55%
	Datel	0	0			2	- 1	- 0		0		- 1	. 55%
BELGIUM	of which: SME Secured by mortgages on immovable property	0	0		0	0	0			0			
	of which non-SMC Stems associated with particularly blob risk	0		0		0	0	0		0			
	Covered bonds Claims on institutions and cocorates with a ST credit assessment												
	Collection investments undertakings (CIII)												
	Equity Securitization												
	Other emouses Standardised Total	4	,	_	,	7	7			0		-	52%
							Bubble serves	ndana - Antoni					
								ntees - Actual					
					Stage 1		31/12	:/2022	Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1 exposure	exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min ELE, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	:/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central barks Central povernments	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central barks Central povernments	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central tractica (Central Converments Services) Annual Central Converments Services Central Converments or local authorities Public sector centrals Multilaterial Development Service International Constraints	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Castral Startine Castral Castra	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central aware Central awarements Revised awarements	Exposure values 0 0 0	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Control (market) Contro	Exposure values 0 0 0 0 0	0	Stage 1 exposure	exposure, of which	exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Control leaves and a second and	0 0 0 0 0	0	Stage 1 exposure	exposure, of which	exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure	Coverage Batto - Stage 3 exposure
FRANCE	Control bears Christian communication in the administration of th	Coposare values 0 0 0 0 0	0	Stage 1 exposure	exposure, of which	exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Batio - Stage 3 exposure
FRANCE	Control basis of Contro	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stage 1 exposure	exposure, of which	exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 expanses	Stock of provisions for stock of provisions for stock of	Coverage Ratio - Stage 3 exposure
FRANCE	Control Association And Control And Contro	Caposara values 0 0 0 0 0 0 0	0		exposure, of which	exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which	Stock of provisions for Stops 1 exposures	Stock of provisions for Stope 2 expisions of the stope 2 expisions of t	Stock of providions for Stock of providions for Stock of	Coverage Ratio - Stage 3 espesure
FRANCE	Control basis of Contro	Deposites values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	exposure, of which	exposure	31/12 Stage 2 explosing, of the explosing of the explosing of the explosing of the explosion of the explosio		esposure, of which guaranteed guaranteed	0 0 0 0 0	9 9 9	Stock of provisions for provisions f	Coverage Ratio - Stage 3 exposure exposure
FRANCE	Control basics of the Control basic of the Control	Capotare value 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	exposure, of which	0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 2 exposure, of a supposure, of a supposure, of a supposure of a suppo	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espoaure, of which guaranteed guaranteed	0 0 0 0 0	9 9 9	Stock of provision for provision for provision for provision for the provision for t	Coverage Ratio - Stage 3 - expenses
FRANCE	Control basics of the Control basic of the Control	Caposare values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	exposers, of which guaranteed which guaranteed of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 2 explosing, Gill guaranteed ***********************************	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espesses, of which guaranteed on the control of the	0 0 0 0 0	9 9 9	Stock of provisions for provisions f	Coverage Ratio - Steps 3 - expisive - expisi
FRANCE	Control basics of the Control basic of the Control	Exposure values 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which guaranteed which guaranteed of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 2 explosing, Gill guaranteed ***********************************		espesses, of which guaranteed on the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Control March 2007 (1997) (199	Coperate values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which guaranteed which guaranteed of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stage 2 explosing, Gill guaranteed ***********************************		espeurs, of which guaranteed which guaranteed of the control of th	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	opasse Opasse	alphabet	
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	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	(min ELR. %)	Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
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			Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of which	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
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| Part | Part | Belfius Banque SA | Retail of which: SMC | • | ٥ | 0 |
 | | ٥ | | ٥ | ٥
 | 43,92% | | | | ۰ | 0 | ٥ | ۰
 | ٥ | ٥ | 43,92% | 0 | ٥ |
 | 0 | | | | 0 | 0
 | 43,93% |
| Part | Part | | Secured by mortness on immovable securety
of which non-SVE | - | 0 | |
 | | ٥ | ۰ | ٥ | ٥
 | 40.00% | | ٥ | ٥ | ٥ | 0 | ٥ | ۰
 | 0 | ٥ | 40,00% | 0 | ٥ |
 | 0 | | - | | |
 | 40.00% |
Part	Part		Items associated with particularly high risk Covered bonds			
 | | | | |
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Part	Part		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			
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Part	Part		Equity Securitisation			
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 | | | | | |
 | | | | | |
 | |
| Part | Part | | Other excourses
Standardised Total | | 1 | 2 | 1
 | 1 | | 0 | 0 | 1
 | 54,09% | 1 | | 2 | 1 | 1 | 0 | 0
 | 0 | | 53,15% | 1 | |
2 | 1 | 1 | | | |
 | 51,92% |
| Part | Part | | | | | |
 | | | | |
 | | | | | P | ublic guarantees - | - Baseline Scenari | •
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Fig. Part	Part																	31/12	/2024									31/1	2/2025				
Fig. Part	Part		İ		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Fig. Part	Part			Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure
FAME TO STATE STAT	FRNC Fine Properties Fine		Central hanks		tacons		annound.		arrount	exposure	exposure	exposure			amount		amound		Amount	exposure	exposure	exposure			errount		annum		Amount	exposure	exposure	exposure	
FAME TO STATE STAT	FRNC Fine Properties Fine		Central governments Regional governments or local authorities																														
FAME TO STATE STAT	FRNC Fine Properties Fine		Public sector autities Multisteral Development Banks																														
Part	FRNC September		International Organisations Institutions																														
Part	FRNC September		Consorates of which: SME	,	0	2	1	- 1	٥		0		54.25%	1	0	2	- 1	1	0		0		53.59%	- 1			1					- 1	52,66%
FAME TO STATE STAT	FRNC Separate Sepa	BELGIUM	Retail of which: SHE		0				٥		0	٥	43.92%	0	0	0		0	0		0	0	43,92%	0									43,92%
France Section Section	FAME		Secured by mortosoes on immovable property						0	0	0	0	40,00%	0	0	0	0	0		0	0		40,02%	0		0		0		0		0	40,00%
France Section Section	FAME		Stems associated with particularly high risk																														
France Section Section	FAME		Claims on institutions and corporates with a ST credit assessment																														
France Section Section	FAME		Eouty																														
France Section Section	FAME		Other execution																														
France Section Section	FAME			,	1		1	1			0		54 00%	1			1	1	0		0	1	57 15%	- 1	1			- 1					51 92%
Fried State 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	FAME		Standardised Total	,	1	2	2	1	0	0	0	i	54.09%	1	1	2	1	1	0	0	0	1	53.15%	1	1	2	1	- 1		0 0	0	1	51.92%
France Section Section	FAME		Standardised Total		1	2	1	31/12	/2023	0	0	1	54.09%	1	7	2	1	ublic guarantees - 31/12	0 - Baseline Scenari /2024	9	0	1	53.15%	1	1	2	1	31/12	2/2025		0	1 1	51.92%
France Section Section	FAME		Standardised Total		Stage 1 exposure, of	2	Stage 2 exposure, of	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	54.09% Coverage Ratio -		Stage 1 exposure, of	2	Stage 2 exposure, of	ublic guarantem - 31/12	- Baseline Scenario /2024 Stage 3 exposure, of	Stock of	Stock of	Stock of	53.15% Coverage Ratio -	1 01	Stage 1 exposure, of	2	Stage 2 exposure, of	31/12	2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	51.92% Coverage Ratio -
