2025 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2025 EU-wide Stress Test: Summary

Belfius Banque SA

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,974		2,113	2,161	2,164	1,400	1,644	1,797
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	287		24	24	24	-468	17	18
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-177		3	-237	-512	-449	-785	-1,091
4	**Profit or (-) loss for the year**	**1,128**		**1,154**	**1,084**	**880**	**-577**	**121**	**8**
5	Coverage ratio: non-performing exposure (%)	48.53%		46.56%	42.25%	39.25%	47.38%	42.02%	37.92%
6	Common Equity Tier 1 capital	11,560	11,560	11,941	12,346	12,539	9,860	9,903	9,564
7	Total Risk exposure amount (all transitional adjustments included)	75,093	70,977	72,040	73,424	74,571	72,219	75,119	77,360
8	**Common Equity Tier 1 ratio, %**	**15.39%**	**16.29%**	**16.58%**	**16.81%**	**16.82%**	**13.65%**	**13.18%**	**12.36%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.36%**	**16.25%**	**16.58%**	**16.81%**	**16.82%**	**13.65%**	**13.18%**	**12.36%**
10	Tier 1 capital	12,056	12,056	12,438	12,842	13,036	10,357	10,399	10,061
11	Total leverage ratio exposures	186,654		186,654	186,654	186,654	186,654	186,654	186,654
12	**Leverage ratio, %**	**6.46%**	**6.46%**	**6.66%**	**6.88%**	**6.98%**	**5.55%**	**5.57%**	**5.39%**
13	**Fully loaded leverage ratio, %**	**6.45%**	**6.45%**	**6.66%**	**6.88%**	**6.99%**	**5.55%**	**5.57%**	**5.39%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	649	0	3,099	0	48	0	1,903	0	3,735	137	0	4	1	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	30,661	1,238	13,214	724	21,765	1,410	9,157	312	39,395	7,955	1,900	198	318	1,019	53.62%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	16,664	724	872	449	9,971	992	307	162	14,885	3,205	1,177	91	141	673	57.12%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	56,443	435			4,586	281			51,582	5,027	435	13	83	199	45.67%
11	Belfius Banque SA	Retail - Secured by residential estate property	41,719	134			1,768	126			39,085	2,636	134	3	13	14	10.16%
12		Retail - Qualifying Revolving	7	0			0	0			5	2	0	0	0	0	0.00%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	14,717	301			2,817	155			12,492	2,389	301	10	70	185	61.44%
15		Retail - Other Retail - Of Which: SME	8,026	220			1,655	101			6,241	1,948	220	6	54	127	58.05%
16		Retail - Other Retail - Of Which: non-SME	6,691	81			1,163	54			6,252	441	82	4	16	58	70.55%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	2,347	0			5,867	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**90,100**	**1,673**	**16,313**	**724**	**32,265**	**1,690**	**11,059**	**312**	94,712	13,119	2,335	214	402	1,217	52.14%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	649	0	3,099	0	48	0	1,903	0	3,735	137	0	4	1	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	27,520	1,215	10,157	577	19,459	1,407	7,028	312	35,223	5,539	1,730	181	233	965	55.76%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	16,490	724	872	449	9,854	992	307	162	14,750	3,165	1,177	90	140	673	57.12%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	56,232	432			4,550	279			51,403	4,995	432	13	83	197	45.47%
32	BELGIUM	Retail - Secured by residential estate property	41,660	134			1,765	126			39,036	2,625	134	3	13	14	10.16%
33		Retail - Qualifying Revolving	7	0			0	0			5	2	0	0	0	0	0.00%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	14,565	298			2,785	154			12,362	2,368	298	10	70	183	61.30%
36		Retail - Other Retail - Of Which: SME	7,997	219			1,649	101			6,217	1,943	219	6	54	127	58.05%
37		Retail - Other Retail - Of Which: non-SME	6,568	79			1,135	53			6,145	425	80	4	16	56	70.20%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	2,347	0			5,867	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**86,748**	**1,647**	**13,256**	**577**	**29,924**	**1,686**	**8,931**	**312**	90,361	10,671	2,162	198	317	1,161	53.71%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			0	0			0	0	0	0	0	0	0	0	-
48		Corporates	536	0	164	0	408	0	170	0	761	52	0	3	4	0	14.98%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	47	0	0	0	31	0	0	0	30	19	0	0	2	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52	FRANCE	Retail	81	2			13	1			71	10	2	0	0	1	85.57%
53		Retail - Secured by residential estate property	24	0			1	0			19	5	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	57	2			12	1			52	5	2	0	0	1	85.57%
57		Retail - Other Retail - Of Which: SME	10	0			2	0			8	2	0	0	0	0	88.82%
58		Retail - Other Retail - Of Which: non-SME	47	1			10	1			44	3	1	0	0	1	85.09%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	**617**	**2**	**164**	**0**	**421**	**1**	**170**	**0**	832	62	2	3	4	1	85.38%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			0	0			0	0	0	0	0	0	0	0	-
69		Corporates	287	0	1,875	126	292	0	901	0	101	2,064	126	0	61	18	14.42%
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	4	0	0	0	1	0	0	0	3	1	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	3	0			1	0			3	0	0	0	0	0	82.28%
74	UNITED KINGDOM	Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	3	0			1	0			2	0	0	0	0	0	82.28%
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	46.14%
79		Retail - Other Retail - Of Which: non-SME	2	0			1	0			2	0	0	0	0	0	82.44%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**290**	**0**	**1,875**	**126**	**293**	**0**	**901**	**0**	104	2,064	126	0	61	18	14.44%

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			0	0			0	0	0	0	0	0	0	0	-
90		Corporates	728	1	399	0	629	2	327	0	1,271	35	1	6	6	1	99.71%
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	73	0	0	0	49	0	0	0	72	2	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	55	1			13	0			43	13	1	0	0	0	46.39%
95		Retail - Secured by residential estate property	25	0			1	0			22	3	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	30	1			12	0			20	10	1	0	0	0	46.39%
99		Retail - Other Retail - Of Which: SME	9	1			2	0			7	1	1	0	0	0	39.99%
100		Retail - Other Retail - Of Which: non-SME	21	0			10	0			13	8	0	0	0	0	93.42%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**784**	**2**	**399**	**0**	**643**	**2**	**327**	**0**	1,313	48	2	6	6	2	81.81%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			0	0			0	0	0	0	0	0	0	0	-
111		Corporates	405	0	384	21	379	1	520	0	755	101	21	7	3	21	98.71%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	31	0	0	0	21	0	0	0	26	5	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	17	0			3	0			13	4	0	0	0	0	82.83%
116		Retail - Secured by residential estate property	7	0			0	0			5	2	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	10	0			2	0			9	1	0	0	0	0	82.83%
120		Retail - Other Retail - Of Which: SME	4	0			1	0			3	0	0	0	0	0	0.00%
121		Retail - Other Retail - Of Which: non-SME	6	0			1	0			6	1	0	0	0	0	82.90%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**422**	**0**	**384**	**21**	**382**	**1**	**520**	**0**	768	104	21	7	3	21	98.62%