Exploremental	No. Continue Con		Standardised Total	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	54.09% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 volic guarantees 31/12 Stage 3 exposure	0 - Baseline Scenario /2024 - Stage 3 - exposure, of - which - guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	51.92% Coverage Ratio - Stage 3 exposure
Exploremental	No. Continue Con		Renderhard Tried (ein DJR, %) Central basis.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.00% Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	ublic guarantees - 31/12 Stage 3 exposure	- Baseline Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	51.92% Coverage Ratio - Stage 3 exposure
Exploremental	No. Continue Con		Recorded final Colon SUR, No. Colon	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54,09% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 volic quarantees 31/12 Stage 3 exposure	C - Baseline Scenari /2024 - Stage 3 - exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure	51.92% Coverage Ratio - Stage 3 exposure
Exploremental	No. Continue Con		Control brain Control brain Control communication Control communication Control communication Control communication Control control Control control Control control Control control Control control Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ 31/22/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.09% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	i subic quarantess 31/12 Stage 3 exposure	Dasseline Scenario Passeline Scenario Passeline Scenario Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure	53.19% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stop 3 exposure	51,92% Coverage Ratio Stage 3 exposure
Exploremental	No. Continue Con		Secretarian Total Gen COL, Tot Control basis Control control Control control Control control Control control Cont	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Sage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Sage J exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposure	54.09% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 table guarantees 31/12 Stape 3 exposure	Daveline Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stope I stope	Stock of provisions for Stage 2 exposure	Stock of provisions for Supe 3 exposure	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	2 Stage 2 exposure	Stage 2 expount, of which guaranteed	31/11 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 Stage 2 Stage	Stock of provisions for Stage 2 exposure	Stock of provisions for Stop 3 exposure	51.92%. Coverage Ratio Stage 3 exposure
Marine M	Company Comp		Control hashs Control hash Con	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.00% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 tublic quarantees 51/12 Stage 3 exposure	Daveline Scenario (2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.15% Coverage Rabio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	51.92%
Marine M	Company Comp	FRANCE	Control from (Annual Control C	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 sepostre, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.00% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed	1 100c quarantees 31/12 Stope 3 exposure 0	C Baseline Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposurs, of which guaranteed	Stage 2 exposure	Stage 2 exposurs, of which gursniked	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	51.92%. Coverage Ratio Stage 3 exposure
Marine M	Company Comp	FRANCE	Control backs Only 104, 105 Only 104 Only 104, 105 Only 104 Only 104, 105 Only 104 Only 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	21/12/ 20	/2023 Stage 3 sexposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	S4.09%	Stage I exposure	Stope 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed 0	2 table quarantees 31/12 Stage 3 exposure 0	C Baseline Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	53.15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which quarantees	Stage 2 exposure	Stage 2 exposum, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Sings 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expenses	51.92%. Coverage Ratio - Stage 3 exposure
Marine M	Company Comp	FRANCE	Control forms Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stor 2 expans	Stage 2 esposure, of which guaranteed	21/12/ 24:50 3 exposure 0 0	C Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	S4.09%	Stage 1 exposure	Stope 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	2 Stage 3 exposure	O - Baseline Scenario //2024 - Stage 3 - exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Seck of provisions for Stage 3 exposure	53.19% Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 expenses	Stage 2 exposum, of which guaranteed	1 31/11 31/11 Stage 3 exposure	2/2025 Singe 3 exposure, of which guaranteed	Stock of provisions for Sings I exposure	Shock of provisions for Stage 2 Stage	Stock of provisions for Stage 3 expenses	5192%. 5192%. Coverage Ratio - Stage 3 exposure
Marine M	Company Comp	FRANCE	Control forms (oth COL, TOL Control forms (oth COL, TOL Control forms Control forms Control forms Control forms Control forms Control Con	Stoge 1 exposure	Stage 1 supposes of supposes of guaranteed	Stage 2 expirative	Stage 2 exposures, of care and	Stage J exposure	C Sings 3 seponse, of which guaranteed	Stock of provisions for Stop 1 exposure	Stock of provisions for Steps : exposure exposure	Stock of providion for Steps and support of	S4.09%	Stage 1 exposure	Stage 1 exposure, of source of guaranteed	Stage 2 exposure	Stage 2 expenses, of expenses, of expenses, of expenses, of expenses, of expenses of expen	ship quantima 21/12 Stage 3 exposes 0	O - Esselios Scenario (2024 Stepa St	Stock of provisions for Steps a supposes a supposes a supposes a suppose a s	Stock of provisions for Stage 2 exposion	Stock of provisions for Steps 3 expenses	53.19%	2 Stage 1 exposure	Stage I exposure, of exposure, of exposure, of exposure, of exposure, of exposure in the expos	Stopic 2 explanate	Stage 2 espects of exists of exists guaranteed	1 31/12 Stage 1 exposure exposure 0 0 0 0 0	Stage 3 exposure, of exposure, of guaranteed	Stock of provisions for Stage I asposure	Stock of provisions for Stage 2 september 0 0 0 0 0	Stock of provisions for Stage 3 expansions	51.92%
Marine M	Company Comp	FRANCE	Control funds Contro	Stage 1 exposure	Stage 1 exposure, of a exposure, of a exposure, of a exposure, of a exposure of a expo	Stage 2 exposure	Stage 2 exposure, of exposure, of guaranteed guaranteed	31/12, 22age 3 exposure	O Steps 3 separate, of special separate, of special separate, of special separate, of special separate	Stock of provisions for Stock of provisions for Stock of a supposure	Stock of provisions for stoops of exposure exposure	Stock of provisions for Stock of provisions for Stock of expension of Stock	54.00%	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed guaranteed guaranteed	Sings 2 exposure	Stage 2 exposure, of white the control of the contr	31/12 31/12 51spr 3 exposees	C - Esselins Screen C - C - C - C - C - C - C - C - C - C	Stock of provisions to stock of provisions to suppose to suppose to suppose to the suppose to th	Stock of provisions of stock of provisions of stock of provisions of stock	Stock of provisions for appearing to a supparing the supparing to the supp	53.12% Coverage Ratio Coverage Ratio Expense E	Dage 1 exposure	Zage I exposure of exposure of garanteed garanteed	2 Stage 2 exposure	Stage 2 explanation of guaranteed guaranteed	1 31/11 Stage 2 expressee	Stage 3 seponent, of seponent, of seponent, of seponent, of seponent, of seponent sep	Stock of provisions for Stock of provisions for Stock 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Steps 3 explanate of Steps	51.02%
Marine M	Company Comp	FRANCE	Control hashes Control hashes Control Contro	Stage 1 exposure	Steps 1 segment, of which guaranteed guaranteed	Stage 2 exposure	1 Stage 2 exposure, of which guarantee.	11/12, 20ap 3 490aum	(2023) Single 2 Stock of providing for providing for the providi	Stock of provisions for Storpe Storpe of Storp	Stock of provisions for Stage 3 expenses	54.00%	Stage 1 exposure	Shape 1. Shape 2. Sha	Sings 2 exposure	Stage 2 exposure, of united and an arrangement of a stage of a guaranteed	Slage 3 styles are selected as a selected as	Description of the control of the co	Stock of provisings I suppose I supp	Stock of provisions for Stock of provisions for Stock of Exposure Control of	Stock of provisions for supervisions for expensive expensive of the supervision of the su	53.19% Coverage Ratio Lage 3 Explorer Explorer	2 Sage 1 exposure	Depth stronger of which surround surrou	2 Stage 2 exponents	Stage 2 especies, of which guaranteed guaran	31/1/1/2 Stage 3 exposure	Stage 3 stage 3 supposers, of supposers, of granuted	Stock of Part Part Stock of Part Part Stock of Part Part Stock 1 exposure 1 e	District for production of the Country of the Count	The Art Provident for Steps 1 exposure	5192% Coverage Ratio Stops 3 exposure	
Marine M	Company Comp	FRANCE	Control forms Grand forms Gra	Stage 1 exposure	Steps 1 september of selections of selection	Steps 2 expirition	Stage 2 exposure, of which guaranteed	21/12/2 Elaga 3 exposses	O COMPANY CONTRACTOR OF CONTRA	Stock of provision for Stock of provisions for Stock of provisions for Stock of Stoc	Stock of Stock of Provision for Exposure Co.	Stock of provides for separate	54.00%. Coverage Ratio Stepser a	Stage 1 supposers	spent	Stage 2 exposure	Stage 2 expansion of guaranteed g	Steps 3 exposers 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C Esseline Scenario	Stock of provisings for supplies for supplie	Stock of provision for Stock of provision for Stock of provision for Stock of Republic of Stock of Republic of Rep	Stock of provinces for Stock of provinces for Stock of provinces for Stock of Stock	53.19% Coverage Batto . Stage 3 exposure	Dags 1 separate	Stage 1 exposure of which parameter of the stage of the s	Stage 2 superiors	Stage 2 exposure, of which and guaranteed gu	1 31/11 Stage 3 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Signature Signat	Stock of proviolate for stops 1 exposure	Dock of Provision for Chape of	Stock of previsions for Stops 3 explains	51.97% Coverage Ratio - Stage 3 exposure
Marine M	Company Comp	FRANCE	Control brain Control Control brain Control Control brain Control Con	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3		0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
MATERIAL PROPERTY AND ASSESS OF THE PROPERTY AND	NTEXTINOM No.	FRANCE	Contact hands Contact hands (min Else, %) Contact hands (min Else, %) Contact hands Contac	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3		0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
UNITED KINGSON Company	Value Valu	FRANCE	Control forms Contro	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3		0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
UNITED XINGS	UNITED KINGON March March	FRANCE	Contact hands (no D.S. %)	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3		0	9	0 0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
UNITED KINGSOM Maring Mar	NATIONAL PROPERTY OF THE PROPE	FRANCE	Control funds Contro	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3		0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
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	UNITED KINGOOM	FRANCE	Control fuels Contro	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3	-	0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
And the control of th	Company		Control Management Control and Control Management Control Cont	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3	-	0	9	0 0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
Option O	Court to build Court of the		Control Management Control and Control Management Control Cont	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3	-	0	9	0 0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
	Color transfer for the Color transfer for t		Control Management Control and Control Management Control Cont	5	0 0	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	3 3 3	-	0	9	0 0	9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0	9	-	0 0	9	0 2 2	0 0	9 9	\$	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
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	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	aranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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LUXEMBOURG	Consideration and Cons	۰			۰		۰	0					۰	۰	۰	۰		0		٥			٥	0	0	٥	۰		0		
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		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 cosure, of which aranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	verage Ratio -
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		Stage 1 exposure	Stage 1 exposure, of which ourrenteed	Stage 2 exposure	Stage 2 exposure, of which ourranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which ourranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which ourranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which custometed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure
	Company James Control James (eds 13.5, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gr			2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	versge Ratio - Stage 3 exposure
	Central Seales (del 15%, %) Contral Seales (del 15%, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrowst	Stage 2 exposure	Stage 2 exposure, of which guaranteed exposure	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	werage Ratio - Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed service)	Stage 2 exposure	Stage 2 exposure, of which guaranteed existing	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed annount	Stage 2 exposure	Stage 2 exposure, of which guaranteed encourse	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amounts	Stock of provisions for Stage exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	versge Ratio - Stage 3 exposure
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NETHERLANDS	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed encount	Stage 2 exposure	Stage 2 exposure, of which which guaranteed assessed	Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed accounts	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed second	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed seconds	Stage 2 exposure	Stage 2 exposure, of which guaranteed encountries	Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Step 3 exposure	verage Ratio - Stage 3 exposure
NETHERLANDS	Control sealed Control constraints of letal subseries Substance Control Control Control Substance Control Substance Control Substance Control Substance Subs	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed waters of the control of the	Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which which a second of the sec	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed seasons	Stage 3 exposure	2/2025 Stage 2 spooses, of which guaranteed annual	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage stars	Stock of provisions for Stope 3 exposure	versge Ratio- Stage 3 exposure
NETHERLANDS	Control sealed Control constraints of letal subseries Substance Control Control Control Substance Control Substance Control Substance Control Substance Subs	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure of the control of t	Steps 2 exposure	Stage 2 exposure, of which which which which which exposure the exposure of th	31/12/ Stage 3 exposure 0 0	/2023 Stape 3 exposure, of which which distributed dis	Stock of provisions for Stage 1 Stage 1 exposure exposure	20 ock of provisions for provisions for exposure exposure 0	Stock of provisions for Stage 3 stage	Coverage Radio- Stage 3 exposure	Stage 1 exposure	Strape 2 separate, of which guaranteed amount	Stage 2 exposure gr		31/12/	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Sagaran Sagara	Coverage Batio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which your maked seconds	Stage 2 exposure	Stage 2 exposure, of which which exercise and exercise an	31/12 5tage 3 exposure 0 0 0	2/2025 Stage 3 exposers, of which gazanteed	Stock of provisions for Stage 3 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 supposure	veerage Ratio - Stage 3 - exposure
NETHERLANDS	Control sealed Control constraints of letal subseries Substance Control Control Control Substance Control Substance Control Substance Control Substance Subs	Stage 1 exposure	Stage 1 exposure, of approximation of a stage of the stag	Stage 2 exposure	Singe 2 erenture, of experience government of o	31/12/ Stage 3 exposure 0 0 0	/2023 Sagar 3	Stock of provisions for Stops 1 supposure supp	Stock of provision of the provision of t	Posts of provisions for Stage 3 exposure exposur	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Steps 1 exposure, of which guaranteed exercises	Stage 2 exposure g:		31/12/	2024		Stock of provisions for Stage 2 exposure	Back of provision for 2 april	Coverage Ratio Stage 3 exposure	Sage 1 esposare 0 0 0 0	Dage 1 exposure, of exposure, of grant and gra	Stage 2 exposure	Stage 2 espessor, which depends on the stage of the stage	31/1: Stage 3 exposure	2/2025 Stage 3 seponers, of patients pa	Stock of provisions for Stage 1 exposure 1 e	Stock of provision for Stock of provision for Stock of provision for Stock of Stock	Stock of Covering to the Cover	verrige Ratio - Stage 3 exposure