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Belfius Banque SA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	3,600	258	14	1	0	1	5.26%	3,589	255	27	1	0	1	5.22%	3,576	255	40	1	0	2	5.19%
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	37,347	9,565	2,338	79	202	1,204	51.49%	35,443	10,953	2,854	77	232	1,353	47.41%	33,845	11,989	3,417	74	396	1,519	44.46%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	14,475	3,391	1,401	24	96	730	52.13%	14,024	3,607	1,636	23	95	781	47.74%	13,652	3,745	1,871	22	227	832	44.45%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	51,760	4,679	606	12	44	226	37.36%	51,214	5,039	791	11	37	254	32.11%	50,699	5,354	991	11	153	283	28.53%
11		Retail - Secured by residential estate property	39,208	2,425	222	4	16	21	9.52%	38,812	2,720	322	4	14	28	8.82%	38,432	2,987	435	4	15	36	8.39%
12		Retail - Qualifying Revolving	4	3	0	0	0	0	44.18%	4	3	0	0	0	0	44.18%	4	3	0	0	0	0	44.18%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	12,548	2,252	383	8	28	205	53.49%	12,397	2,317	469	7	23	226	48.12%	12,263	2,364	556	7	138	246	44.28%
15		Retail - Other Retail - Of Which: SME	6,257	1,866	285	5	25	143	50.08%	6,158	1,896	354	5	20	159	44.80%	6,073	1,911	424	5	135	174	41.12%
16		Retail - Other Retail - Of Which: non-SME	6,290	385	98	2	3	62	63.36%	6,239	420	115	2	3	67	58.36%	6,190	452	132	2	3	72	54.44%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	92,707	14,501	2,958	91	246	1,431	48.38%	90,246	16,247	3,673	89	269	1,608	43.80%	88,120	17,598	4,448	85	549	1,804	40.56%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	3,600	258	14	1	0	1	5.26%	3,589	255	27	1	0	1	5.22%	3,576	255	40	1	0	2	5.19%
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	33,827	6,536	2,129	67	168	1,096	51.47%	32,272	7,628	2,592	66	190	1,222	47.15%	30,974	8,425	3,093	63	347	1,362	44.02%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	14,347	3,346	1,399	24	95	730	52.16%	13,900	3,560	1,632	23	94	780	47.79%	13,531	3,697	1,865	22	226	830	44.51%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	51,582	4,647	601	12	43	224	37.21%	51,038	5,007	786	11	36	251	31.98%	50,525	5,320	985	11	152	280	28.42%
32		Retail - Secured by residential estate property	39,160	2,413	222	4	16	21	9.52%	38,766	2,708	322	4	14	28	8.82%	38,386	2,975	434	4	15	36	8.39%
33		Retail - Qualifying Revolving	4	3	0	0	0	0	44.18%	4	3	0	0	0	0	44.18%	4	3	0	0	0	0	44.18%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	12,417	2,231	380	7	28	203	53.39%	12,268	2,296	464	7	23	223	48.03%	12,135	2,342	551	7	138	243	44.20%
36		Retail - Other Retail - Of Which: SME	6,234	1,861	284	5	24	142	50.08%	6,135	1,891	352	5	20	158	44.80%	6,050	1,906	422	5	135	174	41.12%
37		Retail - Other Retail - Of Which: non-SME	6,184	370	96	2	3	61	63.16%	6,133	405	112	2	3	65	58.22%	6,085	437	128	2	3	70	54.33%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	89,008	11,441	2,744	79	211	1,320	48.11%	86,899	12,889	3,405	78	227	1,475	43.31%	85,075	14,000	4,118	75	500	1,644	39.91%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	727	81	4	2	3	2	44.12%	671	130	11	2	4	5	44.72%	617	175	21	2	6	9	45.22%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	29	19	1	0	1	0	21.00%	28	19	1	0	1	0	21.31%	27	19	2	0	1	0	21.41%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	70	10	2	0	0	2	63.26%	69	11	3	0	0	2	55.96%	68	11	3	0	0	2	51.82%
53		Retail - Secured by residential estate property	19	5	0	0	0	0	9.79%	18	5	0	0	0	0	9.67%	18	5	1	0	0	0	9.55%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	52	5	2	0	0	1	71.51%	51	6	3	0	0	2	64.50%	50	6	3	0	0	2	59.93%
57		Retail - Other Retail - Of Which: SME	8	2	0	0	0	0	69.76%	8	2	0	0	0	0	57.65%	8	2	0	0	0	0	50.04%
58		Retail - Other Retail - Of Which: non-SME	43	4	2	0	0	1	71.79%	42	4	2	0	0	1	65.76%	42	4	2	0	0	1	61.97%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	797	91	7	2	3	3	51.05%	740	140	14	2	4	7	47.07%	685	186	24	2	6	11	46.16%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	89	2,072	130	0	21	57	43.42%	75	2,081	136	0	21	59	43.37%	63	2,086	142	0	21	61	43.28%
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	3	1	0	0	0	0	6.87%	3	1	0	0	0	0	5.81%	3	1	0	0	0	0	5.46%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	3	0	0	0	0	0	77.37%	3	0	0	0	0	0	70.62%	2	0	0	0	0	0	63.47%
74		Retail - Secured by residential estate property	0	0	0	0	0	0	17.25%	0	0	0	0	0	0	15.27%	0	0	0	0	0	0	13.73%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	2	0	0	0	0	0	77.48%	2	0	0	0	0	0	70.87%	2	0	0	0	0	0	63.84%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	27.68%	0	0	0	0	0	0	26.10%	0	0	0	0	0	0	25.60%
79		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	79.09%	2	0	0	0	0	0	73.79%	2	0	0	0	0	0	67.62%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	92	2,072	130	0	21	57	43.43%	77	2,081	136	0	21	59	43.38%	65	2,087	142	0	21	61	43.29%