NETHERLANDS	Control sealed Control constraints of letal subseries Substance Control Control Control Substance Control Substance Control Substance Control Substance Subs	Stage 1 exposure S G G G G G G G G G G G G G G G G G G	Stage 1 exposure of exposure o	\$200 2 600 200 100 100 100 100 100 100 100 100 1	Steps 3 Steps 1 Steps 2 Ste	Stage 3 exposure 0 0 0 0 0	Stopy 3 exposure, of which guaranteed areas and a contract of the contract of	Stock of provisions for Stage 1 augment of the stage 1 augment of th	Stock of provisions for Zage 2 exposure	Stock of provisions for Stage 3 exposures	Coverage Radio. Stage 3 exposure exposu	Stage 1 exposure	Steps 1 exposers, of which pursuants of which pursuants of services of service	Steps 2 expension go		Stage 3 exposure G 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stage		Stock of provisions for Stages 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Plack of provision for Cases 1 department of	Coverage Ratio Stage 3 exposure	Stage 1 exposure of the control of t	Steps 1 escours of evice with the steps of the step of	Stage 2 exposure	Stage 2 especially of especial property of especial	Stage 3 exposure	Step 2 seposers, of seposers, of seposers, of constant or con or or constant or constant or constant or constant or constant or constant or or or constant or constant or constant or constant or or or or or or or or or or or or or	Stock of provisions for provisions f	Stock of provision for Chaps in the Chaps in	Stecked Steps 2 Control of Contro	versge Ratio - Stage 3 exposure
NETHERLANDS	Control sealed Control constraints of letal subseries Substance Control Control Control Substance Control Substance Control Substance Control Substance Subs	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
NETHERLANDS	Control sealed Control convention of letal subservices Substantial Control Control Control Substantial Control Control Substantial Control Substantial Control Substantial Sub	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0		Step 2 aspending g	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		Steps 1 exposure of the control of t	9 9	0	Stage 2 exposure, of which which construct the construct of the cons	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
NETHERLANDS	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	Stock of Occupants of Companies	
NETHERLANDS	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
NETHERLANDS	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
NETHERLANDS ITALY	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	
	Count of the County of the Cou	0	0	0	0 0 0	Stage 3 exposure	Saps 3 exposes, of which guaranteed guarante	0 0 0	0	0		0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	stage 2 possure, of which arends at a control of 0	Stage 3 exposure g o o o o o o o o o o o o o o o o o o	Stage 3 Stage	Stock of provisions for Stage 1 superiors	0	9 9		0 0	9 9	0	0 0	Stage 3 stag	Step 3 styces, of which guaranted guarante	0 0 0	0 0	0 -	

A/THOUTY												20.	23 LU-	wide 3		fius Banque		SK COV	10-19	JIA											
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			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1	<u> </u>	Stage 2		2/2024 Stage 3	David of	Stock of	Don't of			Stage 1		Stage 2		1/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, 1	10	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
1	Central banks Central governments Springel povernments or local authorities																														
j j	Public sector entities Multilateral Development Banks																														
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j.	Consorates of which: SMC		0 0	0	0 0				0					-		0		-				0			0			۰		0	
SPAIN	Retail of whole Gar		0 0	0	0 0			0												0		0	0	0		0	0	0			
J. Fall	Secured by mortosoes on immovable property of which non-SME		0 0	0													0			0		0	0			0			0		
j.	Throw searchard with nerticularly blok risk Covered bonds																														
j.	Calms on institutions and comprehe with a ST could assessment Callerthic investments undertakings (CIII)																														
j.	Coulty																														
j.	Other excourses Standardinar Total			0					0							0	0					0							0		
									,							Public guarantees	- Baseline Scenari	to	•										,		
						31/1	2/2023									31/1	2/2024									31/1	1/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3
	(min EUR,	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
}	Central banks Central governments				5.017		*****						100.00		10.03								*******								
j j	Regional governments or local authorities Public sector entities																														
j.	Multilateral Development Banks International Commissions																														
1	Institutions Corporates			0					0							0								0		0	0				
j.	of which: 1945 Retail			0																											
CANADA	of which: SHE Secured by mortgages on immovable property			0																											
j.	of which: non-007 Thems associated with particularly Noh risk																														
j.	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
1	Collective investments undertakings (CIU) Equity																														
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	Standardised Total		0 0	0	0 0	0			0			0		-	0	0	0		0	0		0	0	0	0	0	0		0		
							2/2023										- Baseline Scenari 2/2024	to									1/2025				
			Stage 1		Stage 2	31/1	States 3	Stock of	Stock of	Stock of			Stage 1	<u> </u>	Stage 2	31/1.	Stage 3	David of	Stock of	Don't of			Stage 1		Stage 2		State 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, Central banks	6)	guaranteed		guaranteed emouse		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed amount		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
i i	Central governments Regional governments or local authorities																														
j.	Bublic sarine antities Multilateral Development Sanks																														
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j.	Corconites of which: SME		0 0	0	0 0																	0									
GERMANY	Or March Set		0 0	0	0 0									-		0			0			0									
GERMANT	Secured by mortosces on immovable property of which non-SME		0 0	0	0 0									-					0			0									
1	thems associated with particularly Noh risk Covered bonds																														
1	Claims on institutions and corporates with a ST credit assessment																														
	Collection investments undertakings (CIII) Equity Foundation																														
1	Collective Investments undertaktions (CIII) Equity Securitisation Other excourses Standardised Total																														

WWW.IIIIII															Belf	ius Banque	SA														
	1														Pi	ublic guarantees	- Adverse Scenark	•													
						31/12/	/2023									31/12	/2024									31/1	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	State 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which	Stace 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	State 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(rein EUR, %)	exposure	guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks																														
	Regional governments or local authorities																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
	Concorates of which Odf		0	2	1	1	٥	٥	0	1	54,43%	1	٥		1	1	٥	0	٥		54,02%	1	٥	2	1	- 1	۰		٥	1	53,52%
Belfius Banque SA	Rated of which: SHE		0	٥	۰	٥	٥	٥	٥	٥	43,70%		٥	۰	٥	0	٥	۰	0	٥	43,67%	0	٥		0		۰		0	٥	43,68%
,	Secured by mortoness on immovable security of which non-SVE	-	0		۰	0	٥	٥	0	٥	40.00%		0	0	0	0	٥	۰	0	٥	40,00%	0	٥		0		۰		0	0	40.00%
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity Securitisation																														
	Other excourses Standardized Total	-	- 1	2	- 1	- 1			0		54,24%	- 1	-	2	1	1			0		53,50%	- 1	-	- 2	1	- 1			0	-	52,55%
															P	ublic guarantees -	- Adverse Scenarie	,													
	ľ					31/12/										31/12	/2024									31/1	/2025				
			Stage 1		Stage 2		Stage 3	Stock of provisions for Stage 1	Stock of	Stock of	Coverana Batio		Stage 1		Stage 2		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Satio .		Stage 1		Stage 2		Stage 3	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Batio