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**Corporates**	1,201	96	9	4	3	5	48.60%	1,110	177	20	4	5	9	44.54%	1,024	248	35	3	9	15	43.50%
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	68	4	1	0	0	0	27.39%	66	6	2	0	0	0	27.61%	64	7	3	0	0	1	27.78%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		**Retail**	43	12	1	0	0	0	38.62%	43	12	1	0	0	0	34.06%	43	12	2	0	0	1	31.26%
95		**Retail - Secured by residential estate property**	22	3	0	0	0	0	8.11%	22	4	0	0	0	0	7.89%	21	4	0	0	0	0	7.83%
96		**Retail - Qualifying Revolving**	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%
97		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Other Retail**	21	9	1	0	0	0	40.09%	21	8	1	0	0	0	36.45%	21	8	1	0	0	0	34.15%
99		Retail - Other Retail - Of Which: SME	7	1	1	0	0	0	36.73%	7	1	1	0	0	0	34.58%	7	1	1	0	0	0	33.06%
100		Retail - Other Retail - Of Which: non-SME	14	8	0	0	0	0	52.05%	14	7	0	0	0	0	41.20%	14	7	0	0	0	0	36.43%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		**Securitisation**																					
104		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		**TOTAL**	1,245	108	10	4	3	5	47.63%	1,153	189	22	4	6	10	43.91%	1,067	260	37	3	9	16	42.96%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Corporates**	710	134	32	4	3	26	80.31%	666	161	49	4	5	33	67.99%	631	178	67	4	7	41	61.46%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	24	7	0	0	0	0	22.92%	24	7	1	0	0	0	22.71%	23	7	1	0	0	0	22.52%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	13	4	0	0	0	0	59.39%	13	4	0	0	0	0	46.61%	13	4	0	0	0	0	39.49%
116		**Retail - Secured by residential estate property**	5	2	0	0	0	0	10.19%	4	2	0	0	0	0	10.08%	4	2	0	0	0	0	9.94%
117		**Retail - Qualifying Revolving**	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%
118		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Other Retail**	9	1	0	0	0	0	70.37%	8	1	0	0	0	0	60.74%	8	2	0	0	0	0	53.93%
120		Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	17.38%	3	1	0	0	0	0	17.41%	3	1	0	0	0	0	17.53%
121		Retail - Other Retail - Of Which: non-SME	6	1	0	0	0	0	77.34%	5	1	0	0	0	0	71.89%	5	1	0	0	0	0	67.18%
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**TOTAL**	723	138	32	4	3	26	80.19%	679	165	49	4	5	33	67.88%	644	182	67	4	7	41	61.35%

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
1	Belfius Banque SA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	3,188	668	15	1	1	1	6.50%	3,060	777	34	1	1	2	6.44%	3,103	712	57	1	0	4	6.42%
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	32,882	13,975	2,393	111	383	1,238	51.75%	29,837	16,184	3,229	107	512	1,506	46.64%	27,956	17,051	4,244	93	801	1,822	42.93%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	13,150	4,693	1,425	30	169	747	52.46%	12,075	5,443	1,750	32	233	825	47.14%	11,412	5,695	2,159	29	478	922	42.68%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	48,365	8,061	617	16	84	236	38.32%	45,938	10,204	901	23	349	285	31.56%	44,556	11,092	1,396	20	701	363	25.99%
11		Retail - Secured by residential estate property	36,603	5,022	230	7	42	29	12.80%	34,752	6,702	400	12	103	49	12.33%	33,674	7,459	722	10	204	87	12.00%
12		Retail - Qualifying Revolving	4	3	0	0	0	0	44.60%	4	3	0	0	0	0	44.60%	4	3	0	0	0	0	44.60%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	11,758	3,037	387	9	43	207	53.49%	11,182	3,499	501	11	246	235	46.91%	10,878	3,630	674	10	498	276	40.96%
15		Retail - Other Retail - Of Which: SME	5,714	2,406	288	6	36	144	50.05%	5,332	2,699	377	7	167	165	43.68%	5,207	2,693	509	6	331	194	38.15%
16		Retail - Other Retail - Of Which: non-SME	6,044	631	99	3	6	63	63.45%	5,850	800	124	4	79	70	56.75%	5,672	937	166	4	166	82	49.60%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	84,435	22,705	3,026	128	468	1,476	48.78%	78,835	27,165	4,165	130	861	1,793	43.04%	75,615	28,855	5,696	114	1,503	2,188	38.41%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
22	BELGIUM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	3,188	668	15	1	1	1	6.50%	3,060	777	34	1	1	2	6.44%	3,103	712	57	1	0	4	6.42%
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	30,095	10,219	2,178	94	327	1,127	51.75%	27,438	12,141	2,913	91	444	1,350	46.35%	25,831	12,847	3,815	80	724	1,617	42.38%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	13,027	4,643	1,423	30	168	747	52.50%	11,963	5,385	1,745	32	231	823	47.20%	11,306	5,636	2,151	28	477	919	42.74%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	48,195	8,023	613	16	84	234	38.18%	45,774	10,161	896	23	349	282	31.45%	44,396	11,046	1,388	20	701	360	25.90%
32		Retail - Secured by residential estate property	36,558	5,008	230	7	41	29	12.80%	34,710	6,686	399	12	103	49	12.33%	33,633	7,442	720	10	204	86	12.00%
33		Retail - Qualifying Revolving	4	3	0	0	0	0	44.60%	4	3	0	0	0	0	44.60%	4	3	0	0	0	0	44.60%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	11,633	3,012	383	9	42	205	53.39%	11,060	3,471	496	11	245	232	46.83%	10,759	3,601	668	10	497	273	40.89%
36		Retail - Other Retail - Of Which: SME	5,693	2,399	286	6	36	143	50.05%	5,312	2,691	376	7	167	164	43.68%	5,187	2,685	507	6	331	193	38.15%
37		Retail - Other Retail - Of Which: non-SME	5,940	613	97	3	6	61	63.25%	5,748	781	121	4	79	68	56.62%	5,572	916	161	4	166	80	49.50%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	81,477	18,910	2,806	111	412	1,362	48.53%	76,272	23,078	3,843	115	793	1,634	42.52%	73,330	24,604	5,260	101	1,425	1,980	37.65%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
43	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	624	183	5	4	6	2	45.38%	545	247	20	3	9	9	46.70%	489	286	37	3	12	17	46.77%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	26	21	1	0	1	0	23.94%	24	23	2	0	1	0	24.19%	24	22	3	0	1	1	24.21%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	67	13	2	0	0	2	63.49%	65	15	3	0	0	2	54.50%	63	16	4	0	0	2	48.01%
53		Retail - Secured by residential estate property	17	6	0	0	0	0	14.10%	17	6	1	0	0	0	13.95%	16	7	1	0	0	0	13.73%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	44.40%	0	0	0	0	0	0	44.43%	0	0	0	0	0	0	44.47%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	50	7	2	0	0	2	71.48%	48	8	3	0	0	2	63.10%	47	9	3	0	0	2	56.36%
57		Retail - Other Retail - Of Which: SME	8	2	0	0	0	0	69.39%	8	2	0	0	0	0	55.39%	7	2	1	0	0	0	45.07%
58		Retail - Other Retail - Of Which: non-SME	42	5	2	0	0	1	71.82%	41	6	2	0	0	1	64.55%	39	6	3	0	0	2	58.89%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	691	196	8	4	7	4	51.29%	610	262	23	3	10	11	47.78%	552	302	41	3	12	19	46.89%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	43	2,118	130	1	23	57	43.75%	40	2,112	140	1	21	61	43.55%	35	2,105	151	1	22	66	43.26%
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	3	1	0	0	0	0	11.58%	3	1	0	0	0	0	10.59%	2	1	0	0	0	0	10.32%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	3	0	0	0	0	0	77.31%	2	0	0	0	0	0	67.99%	2	0	0	0	0	0	54.91%
74		Retail - Secured by residential estate property	0	0	0	0	0	0	20.95%	0	0	0	0	0	0	18.00%	0	0	0	0	0	0	16.26%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	2	0	0	0	0	0	77.42%	2	0	0	0	0	0	68.32%	2	0	0	0	0	0	55.52%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	27.56%	0	0	0	0	0	0	25.88%	0	0	0	0	0	0	25.34%
79		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	79.08%	2	0	0	0	0	0	71.40%	2	0	0	0	0	0	59.04%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	46	2,118	130	1	23	57	43.76%	42	2,112	140	1	21	61	43.56%	37	2,105	152	1	22	66	43.27%