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		amount.		arround)		arround.	exposure	exposure	exposure			amount.		arround		amount .	exposure	exposure	exposure			arround.		annual		samount	exposure	exposure	exposure	
	Central governments Explored povernments or local authorities																														
	Sublic surfac antities Multisteral Development Banks																														
	International Occanisations																														
	Corporates		0	2	1	1	0		0	1	54.43%	- 1		2	1	1	0	0	0	- 1	54.05%	- 1	0	2	1	1	۰		0		53.52%
BELGIUM	Retail		0	0		0	0		0	0	43.70%	0	0	0	0	0	0	0	0	0	43.67%	0		0	0	0			0	0	43.68%
DELGIUM	Secured by mortoaces on immovable property						0			0	40,00%	0		0		0			0		40.02%	0		0	0	0			0		40.00%
	of which non-SME Thems associated with particularly Nich risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collection investments undertakings (CIII) Equity																														
	Securitisation Chief property																														
	Standardised Total		1		1	1	0		0		54.24%	1	:	2	1	1	0		0		53.50%	1							0		52.55%
	Standardised Total	,	1	2	1	1	0	0	0	1	54.34%	1	1	2	1 Pi	ublic guarantees	- Adverse Scenario	0	0		53,50%	1	1	2	1		0		0	1	52,55%
	Standardised Total	,	Stape 1	2	Stage 2	31/12/	2023 State 3	0	0	1	54,38%	1	State 1	2	Pi Stage 2	1 Tublic guarantees - 31/12	- Adverse Scenark /2024 Stace 3	,	0	1	53,57%	1	State 1	2	Stage 2	31/12	0 t/2025 Stage 3		0	,	52.55%
	Chander Goed Total	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/ Stage 3	/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	54,39% Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	ublic guarantees 31/12 Stage 3	- Adverse Scenario /2024 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	53.59% Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	t/2025 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	52.55% Coverage Ratio - Stage 3
	Control and Section (Action of Section of Se	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	S4.39% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 Tublic guarantees 31/12 Stage 3 exposure	- Adverse Scenaris /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	5/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	52.55% Coverage Ratio - Stage 3 exposure
	Control State Control State Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.24% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 habic guarantees 31/12 Stage 3 exposure	- Adverse Scenaria /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	1/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	52,55% Coverage Ratio - Stage 3 exposure
	Central forms of the Contral f	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	(2023 Stage 3 exposure, of which quaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.29% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 Tublic guarantees 31/12 Stage 3 exposure	Adverse Scenark /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	52.55% Coverage Ratio - Stage 3 exposure
	Contract of the Contract of th	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ 5tage 3 exposure	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.30% Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 JubBic guarantees 31/12 Stage 3 exposure	O Adverse Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53,59% Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/11 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	52.55%. Coverage Ratio- Stage 3 exposure
	Contract Sealer Contra	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2 25sage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Speck of provisions for Stage 3 exposure	54.20%	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 sapsaus, of which guaranted	1 hubbe guarantees 31/12 Stage 3 exposure	O Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Sects of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	0 1/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	52.59% Coverage Ratio - Stage 3 exposure
FRANCE	Memoral density from Lamino lamino Lamino Lamino lamino Lamino	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	21/12/ 21/12/ 21age 3 exposure	2023 Stage 3 stage sayours, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54,20%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 hblic guerantees 31/12 Stage 3 exposure	O Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Seck of provisions for Siege 3 exposure	53.59% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	0 t/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Staps 3 exposure	52.59% Coverage Ratio - Stage 3 exposure
FRANCE	Control banks (rin EX. 2) Control banks (rin	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 esposure, of white guaranteed	Stage 3 exposure	Cape 3 seposare, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54,20%	Stage 1 exposure	Shape I exposure, of which country of which country of which country of the count	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	O Adverse Scenaria /2024 Stage 2 seposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	0 2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	52.53% Coverage Ratio - Stage 3 exposure
FRANCE	Control Sealer Stage 1 exposure	Stage 1 exposure, of exposure, of published guitantiesd	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 31/12/ Stage 2 exposure	Cape 3 seposare, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	54.20%	Stage 1 exposure	Stage 1 exposure, of which which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0	O Adverse Scenaria /2024 Stage 2 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expensure	Stage 2 exposure, of which quaranteed	Stage 3 exposure	0 1/2021 Sings 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Steps 1 exposure	52.53% Coverage Ratio - Stage 3 exposure	
FRANCE	Central forms (rels CS, 1) Central forms (Stage 1 exposure	Stage 1 seponers, of which of purcents and p	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 2 exposure, of white, of guaranteed	1 21/12/ 21/2/ 22/2/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/ 22/2/2/2/ 22/2/2/ 22/2/2/ 22/2/2/2/2/ 22/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2/2	2023 Stage 3 separate of working of working of working of working of working or working of the separate of the	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 supposers	Stock of provisions for Stage 3 exposure	54.20%	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stope 3 exposure	Adverse Scenario /2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage II supporture appointment of the provisions of the provision of the provision of the provision of the provis	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 suppersure suppersure	53.50% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	2 Stage 2 exposure	Stage 2 exposure, of which guaranteed	1 M/12 Page 3 exposure	0 /2025 Stage 3 exposure, of exposure, of particular pa	Stock of provisions for Stage 1 exposure	Stockef provisions for Stage 2 exposure	Stack of provisions for Stape 3 exposure	52,57% Coverage Ratio Stage 3 exposure
FRANCE	Control Service Contro	Stage 1 exposure	Stage I exposure, of which guaranteed guaran	Stage 2 exposure	Stage 2 esposars, of which guaranteed	21/12/ Stope 3 exposure exposure 0	C 2023 Stage 3 exposure, of white of guaranteed guaranteed guaranteed G	Stock of provisions for Stopenurs or enjoyeeurs	Stock of provisions for Zage 2 supporters	Speck of provisions for Sage 3 separate	54.20%	Stage I exposure	Shape 1 exposure, of which guaranted services	Stape 2 exposure	Stage 2 expesses, of white the stage of the	1 21/12 guerantean 21/12	O Adversa Scenario	Stock of provisions for Stock of provisions for Stock of separate Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Zage 1 experience of the separate of t	53.50% Coverage Ratio - Stage 3 exposure	2 Page 1 exposure	Zage 1 exposers of exposers of guaranteed	2 Stage 2 exposure	Stage 2 exposure, of which gussanised gussanised	1 31/12 22 22 22 22 22 22 22 22 22 22 22 22 2	0 /2025 Stage 3 exposure, of upon the control of the control of upon the control of up	Stock of provided for Stock of provided for Stock of provided for Stock of	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stack of provisions for Stage 3 exposure	52,33%