2025 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		Corporates	1,036	261	11	6	7	5	48.65%	908	365	34	5	14	15	45.32%	809	434	63	4	18	28	44.50%
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	67	5	1	0	0	0	29.53%	62	10	2	0	0	1	29.81%	58	12	4	0	0	1	30.05%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	41	15	1	0	0	0	39.01%	39	16	1	0	0	0	33.48%	38	16	2	0	0	1	29.13%
95		Retail - Secured by residential estate property	21	5	0	0	0	0	13.10%	19	6	0	0	0	0	12.86%	18	7	0	0	0	0	12.74%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	20	10	1	0	0	0	40.36%	20	10	1	0	0	0	35.98%	20	10	2	0	0	1	32.36%
99		Retail - Other Retail - Of Which: SME	7	2	1	0	0	0	36.87%	7	2	1	0	0	0	34.33%	7	2	1	0	0	0	32.06%
100		Retail - Other Retail - Of Which: non-SME	13	8	0	0	0	0	52.44%	13	8	0	0	0	0	39.79%	13	8	1	0	0	0	32.89%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,076	275	12	6	8	6	47.81%	947	381	35	5	14	16	44.84%	847	451	65	5	18	29	44.00%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	576	266	34	5	9	27	78.55%	541	273	63	5	12	40	62.79%	492	292	93	4	13	53	56.69%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	23	8	0	0	0	0	24.85%	20	10	1	0	0	0	24.48%	19	11	1	0	0	0	24.09%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	13	4	0	0	0	0	59.70%	12	4	0	0	0	0	44.10%	12	5	0	0	0	0	34.34%
116		Retail - Secured by residential estate property	4	2	0	0	0	0	15.72%	4	3	0	0	0	0	15.49%	4	3	0	0	0	0	15.14%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%	0	0	0	0	0	0	44.18%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	8	2	0	0	0	0	70.28%	8	2	0	0	0	0	58.05%	8	2	0	0	0	0	47.56%
120		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	20.38%	3	1	0	0	0	0	19.99%	3	1	0	0	0	0	19.82%
121		Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	77.22%	5	1	0	0	0	0	70.74%	5	1	0	0	0	0	63.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	589	270	34	5	9	27	78.45%	553	277	64	5	12	40	62.70%	503	297	93	4	13	53	56.58%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

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2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

RowNum		(mln EUR, %)	Exposure values – Non-defaulted	Exposure values – Defaulted	Risk exposure amounts – Non-defaulted	Risk exposure 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 Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
1	Belfius Banque SA	Central banks	22,049	0	0	0	22,049	0	0	1	0	0	0.00%
2		Central governments	5,575	3	752	4	4,182	1,084	3	1	19	0	1.09%
3		Regional governments or local authorities	20,984	0	2,288	0	19,144	870	0	3	1	0	100.00%
4		Public sector entities	3,105	0	628	0	3,004	50	0	0	0	0	0.00%
5		Multilateral Development Banks	291	0	1	0	252	0	0	0	0	0	0.00%
6		International Organisations	181	0	0	0	155	0	0	0	0	0	0.00%
7		Institutions	2,623	0	808	0	543	37	0	2	6	0	100.00%
8		Corporates	8,400	128	6,078	165	4,175	3,272	176	9	60	47	26.98%
9		of which: Other - SME	870	29	700	41	685	243	43	2	4	13	31.42%
10		of which: Specialised Lending	1,609	70	1,748	80	1,155	408	92	2	21	22	24.24%
11		Retail	928	9	531	13	647	290	22	1	4	13	60.08%
12		of which: SME	926	8	529	12	646	289	22	1	4	13	61.17%
13		Secured by mortgages on immovable property and ADC exposures	1,411	40	1,877	58	1,219	211	34	11	21	1	3.19%
14		of which: Residential immovable property	36	4	33	4	27	10	4	0	1	0	1.27%
15		of which: Commercial immovable property	277	12	312	18	242	35	12	2	3	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,098	24	1,532	36	950	167	18	9	17	1	5.70%
17		Subordinated debt exposures	17	0	22	0	17	0	0	0	0	0	0.00%
18		Covered bonds	3,150	0	315	0	3,136	14	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	889	0	181	0	229	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	605	0	1,513	0	221	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	4,391	0	2,576	0	2,496	0	0	1	0	0	0.00%
24		TOTAL	74,598	180	17,570	240	61,468	5,829	235	30	111	62	26.43%

RowNum		(mln EUR, %)	Exposure values – Non-defaulted	Exposure values – Defaulted	Risk exposure amounts – Non-defaulted	Risk exposure 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 Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
25	BELGIUM	Central banks	22,049	0	0	0	22,049	0	0	1	0	0	0.00%
26		Central governments	2,778	0	628	0	2,291	178	0	1	3	0	0.00%
27		Regional governments or local authorities	20,119	0	2,077	0	18,290	870	0	3	1	0	0.00%
28		Public sector entities	2,613	0	522	0	2,513	50	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	273	0	387	0	273	8	0	1	0	0	100.00%
32		Corporates	4,484	47	4,157	67	3,282	1,045	75	8	16	28	37.34%
33		of which: Other - SME	868	29	698	41	684	242	43	2	4	13	31.42%
34		of which: Specialised Lending	878	1	1,009	1	782	68	9	1	0	8	87.90%
35		Retail	919	9	526	13	642	285	22	1	4	13	60.34%
36		of which: SME	917	8	524	12	641	284	22	1	4	13	61.15%
37		Secured by mortgages on immovable property and ADC exposures	1,270	40	1,707	58	1,093	193	34	10	19	1	3.19%
38		of which: Residential immovable property	33	4	29	4	27	7	4	0	0	0	1.27%
39		of which: Commercial immovable property	266	12	306	18	242	23	12	2	3	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	971	24	1,373	36	824	163	18	8	16	1	5.70%
41		Subordinated debt exposures	7	0	9	0	7	0	0	0	0	0	0.00%
42		Covered bonds	92	0	9	0	92	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	110	0	22	0	106	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	481	0	1,204	0	215	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	4,180	0	2,576	0	2,285	0	0	1	0	0	0.00%
48		TOTAL	59,377	96	13,825	138	53,138	2,628	131	27	44	42	32.40%

RowNum		(mln EUR, %)	Exposure values – Non-defaulted	Exposure values – Defaulted	Risk exposure amounts – Non-defaulted	Risk exposure 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 Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
49	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	671	0	0	0	671	0	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	281	0	0	0	281	0	0	0	0	0	0.00%
53		Multilateral Development Banks	28	0	0	0	28	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	982	0	160	0	27	0	0	0	0	0	0.00%
56		Corporates	1,690	0	492	0	124	864	3	0	23	3	99.15%
57		of which: Other - SME	1	0	0	0	0	1	0	0	0	0	0.00%
58		of which: Specialised Lending	113	0	130	0	113	0	0	0	0	0	0.00%
59		Retail	1	0	0	0	1	0	0	0	0	0	0.00%
60		of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	30	0	27	0	25	6	0	0	1	0	0.00%
62		of which: Residential immovable property	3	0	4	0	0	3	0	0	1	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	27	0	23	0	25	3	0	0	1	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	878	0	88	0	878	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	10	0	2	0	1	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	119	0	297	0	4	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72		TOTAL	4,689	0	1,067	0	2,039	870	3	1	24	3	99.15%