FRANCE	Contract Sealers (1984) Contract Sealers (198	Stage 1 exposure	Steps 1 expount, of subschild state of subschild st	Stage 2 superum	Stopp 2 exposure, of owision guarantee	1 1/12/ 31/12/ 20pg 3 20pm 1	C Seguina Segu	Stock of provisions for Stock of provisions for Stock of	Stock of provision of Stock of provision of Stock of Stoc	Stock of provisions for Stock of provisions for Stope 3 separate expanses	54.20%, Coverage Radio Steps 3 REPOSITE	Stage 1 exposure	Stage 1	Stage 2 exposure	Stage 2 of exposition of the stage 2 of exposition of guaranteed	1 1 1/12 Steps 3 exposure	O Committee of the comm	Stock of provisions for Stock of provisions for Stock of	Stock of provision for Stock of provision for Stock of a suppose of suppose o	Stock of provisions for Stock of provisions for Stock of	53.50% Coverage Ballo - Steps 3 Reposere	Stage I separate	2 Age 1 arranged and a second a	Stage 2 superiors	Silgue 2 expenses of expenses of guaranteed guaranteed	1 31/11 Stage 3 sapostore	0 0 1/2015 Steps 2 september 2	Stock of positions for Stock of positions for Stage II disposars	Stock of provision for Stock of provision for Stock of exposure of stock of exposure of stock of the stock of	Stock of persident fire persident fire support fire suppo	Covering Radio - Stage 3 exposure
FRANCE	Control Seales (Ann. Control S	Stage 1 exposure	Stage 1 exposure, of which and guaranteed guaranteed	Stage 2 exposure	I Stage 2 exposure, of which and graw mixed	31/12/ 31/12/ 32apr 3 10/12/ 10/12	C Separa Seguiran Separa Seguiran Separa Seguiran Seguira	Ench of provides for Steps 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of a superior stock of stock o	54.20%, Coverage Radio Stage 2 exposure	Stage 1 exposure	Steps 1 exposure, of which guaranteed guaranteed	Stage 2 exposure	Stage 2 separate of garanteed garanteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stock of provisions for Stock of a support of stock	Stock of provision for Stock of provision for Stock of a support of stock of a support of stock of support of	Stack of provisions for Stack of provisions for Stage 3 asparans	53.50% Coverage Ballo - Segs 3 Reposers	1 Stage 1 exposure	2 Segra 1 exposure, of which and guaranteed	Stage 2 septembre	Single 2 exposure, of which of the province of	1 11/11 11/11 12/1	0 1/2015	Stock of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of exposure	Stock of previsions for 5 Stops 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Contract Sealers Contract Sea	Stage 1 exponers	Stage 1 segments of which a guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 Steps 2 experies	Stage 2 exposers, of a gramatice of the control of	11/12/ 22 Page 3 820 Page 3 820 Page 3 820 Page 3 820 Page 3 820 Page 3 9 P	C Supplement of the Control of the C	Statut of provides for Steps 1 exposures	Stock of previous for the previous for the page 1 appears a suppose of the page 1 of t	Stock of Providing for Providing for Stock of St	54.30%. Coverage Ratio	Stage 1 exposure	Shape 1 exposure, of approximate of the property of the proper	Stage 2 exposure	Stope 2 Stope 2 Which gournfeed government	Libbig guarantees 31/12 Stope 3 exposure 0 0 0 ubbig guarantees	G Adverse Scenario	Stock of French	2000 of 2000 of property of pr	Seed of Seed of Personal Seed of Seed	51.50% Coverage Ratio 2Raps 3 exposure	2 Page 1 exposure	2 Sept 1 expours of which guaranteed of the control	2 Steps 2 septembre	Siege 2 exposure, of which guaranteed	1 31/12 Stays 3 supposers	0 (2025 Stop 2 Stop 2 Stop 3 Stop 3 Stop 2 S	Stack of provisions for stage 1 exposure	Disch of Procedure for Stage 2 exposure	Stock of provisions for Stops 3 stays and stay	SZ-550s
FRANCE	Control house Control house Control house Control manufacture Contro	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Contrast Security Contrast Secu	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Contract busine Contract busine (vin ESA, N.) Contract busine (vin ESA, N.) And Contract busine Public parking section	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	Stage 1 supposed of supposed of guaranteed	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Contract States Contra	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Contract houses (not 50%, %). Contract (no	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Control Space (1992)	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE	Contract house S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9		
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
FRANCE FRANCE UNITED KINGDOM	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	
	Order Sensor Sen	S	0 0	0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	9 9 9 9	0 0	3 3 3	-	0	9	9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g g g g g g g g g g g g g g g g g g g	0 0	0 0 0	9	-	0 0	9	0 2 2	0 0	9 9	0	0 0 0	0 0 0	9	

штносту												202	23 EU-W	iue 3t	Belt	fius Banque	SA	K COV.	10-19	J1A											
						31/1	2/2023								,	Public guarantees -	Adverse Scenario									31/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coversos Ratio -
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments																														
	Benings coverentes Public socie entities Build and Development Reals																														
	Interestional Oceanisations Institutions																														
	Corporates of which: 345	·	0		0 0	0	0			0	-	0	0	0	0	0	0		0	0		0	0	٥	0	٥	0		0	0 -	
LUXEMBOURG	Rated of which the										_																			0 -	
	of which non-SME Theres associated with nurticularly birth risk															Ů															
	Covered bonds Claims on institutions and composites with a ST could assessment																														
	Collective investments undertakings (CIU) Sezuritisation																														
	Other extosures Standardised Total				0 0								0	0	0	0	0			0		0	0	۰	0				0 0	0 -	
															F	Public guarantees															
			Stage 1	1	Stage 2		2/2023 Stage 3	Section of	David of	David of			Stage 1		Stage 2	31/12		Florida of	David of	Daniel of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Photos	David of	Florid and	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks		emount		amount of		amount	exposure	exposure	exposure	ехротие		amount		amound		smount	exposure	exposure	exposure	екразие		smount		amound		amount	exposure	exposure	exposure	exposite
	Central governments Zuolonal governments or local authorities Dublic sucher antities																														
	Multilatural Revolutionment Banks International Organizations																														
	Institutions Corporates		0 0		0 0		0			0			0	0	0	0	a	0				0	0	٥	0	٥			0 0	0 -	
UNITED STATES	Retail of which: SME		0		0 0		0			0			0	0	0	0	0			0		0			0	0			0 0	0 -	
	Secured by mortosoes on immovable property of which movGRP					0			0						0	0	۰		0					۰					0	0 -	
	Rems associated with particularly high risk Covered bonds Covered bonds Calena on institutions and comprehes with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other excourses Standardined Total																														
								•			•				,	Public guarantees	Adverse Scenario														
			Share 1		Show 2	31/1	2/2023 Stans 1	ı			ı		State 1			31/12	2024						Sans 1		State 2	31/1	2/2025 Stane 3				
		Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Central banks (rels ESE, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed excess?	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed except	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed associated	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control familia Control domina Control dominate Control dominated or Social authorities Control dominated or Control dominat	Stage 1 exposure	Stage 1 exposure, of which guaranted emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 - exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed services	Stage 2 exposure	Stage 2 exposure, of which guaranted	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control Section (Anni SSA, N) Control Section (Anni SSA, N) Control Sections (Anni SSA, N) Associated Interconnection for any authorities Associated Control Section (Anni SSA, N) Associated Control Sec	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Steps 2 exposum	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guarantoed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for 22 age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed entoses?	Stage 2 exposure	Stage 2 exposure, of which guaranteed assessed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rabio - Stage 3 exposure