2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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 Ratio - Stage 3 exposure
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	364	0	59	0	2	5	0	0	0	0	0.00%
80		Corporates	1,388	0	791	0	10	1,295	0	0	20	0	100.00%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	339	0	288	0	0	339	0	0	20	0	100.00%
83		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	14	0	1	0	0	14	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	476	0	95	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	2	0	0	0	2	0	0	0	0	0	0.00%
96		**TOTAL**	**2,244**	**0**	**947**	**0**	**14**	**1,313**	**0**	**0**	**20**	**0**	**100.00%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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 Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	40	0	0	0	40	0	0	0	0	0	0.00%
103		Institutions	5	0	1	0	5	0	0	0	0	0	0.00%
104		Corporates	134	13	103	20	108	34	16	0	1	3	16.20%
105		of which: Other - SME	1	0	1	0	1	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	4	0	2	0	2	2	0	0	0	0	11.04%
108		of which: SME	4	0	2	0	2	2	0	0	0	0	100.00%
109		Secured by mortgages on immovable property and ADC exposures	61	0	81	0	51	13	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	11	0	7	0	0	11	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	50	0	75	0	51	2	0	0	0	0	0.00%
113		Subordinated debt exposures	8	0	10	0	8	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	139	0	28	0	111	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	1	0	1	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**391**	**13**	**227**	**20**	**325**	**49**	**16**	**0**	**1**	**3**	**16.16%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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 Ratio - Stage 3 exposure
121	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	21	0	5	0	8	0	0	0	0	0	0.00%
128		Corporates	225	0	257	0	220	9	0	0	0	0	0.00%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	209	0	241	0	211	1	0	0	0	0	0.00%
131		Retail	3	0	2	0	1	1	0	0	0	0	0.00%
132		of which: SME	3	0	2	0	1	1	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	43	0	53	0	44	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	43	0	53	0	44	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	136	0	14	0	136	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	5	0	1	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	2	0	6	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**436**	**0**	**337**	**0**	**410**	**11**	**0**	**1**	**0**	**0**	**0.00%**

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2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Belfius Banque SA	**Central banks**	22,035	7	7	3	0	3	40.00%	22,022	13	13	3	0	5	40.00%	22,009	20	20	3	1	8	40.00%
2		**Central governments**	4,177	1,083	9	2	34	4	40.00%	4,171	1,081	17	2	28	7	40.00%	4,166	1,079	24	2	23	10	40.00%
3		**Regional governments or local authorities**	19,132	875	7	3	37	3	41.34%	19,120	880	14	3	33	6	40.68%	19,107	885	21	3	29	9	40.45%
4		**Public sector entities**	3,002	51	2	0	0	0	7.36%	2,990	60	4	0	0	0	8.73%	2,979	69	7	0	0	1	9.82%
5		**Multilateral Development Banks**	252	0	0	0	0	0	48.51%	252	0	0	0	0	0	50.73%	251	0	0	0	0	0	52.03%
6		**International Organisations**	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%
7		**Institutions**	539	39	2	0	4	1	39.94%	533	43	4	0	4	1	35.76%	525	49	6	0	4	2	32.97%
8		**Corporates**	3,986	3,404	233	7	37	63	26.97%	3,814	3,501	308	7	38	82	26.48%	3,655	3,574	395	7	39	102	25.94%
9		of which: Other - SME	677	243	51	1	2	16	31.35%	667	244	59	1	2	19	31.18%	660	243	68	1	2	21	31.02%
10		of which: Specialised Lending	1,115	440	100	1	19	24	23.88%	1,059	482	114	2	20	26	22.74%	1,003	519	134	2	21	29	21.55%
11		**Retail**	644	285	30	1	3	17	57.16%	633	288	38	1	3	21	54.58%	623	290	47	1	3	25	52.87%
12		of which: SME	643	284	30	1	3	17	56.97%	632	287	38	1	3	21	54.39%	622	289	46	1	3	24	52.69%
13		**Secured by mortgages on immovable property and ADC exposures**	1,137	266	61	7	17	20	31.96%	1,056	309	99	6	20	31	31.78%	1,002	320	142	6	21	45	31.68%
14		of which: Residential immovable property	24	11	5	0	1	2	33.43%	21	12	7	0	1	2	33.19%	19	12	9	0	1	3	33.15%
15		of which: Commercial immovable property	217	54	18	2	4	6	31.72%	195	67	26	2	5	8	31.73%	184	66	38	2	5	12	31.76%
16		of which: Land, acquisition, development and construction exposures (ADC)	895	201	38	5	12	12	31.86%	840	230	65	4	14	21	31.63%	799	242	95	4	15	30	31.51%
17		**Subordinated debt exposures**	17	0	0	0	0	0	40.00%	17	0	0	0	0	0	40.00%	17	0	0	0	0	0	40.00%
18		**Covered bonds**	3,136	14	0	0	0	0	17.12%	3,136	14	0	0	0	0	17.17%	3,136	14	0	0	0	0	17.17%
19		**Claims on institutions and corporates with a ST credit assessment**	229	0	0	0	0	0	45.07%	229	0	0	0	0	0	44.43%	229	1	0	0	0	0	44.37%
20		**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%
21		**Equity**	221	0	0	0	0	0	40.00%	221	0	0	0	0	0	40.00%	220	0	0	0	0	0	40.00%
22		**Securitisation**																					
23		**Other exposures**	2,494	1	1	1	0	1	53.64%	2,491	3	2	1	0	1	53.65%	2,486	7	3	1	0	2	53.68%
24		**TOTAL**	**61,155**	**6,025**	**352**	**23**	**133**	**110**	**31.31%**	**60,838**	**6,195**	**499**	**23**	**128**	**154**	**30.91%**	**60,559**	**6,308**	**664**	**22**	**120**	**202**	**30.48%**

RowNum		(mln 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
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
25	BELGIUM	**Central banks**	22,035	7	7	3	0	3	40.00%	22,022	13	13	3	0	5	40.00%	22,009	20	20	3	1	8	40.00%
26		**Central governments**	2,290	178	1	0	7	0	40.00%	2,288	179	1	0	6	1	40.00%	2,287	180	2	0	5	1	40.00%
27		**Regional governments or local authorities**	18,280	875	6	2	37	2	40.00%	18,269	880	11	2	33	5	40.00%	18,258	885	17	2	29	7	40.00%
28		**Public sector entities**	2,510	50	2	0	0	0	4.98%	2,499	60	4	0	0	0	6.49%	2,488	68	6	0	0	0	7.72%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	271	9	1	0	0	0	16.75%	266	13	2	0	0	0	15.53%	260	18	3	0	0	1	15.23%
32		**Corporates**	3,204	1,078	119	6	11	39	33.24%	3,108	1,119	174	6	11	54	30.72%	3,026	1,139	236	6	12	69	29.14%
33		of which: Other - SME	676	241	51	1	2	16	31.35%	666	243	59	1	2	19	31.18%	658	242	68	1	2	21	31.01%
34		of which: Specialised Lending	757	89	13	1	1	9	67.19%	719	121	20	1	1	10	49.35%	678	152	29	1	1	11	37.96%
35		**Retail**	640	281	30	1	3	17	57.38%	628	284	38	1	3	21	54.76%	618	285	46	1	3	24	53.03%
36		of which: SME	639	279	29	1	3	17	56.99%	627	282	38	1	3	20	54.42%	617	284	46	1	3	24	52.73%
37		**Secured by mortgages on immovable property and ADC exposures**	1,013	246	60	6	16	19	32.33%	936	288	96	6	20	31	32.31%	885	297	137	6	20	44	32.29%
38		of which: Residential immovable property	24	8	5	0	1	2	34.20%	21	9	7	0	1	2	34.21%	19	9	9	0	1	3	34.22%
39		of which: Commercial immovable property	217	43	18	2	3	6	31.71%	195	56	26	2	5	8	31.73%	184	55	38	2	5	12	31.76%
40		of which: Land, acquisition, development and construction exposures (ADC)	772	195	37	4	12	12	32.36%	720	222	63	4	14	20	32.35%	682	233	91	4	14	29	32.33%
41		**Subordinated debt exposures**	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%
42		**Covered bonds**	92	0	0	0	0	0	11.77%	92	0	0	0	0	0	11.91%	92	0	0	0	0	0	11.85%
43		**Claims on institutions and corporates with a ST credit assessment**	106	0	0	0	0	0	20.00%	106	0	0	0	0	0	19.99%	106	0	0	0	0	0	19.99%
44		**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%
45		**Equity**	215	0	0	0	0	0	40.00%	215	0	0	0	0	0	40.00%	215	0	0	0	0	0	40.00%
46		**Securitisation**																					
47		**Other exposures**	2,283	1	1	0	0	0	54.60%	2,280	3	2	1	0	1	54.60%	2,275	7	3	1	0	2	54.60%
48		**TOTAL**	**52,946**	**2,726**	**225**	**20**	**75**	**82**	**36.36%**	**52,716**	**2,839**	**342**	**20**	**74**	**117**	**34.29%**	**52,526**	**2,899**	**472**	**19**	**70**	**156**	**33.07%**

RowNum		(mln 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
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
49	FRANCE	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		**Central governments**	670	0	0	0	0	0	40.00%	670	0	0	0	0	0	40.00%	670	1	1	0	0	0	40.00%
51		**Regional governments or local authorities**	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
52		**Public sector entities**	280	0	0	0	0	0	40.00%	280	0	0	0	0	0	40.00%	280	0	0	0	0	0	40.00%
53		**Multilateral Development Banks**	28	0	0	0	0	0	40.00%	28	0	0	0	0	0	40.00%	28	0	0	0	0	0	40.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	27	0	0	0	0	0	47.02%	26	0	0	0	0	0	45.27%	26	0	0	0	0	0	43.78%
56		**Corporates**	124	861	7	0	7	4	63.01%	121	859	12	0	7	6	49.37%	117	857	18	0	7	8	42.82%
57		of which: Other - SME	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	34.97%	0	1	0	0	0	0	34.82%
58		of which: Specialised Lending	112	1	1	0	0	0	17.63%	108	3	2	0	0	0	17.63%	104	5	3	0	0	1	17.63%
59		**Retail**	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
60		of which: SME	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
61		**Secured by mortgages on immovable property and ADC exposures**	24	6	1	0	0	0	11.58%	23	6	1	0	0	0	10.94%	22	6	2	0	0	0	10.42%
62		of which: Residential immovable property	0	3	0	0	0	0	16.75%	0	2	0	0	0	0	16.75%	0	2	1	0	0	0	16.75%
63		of which: Commercial immovable property	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	24	3	0	0	0	0	8.33%	23	4	1	0	0	0	8.00%	22	4	1	0	0	0	7.76%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	878	0	0	0	0	0	21.07%	878	0	0	0	0	0	21.16%	878	0	0	0	0	0	21.10%
67		**Claims on institutions and corporates with a ST credit assessment**	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
68		**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%
69		**Equity**	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
70		**Securitisation**																					
71		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		**TOTAL**	**2,036**	**868**	**7**	**0**	**7**	**4**	**57.94%**	**2,031**	**867**	**14**	**0**	**7**	**6**	**45.34%**	**2,026**	**865**	**21**	**0**	**7**	**8**	**39.71%**

2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	2	4	0	0	0	0	43.78%	2	4	0	0	0	0	43.78%	2	4	1	0	0	0	43.77%
80		Corporates	10	1,289	6	0	19	1	24.68%	9	1,281	15	0	19	3	22.89%	8	1,271	26	0	19	6	21.50%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	337	2	0	19	0	11.50%	0	334	4	0	19	1	11.62%	0	330	8	0	19	1	11.76%
83		Retail	0	0	0	0	0	0	43.77%	0	0	0	0	0	0	44.37%	0	0	0	0	0	0	44.62%
84		of which: SME	0	0	0	0	0	0	43.77%	0	0	0	0	0	0	44.37%	0	0	0	0	0	0	44.62%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	14	0	0	0	0	8.68%	0	14	0	0	0	0	8.83%	0	14	0	0	0	0	8.95%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
92		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%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
96		TOTAL	**13**	**1,308**	**6**	**0**	**19**	**2**	**25.39%**	**12**	**1,300**	**15**	**0**	**19**	**4**	**23.50%**	**11**	**1,289**	**27**	**0**	**19**	**6**	**22.02%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%
103		Institutions	5	0	0	0	0	0	36.63%	5	0	0	0	0	0	36.59%	5	0	0	0	0	0	36.58%
104		Corporates	107	35	16	0	0	3	16.23%	106	35	17	0	0	3	16.25%	104	36	18	0	0	3	16.28%
105		of which: Other - SME	1	0	0	0	0	0	41.37%	1	0	0	0	0	0	40.77%	1	0	0	0	0	0	40.45%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	2	2	0	0	0	0	17.72%	1	2	0	0	0	0	22.42%	1	2	0	0	0	0	25.65%
108		of which: SME	2	2	0	0	0	0	62.08%	1	2	0	0	0	0	54.87%	1	2	0	0	0	0	52.01%
109		Secured by mortgages on immovable property and ADC exposures	51	13	0	0	0	0	17.00%	50	13	1	0	0	0	16.95%	49	13	1	0	0	0	16.93%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	11	0	0	0	0	40.00%	0	11	0	0	0	0	40.00%	0	11	0	0	0	0	40.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	51	2	0	0	0	0	16.75%	50	2	1	0	0	0	16.75%	49	2	1	0	0	0	16.75%
113		Subordinated debt exposures	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	111	0	0	0	0	0	19.99%	111	0	0	0	0	0	19.99%	111	0	0	0	0	0	19.99%
116		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%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**323**	**50**	**17**	**0**	**1**	**3**	**16.28%**	**321**	**51**	**18**	**0**	**1**	**3**	**16.38%**	**319**	**52**	**20**	**0**	**1**	**3**	**16.48%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	7	0	0	0	0	0	11.31%	7	1	0	0	0	0	11.31%	6	1	0	0	0	0	11.31%
128		Corporates	208	19	2	0	0	1	20.59%	195	29	6	0	0	1	19.06%	185	34	10	0	1	2	18.19%
129		of which: Other - SME	0	0	0	0	0	0	37.41%	0	0	0	0	0	0	37.22%	0	0	0	0	0	0	37.01%
130		of which: Specialised Lending	198	12	2	0	0	0	15.67%	185	23	5	0	0	1	15.47%	175	29	9	0	0	1	15.31%
131		Retail	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%
132		of which: SME	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%
133		Secured by mortgages on immovable property and ADC exposures	43	1	0	0	0	0	13.72%	41	2	1	0	0	0	13.81%	40	3	1	0	0	0	13.87%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	43	1	0	0	0	0	13.72%	41	2	1	0	0	0	13.81%	40	3	1	0	0	0	13.87%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	136	0	0	0	0	0	12.83%	136	0	0	0	0	0	12.97%	136	0	0	0	0	0	12.92%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		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%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**396**	**22**	**3**	**0**	**0**	**1**	**19.97%**	**381**	**33**	**7**	**0**	**1**	**1**	**18.59%**	**369**	**40**	**11**	**0**	**1**	**2**	**17.79%**