	Control Services (ondo EAS, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guaranted amount	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure	Stage 2 expense, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 sapeares, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Stage 1 exposure	Stage 1 exposure, of which guarated amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Steps 3 exposure, of which guaranteed arrowst	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 supposure	Stock of provisions for Stage 3 expassive	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Singue 1 exposure, of which guaranteed semant	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expessure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed assessed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed annual	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposures	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Stage 1 exposure	Stage 1 exposure, of which guaranteed armount of the control of th	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed assessed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 supervisions for Chaps 3 supervisions for Chaps 3 supervision for Chaps 3 supervision for Chapter 5 supervision for	Coverage Ratio Stage 3 exposure	Stage I exposure	Stage 1 exposure, of which guaranteed assessed	Stage 2 exposure		31/12	2024		Stock of provisions for Stage 2 stage of the Stage 2 stage of the Stag	Stock of provisions for page 2 days 2 days turn a day 2 days turn a day 2 day	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed exercises	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed o	Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees exposure)	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 supposers	Stock of provisions for Stops 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure of guaranteed guaranteed	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed arrowed	Stock of provisions for Stays I exposurs	Stock of provisions for stage 2 stage 2 stage as a stag	Stock of provisions for Stage 3 exposures	Coverage Ratio Stage 3 exposers	Stage 1 exposure	Stage 1 exposure, of which guaranteed assessed	Stage 2 exposure		31/12	2024		Stock of previsions for Stage 2 exposure	Stock of provisions for Stops of Exposure and Control of Exposure and Control of Control	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed excessed	Stage 2 exposure	Stage 2 exposure, of which guaranteed annount	31/E Stage 3 exposure	2/2025 Stage 3 supposers, of which garanteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fee Stope 3 exposure	Covering a Radio - Stage 3 exposure exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Singe 1 exposure	Stage 1 exposure, of which guaranteed attenued	Stage 2 expeture	Stage 2 exposure of guaranteed guaranteed	31/1 Stage 3 expotune	2/2023 Stage 2 exposure, of which guaranteed	Stock of provisions for Stops 1 stops	Stock of provisions for Stage 2 esponse 0	Stock of provisions for Stage 3 exposure exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposed of exposed of guaranteed executed execute	Steps 2 exposure		31/12	2024		Book of provious for Stope 2 stopeson	Stock of provisions for Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 exports, of steps of the steps of the step of t	Stage 2 expensive	Stage 2 espands of substants of Quaranteed association of Quaranteed association of Quaranteed Quar	31/1 Stage 3 exposure	2/2025 Stage 3 seposers, of which years and guaranteed	Stock of provisions for Stock of Stock of Provisions for Stock I exposure	Stock of provisions for Stage 2 exposure of the stage	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Stage 1 exposure	Steps 1 separate of which parameted separate of the separate o	Steps 2 expenses	Stage 2 exposure, of which guaranteed annual and annual guaranteed	31/1 \$2age 3 exposure 0 0	2/2023 Sago 3 exposts of which guaranteed executed 0 0 0	Stock of provisions for Stage 1 styles of styl	Stock of provisions for Stage 2 esposure	Stack of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure of community o	Stape 2 exposure		31/12	2024		Rock of provisions for Stage 2 espois	Reck of provisions for Stage 2 exposure 0	Coverage Ballo - Rege 3 exposers	Stage 1 exposure	State 1 exposure of exposure o	Stage 2 exposure	Stope 2 opposes of opposes of opposes of opposes of opposes of opposes	31/II Stage 3 exposure	2/2015 Stage 3	Stock of provisions for Stage 1 aspendire	Stock of province for Stock of Province Stock of	Steck of provisions for Step 3 sape 3 sape and 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Converse Ratio - Stage 3 exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Stage I exposure	Stage 1 segment, of which which which which of the segment of the	Stage 2 experim	Stope 2 expount, of which which which which of the stope	Stage 3 exposure	2/2023 Steps 3 exposure, of which which of the control of the cont	Stock of provisions for Stope 1 explanars	Stock of provisions for Stage 2 exposure	Direct of provisions for a separate of sep	Coverage Ratio Stage 3 exposure	Steps 1 exposure	Steps 1 exposure, of which pursuants and pursuants and pursuants and a contract of the contrac	Stage 2 exposure		31/12 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 Steps 2 espectation, of substant		Stock of provisions for Stage 2 exposure	Stock of property of the prope	Coverage Ballo Steps 3 exposers	Stage 1 exposure	Steps I expount of which which of the state	Stage 2 exposure	Steps 2 exposum, of which guaranted	31/12 Stage 3 exposure	2/2025 Stage 3	Stock of provisions for Stage I exposure	Slock of property of the prope	Stack of process for Stage 3 Stage 3 Stage 3 Control of Stage 3 Stage	Coverage Ratio Stage 3 exposure
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th	Singe 1 exposure	0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
NETHERLANDS	And the consequences of the consequence of the cons	Singe 1 exposure	0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
NETHERLANDS	Richite nutrier mettinia Multitatara (Development Sanisa Enternational Organisations Institutions Correction of which (20th		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	Stock of provides for special and special	-	0	Stage 1 expenses, of a separate, of a separate of a separa	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		Stock of provisions for approximation for approximation for approximation for approximation of approximation	0 -	Coverage Bates Stape 2 exposure exposure
NETHERLANDS	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
NETHERLANDS	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
NETHERLANDS	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
NETHERLANDS ITALY	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-
	And the consequences of the consequence of the cons		0 0	6	0 0 0	Stage 3 41201114 412011100114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201114 41201110011000110	Sage 3 exposers, of which guaranted	0 0	0 0	0	-	0	0	0 0	Stage 2 expended of expended of guaranteed seasons of the seasons	31/12 Stope 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stops 3 et al. (1997) et al. (Stock of provisions for Stage 1 exposures		9 9		0	9 9	0	0 0	0	0		0 0 0	0 -	-

20 Hours													23 LO-1		Bel	fius Banque	SA														
						31/1	2/2023									Public guarantees 31/12	- Adverse Scenari 1/2024	ь								31/12	1/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Fr	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments																														
	Serional poveraments or local authorities Public sector entities Multipleral Development Banks																														
	International Occaminations Justitutions Carsonales																														
	Corporates of which SHE Retail										-																	0	-	٥	
SPAIN	of which: GMP Secured by mortgages on immovable property											0																			
	of which: non-SVE Thoma searclated with nurticularle blob risk																														
	Covered bonds Claims on institutions and companies with a ST could assessment Collective investments undertakings (CIU)																												=		
	Equity Securitization																														
	Other eccourses Standardised Total							0	0		-		0		0	0	0		0	0		0			0					0	
						71/1	2/2023									Public guarantees	- Adverse Scenari 1/2024	lo .								11/1	:/2025				
			Stage 1 exposure, of		Stage 2		Stage 3	Stock of	Stock of	Stock of	C		Stage 1		Stage 2			Stock of	Stock of	Stock of	Common Batta		Stage 1		Stage 2		Stane 3	Stock of	Stock of	Stock of	
	(rein EUR. %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Regional governments or local authorities		*mount				emount						*moint		4400163		amount .						amount				amount .				