2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Belfius Banque SA	Central banks	22,035	7	7	3	0	3	40.00%	22,022	13	13	3	0	5	40.00%	22,009	20	20	3	1	8	40.00%
2		Central governments	4,175	1,082	12	3	74	5	40.00%	4,168	1,078	23	3	60	9	40.00%	4,160	1,075	35	3	44	14	40.00%
3		Regional governments or local authorities	19,132	875	7	3	74	3	41.31%	19,119	880	15	4	63	6	40.63%	19,104	885	25	4	50	10	40.38%
4		Public sector entities	2,986	66	2	0	0	0	8.06%	2,974	75	5	0	0	1	11.22%	2,964	81	8	0	0	1	12.61%
5		Multilateral Development Banks	249	2	0	0	0	0	60.18%	250	1	0	0	0	0	60.72%	250	1	1	0	0	0	60.72%
6		International Organisations	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%
7		Institutions	316	258	6	1	10	3	49.83%	394	171	15	0	9	7	44.31%	376	180	23	0	10	10	41.88%
8		Corporates	3,594	3,788	241	14	46	79	32.58%	3,307	3,938	379	13	51	120	31.79%	3,143	3,945	536	11	53	168	31.36%
9		of which: Other - SME	659	260	52	2	3	21	41.25%	628	279	63	2	4	26	41.06%	617	276	78	2	4	32	40.86%
10		of which: Specialised Lending	1,004	550	102	3	22	27	26.55%	902	621	132	2	23	32	24.44%	817	671	167	2	25	38	22.98%
11		Retail	624	305	30	2	5	17	57.16%	596	322	40	2	5	22	54.26%	577	327	55	2	5	29	51.95%
12		of which: SME	623	303	30	2	5	17	56.98%	595	321	40	2	5	22	54.07%	576	326	54	2	5	28	51.79%
13		Secured by mortgages on immovable property and ADC exposures	1,032	367	65	9	33	24	37.74%	878	464	122	9	43	46	37.51%	806	458	200	8	42	75	37.40%
14		of which: Residential immovable property	20	15	6	0	2	2	39.23%	15	17	8	0	2	3	39.05%	14	15	12	0	2	5	39.20%
15		of which: Commercial immovable property	177	94	18	2	9	7	37.29%	147	107	34	2	10	13	37.29%	136	97	56	2	9	21	37.35%
16		of which: Land, acquisition, development and construction exposures (ADC)	835	259	41	6	22	15	37.74%	716	340	79	7	30	30	37.43%	656	347	133	6	31	49	37.26%
17		Subordinated debt exposures	17	0	0	0	0	0	40.00%	17	0	0	0	0	0	40.00%	17	0	0	0	0	0	40.00%
18		Covered bonds	2,741	406	2	0	0	0	16.90%	2,941	204	6	0	0	1	16.95%	2,959	184	7	0	0	1	17.00%
19		Claims on institutions and corporates with a ST credit assessment	2	226	1	0	0	0	33.74%	204	23	2	0	0	1	35.15%	204	22	2	0	0	1	36.55%
20		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%
21		Equity	221	0	0	0	0	0	40.00%	221	0	0	0	0	0	40.00%	220	0	0	0	0	0	40.00%
22		Securitisation																					
23		Other exposures	2,490	5	1	2	0	1	53.83%	2,475	18	4	1	0	2	54.14%	2,459	32	6	1	0	3	54.15%
24		**TOTAL**	**59,770**	**7,387**	**375**	**36**	**243**	**136**	**36.11%**	**59,720**	**7,187**	**625**	**35**	**232**	**220**	**35.21%**	**59,402**	**7,211**	**919**	**32**	**206**	**320**	**34.83%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	BELGIUM	Central banks	22,035	7	7	3	0	3	40.00%	22,022	13	13	3	0	5	40.00%	22,009	20	20	3	1	8	40.00%
26		Central governments	2,290	178	1	0	14	0	40.00%	2,288	179	1	0	12	1	40.00%	2,287	180	2	0	9	1	40.00%
27		Regional governments or local authorities	18,280	875	6	2	74	2	40.00%	18,269	880	11	3	63	5	40.00%	18,256	884	19	3	50	8	40.00%
28		Public sector entities	2,494	66	2	0	0	0	5.82%	2,483	75	5	0	0	0	9.48%	2,473	81	8	0	0	1	11.08%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	210	69	2	0	3	1	32.80%	200	75	6	0	3	2	29.49%	185	86	10	0	3	3	28.57%
32		Corporates	2,999	1,277	125	12	19	51	41.04%	2,796	1,382	223	11	22	83	37.28%	2,677	1,391	332	10	23	119	35.72%
33		of which: Other - SME	658	259	52	2	3	21	41.25%	627	278	63	2	4	26	41.04%	616	275	78	2	4	32	40.82%
34		of which: Specialised Lending	683	163	14	2	2	9	65.17%	622	209	29	1	3	12	40.13%	560	252	47	1	3	15	31.32%
35		Retail	620	300	30	2	5	17	57.38%	593	317	40	2	5	22	54.43%	574	322	54	2	5	28	52.08%
36		of which: SME	619	299	30	2	5	17	56.99%	592	316	40	2	5	21	54.10%	573	321	54	2	5	28	51.82%
37		Secured by mortgages on immovable property and ADC exposures	912	344	64	9	32	24	38.22%	767	435	118	9	42	45	38.16%	700	426	194	8	41	74	38.13%
38		of which: Residential immovable property	20	12	5	0	2	2	40.17%	15	14	8	0	2	3	40.28%	14	12	11	0	2	4	40.42%
39		of which: Commercial immovable property	177	83	18	2	8	7	37.29%	147	96	34	2	10	13	37.29%	136	85	56	2	9	21	37.35%
40		of which: Land, acquisition, development and construction exposures (ADC)	716	249	40	6	21	15	38.39%	605	324	76	6	29	29	38.33%	550	328	127	5	30	49	38.28%
41		Subordinated debt exposures	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%
42		Covered bonds	88	4	0	0	0	0	11.77%	89	3	0	0	0	0	11.77%	89	2	0	0	0	0	11.77%
43		Claims on institutions and corporates with a ST credit assessment	0	106	0	0	0	0	19.99%	96	9	1	0	0	0	19.99%	96	9	1	0	0	0	19.99%
44		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%
45		Equity	215	0	0	0	0	0	40.00%	215	0	0	0	0	0	40.00%	215	0	0	0	0	0	40.00%
46		Securitisation																					
47		Other exposures	2,279	5	1	1	0	1	54.60%	2,263	18	4	1	0	2	54.60%	2,247	31	6	1	0	3	54.60%
48		**TOTAL**	**52,429**	**3,230**	**237**	**30**	**147**	**100**	**41.94%**	**52,089**	**3,385**	**423**	**30**	**146**	**165**	**39.01%**	**51,817**	**3,433**	**647**	**27**	**132**	**245**	**37.83%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	670	0	0	0	0	0	40.00%	670	0	0	0	0	0	40.00%	670	1	1	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
52		Public sector entities	280	0	0	0	0	0	40.00%	280	0	0	0	0	0	40.00%	280	0	0	0	0	0	40.00%
53		Multilateral Development Banks	28	0	0	0	0	0	40.00%	28	0	0	0	0	0	40.00%	28	0	0	0	0	0	40.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	17	9	0	0	0	0	51.50%	21	5	1	0	0	0	50.89%	22	4	1	0	0	1	50.42%
56		Corporates	118	867	7	1	7	4	61.94%	105	870	17	1	7	8	45.93%	99	864	28	0	8	12	40.80%
57		of which: Other - SME	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	68.39%	0	1	0	0	0	0	68.70%
58		of which: Specialised Lending	108	4	1	0	0	0	20.79%	95	15	3	0	0	1	20.79%	89	17	7	0	0	1	20.79%
59		Retail	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
60		of which: SME	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
61		Secured by mortgages on immovable property and ADC exposures	22	8	1	0	1	0	13.55%	20	9	2	0	1	0	12.65%	18	9	3	0	1	0	11.87%
62		of which: Residential immovable property	0	3	0	0	0	0	19.75%	0	2	1	0	0	0	19.75%	0	2	1	0	0	0	19.75%
63		of which: Commercial immovable property	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	22	5	0	0	0	0	9.76%	20	7	1	0	0	0	9.35%	18	7	2	0	0	0	9.02%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	790	87	1	0	0	0	21.07%	839	37	2	0	0	0	21.07%	844	32	2	0	0	0	21.07%
67		Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
68		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%
69		Equity	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		**TOTAL**	**1,931**	**972**	**9**	**1**	**8**	**5**	**54.48%**	**1,969**	**921**	**21**	**1**	**8**	**9**	**41.65%**	**1,965**	**911**	**35**	**1**	**8**	**13**	**37.85%**