	Regional governments or local authorities Public sector entities Multilateral Depolarment Banks																														
	International Organisations Institutions																														
	Consorates of which SMS Rates										-											0			0				-		
CANADA	of which SME Secured by mortozoes on immovable property																														
	of which recold? If which recolds the particularly blob risk Covered bonds																														
	Covered benesical Covered and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Equity Securitisation																														
	Other excourses Standardised Total		0		0	0	0	0	0		-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0			0	
						71/1	2/2023									Public guarantees	- Adverse Scenari 1/2024	6								**/*	1/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coversos Retio -		Stage 1		Stage 2			Stock of	Stock of	Stock of	Coverana Batin .		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	overson Batio
	(min EUR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central o overnments		170.07												110.12								DP.A.IAF		110.12		2753147				
	Regional governments or local authorities Sublic sector entities																														
	Muhilateral Development Banks Seternational Occamisations Seatmentions																														
	Consorates of which: SMC																											-			
GERMANY	Retail of which SME Secured by mortosoes on immovable property											0																-			
	of which: non-SVE Items associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Securitization																														
	Other exposures Standardised Total		0 0			0		0	0			0	0			0			0			0			0					0	



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	32						
Exposure values	SEC-ERBA	146						
	SEC-IAA	0						
	Total	179						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	5	5	6	6	6	8	11
REA	SEC-ERBA	51	51	55	60	55	66	82
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	55	55	60	66	61	74	93
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	57,828	59,035	60,611	62,006	59,594	62,816	65,047
Risk exposure amount for securitisations and re-securitisations	55	55	60	66	61	74	93
Risk exposure amount other credit risk	57,772	58,980	60,550	61,939	59,533	62,742	64,954
Risk exposure amount for market risk	3,218	3,218	3,218	3,218	3,027	3,112	3,277
Risk exposure amount for operational risk	3,667	3,667	3,667	3,667	3,667	3,667	3,667
Other risk exposure amounts	198	198	198	198	198	198	198
Total risk exposure amount	64,911	66,118	67,694	69,089	66,485	69,794	72,190
Total Risk exposure amount (transitional)	64,796	66,092	67,684	69,089	66,322	69,714	72,190
Total Risk exposure amount (fully loaded)	64,911	66,118	67,694	69,089	66,485	69,794	72,190



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		12,850	13,279	13,854	14,397	10,571	10,691	10,839
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,722	11,151	11,725	12,268	8,443	8,563	8,711
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,667	3,667	3,667	3,667	3,667	3,667	3,667
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		838	1,461	2,099	2,762	144	286	467
A.1.3	Accumulated other comprehensive income		-78	-78	-78	-78	-1,173	-1,085	-1,033
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-198	-198	-198	-198	-313	-313	-313
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		120	120	120	120	28	28	28
A.1.3.3	Other OCI contributions		0	0	0	0	-888	-800	-748
A.1.4	Other Reserves		6,274	6,274	6,274	6,274	6,274	6,274	6,274
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		37	37	37	37	-44	-44	-44
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-64	-64	-64	-64	-104	-104	-104
A.1.7.2	Cash flow hedge reserve		113	113	113	113	71	71	71
A.1.7.3	Other adjustments		-11	-11	-11	-11	-11	-11	-11
A.1.8	(-) Intangible assets (including Goodwill)		-178	-178	-178	-178	-178	-178	-178
A.1.8.1	of which: Goodwill (-)		-104	-104	-104	-104	-104	-104	-104
A.1.8.2	of which: Software assets (-)		-73	-73	-73	-73	-73	-73	-73
A.1.8.3	of which: Other intangible assets (-)		-1	-1	-1	-1	-1	-1	-1
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-373	-327	-235
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-2	-2	-2	-2	-2	-2	-2
A.1.11	(-) Defined benefit pension fund assets		-8	-8	-8	-8	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
011111 511115 0	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-15	-29	-69	-177	-29	-69	-175
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-31	-31	-31	-31	-31	-31	-31
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-466	-320	-299	-249	-623	-531	-249
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	314	314	314	314	314	314	314	314
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		42	42	42	42	42	42	42
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		89	107	107	107	107	107	107
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		265	71	50	0	454	356	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		66	0	0	0	80	75	0
	A.1.22	Transitional adjustments		216	36	12	0	187	70	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		216	36	12	0	187	70	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		216	36	12	0	187	70	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	, 0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	, 0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		497	497	497	497	497	497	497
	A.2.1	Additional Tier 1 Capital instruments		497	497	497	497	497	497	497
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	O	0	0
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,219	11,648	12,222	12,765	8,940	9,060	9,208
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,631	1,631	1,631	1,631	1,631	1,631	. 1,631
	A.4.1	Tier 2 Capital instruments		1,281	1,281	1,281	1,281	1,281	1,281	1,281
	A.4.2	Other Tier 2 Capital components and deductions		350	350	350	350	350	350	350
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	, 0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	O	0	. 0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		64,911	66,118	67,694	69,089	66,485	69,794	72,190
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-114	-27	-9	0	-164	-80	0
	C.1	Common Equity Tier 1 Capital ratio		16.55%	16.87%	17.32%	17.76%	12.73%	12.28%	12.07%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.31%	17.62%	18.06%	18.48%	13.48%	13.00%	12.76%
	С.3	Total Capital ratio		19.83%	20.09%	20.47%	20.84%	15.94%	15.34%	15.02%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		10,506	11,115	11,713	12,268	8,256	8,492	8,711
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		11,003	11,612	12,210	12,765	8,753	8,989	9,208
	D.3	TOTAL CAPITAL (fully loaded)		12,635	13,243	13,841	14,397	10,384	10,621	. 10,839



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		16.19%	16.81%	17.30%	17.76%	12.42%	12.17%	12.07%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.95%	17.56%	18.04%	18.48%	13.17%	12.88%	12.76%
	E.3	Total Capital ratio		19.46%	20.03%	20.45%	20.84%	15.62%	15.22%	15.02%
	H.1	Total leverage ratio exposures (transitional)		179,155	179,155	179155	179155	179155	179155	179155
	H.2	Total leverage ratio exposures (fully loaded)		178,939	178,939	178939	178939	178939	178939	178939
Leverage ratios (%)	H.3	Leverage ratio (transitional)		6.26%	6.50%	6.82%	7.13%	4.99%	5.06%	5.14%
	H.4	Leverage ratio (fully loaded)		6.15%	6.49%	6.82%	7.13%	4.89%	5.02%	5.15%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	P.6	Combined buffer		4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
	R.1	Pillar 2 capital requirement		2.13%	2.13%	2.13%	2.13%	2.13%	2.13%	2.13%
	R.1.1	of which: CET1		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	R.1.2	of which: AT1		0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.13%	10.13%	10.13%	10.13%	10.13%	10.13%	10.13%
, i	R.2.1	of which: CET1		5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.48%	14.48%	14.48%	14.48%	14.48%	14.48%	14.48%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		10,331						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			10,940	11,538	12,093	8,253	8,482	8,690
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		64,263						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			65,471	67,046	68,441	66,485	69,794	72,190
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		16.08%	16.71%	17.21%	17.67%	12.41%	12.15%	12.04%



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario	1		Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,752	2,001	2,196	2,292	1,198	1,714	1,747
Interest income	3,396	4,505	4,648	4,520	5,677	5,954	5,781
Interest expense	-1,644	-2,503	-2,452	-2,228	-4,479	-4,240	-3,790
Dividend income	29	29	29	29	14	14	14
Net fee and commission income	541	487	487	487	378	378	378
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-808	16	16	16	-316	12	12
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-39		
Other operating income not listed above, net	956	79	79	79	44	48	48
Total operating income, net	2,469	2,611	2,807	2,902	1,280	2,167	2,199
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79	-4	-194	-219	-550	-490	-339
Other income and expenses not listed above, net	-1,191	-1,242	-1,212	-1,224	-1,797	-1,350	-1,379
Profit or (-) loss before tax from continuing operations	1,199	1,366	1,400	1,460	-1,067	326	482
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-224 0	-337	-347	-365	373	-91	-184
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) Profit or (-) loss for the year	975	1.029	1.053	1,095	-695	236	298
		,	,	,			
Amount of dividends paid and minority interests after MDA-related adjustments	385	405	415	431	0	93	117
Attributable to owners of the parent net of estimated dividends	590	623	638	663	-695	143	180
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	500
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0