2025 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	1	5	0	0	0	0	43.43%	2	4	1	0	0	0	43.08%	1	4	1	0	0	0	42.97%
80		Corporates	9	1,290	7	0	19	2	25.25%	7	1,272	26	0	20	6	22.55%	5	1,250	50	0	20	11	22.01%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	337	2	0	19	0	13.57%	0	331	8	0	20	1	13.85%	0	325	13	0	20	2	14.06%
83		Retail	0	0	0	0	0	0	43.81%	0	0	0	0	0	0	44.47%	0	0	0	0	0	0	44.75%
84		of which: SME	0	0	0	0	0	0	43.81%	0	0	0	0	0	0	44.47%	0	0	0	0	0	0	44.75%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	14	0	0	0	0	8.68%	0	14	0	0	0	0	8.68%	0	14	0	0	0	0	8.68%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
92		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%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
96		TOTAL	**11**	**1,308**	**7**	**0**	**19**	**2**	**25.91%**	**10**	**1,290**	**27**	**0**	**20**	**6**	**23.06%**	**9**	**1,268**	**51**	**0**	**20**	**11**	**22.43%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%
103		Institutions	2	3	0	0	0	0	36.50%	3	2	0	0	0	0	36.41%	3	2	0	0	0	0	36.39%
104		Corporates	106	35	16	0	1	3	18.84%	104	37	18	0	1	3	18.96%	101	38	19	0	1	4	19.08%
105		of which: Other - SME	1	0	0	0	0	0	71.02%	1	0	0	0	0	0	70.65%	1	0	0	0	0	0	70.52%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	1	2	0	0	0	0	17.90%	1	2	0	0	0	0	23.41%	1	2	0	0	0	0	27.99%
108		of which: SME	1	2	0	0	0	0	61.70%	1	2	0	0	0	0	53.91%	1	2	0	0	0	0	50.51%
109		Secured by mortgages on immovable property and ADC exposures	51	13	0	0	0	0	19.94%	49	14	1	0	0	0	19.89%	47	15	2	0	0	0	19.86%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	11	0	0	0	0	40.00%	0	11	0	0	0	0	40.00%	0	11	0	0	0	0	40.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	51	2	0	0	0	0	19.75%	49	3	1	0	0	0	19.75%	47	4	2	0	0	0	19.75%
113		Subordinated debt exposures	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	111	0	0	0	0	19.99%	101	10	1	0	0	0	19.99%	101	9	1	0	0	0	19.99%
116		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%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**208**	**164**	**17**	**0**	**1**	**3**	**18.94%**	**306**	**65**	**20**	**0**	**1**	**4**	**19.24%**	**301**	**67**	**23**	**0**	**1**	**4**	**19.48%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
121	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	7	1	0	0	0	0	13.33%	5	2	0	0	0	0	13.33%	5	2	0	0	0	0	13.33%
128		Corporates	178	49	3	1	1	1	27.49%	153	67	10	1	1	2	23.50%	140	74	16	0	1	4	22.68%
129		of which: Other - SME	0	0	0	0	0	0	54.17%	0	0	0	0	0	0	54.57%	0	0	0	0	0	0	54.91%
130		of which: Specialised Lending	169	41	2	1	1	0	18.45%	145	59	8	0	1	1	18.25%	131	67	14	0	1	3	18.18%
131		Retail	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%
132		of which: SME	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%	1	1	0	0	0	0	45.00%
133		Secured by mortgages on immovable property and ADC exposures	42	2	0	0	0	0	16.17%	38	6	1	0	0	0	16.28%	36	7	2	0	0	0	16.32%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	42	2	0	0	0	0	16.17%	38	6	1	0	0	0	16.28%	36	7	2	0	0	0	16.32%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	130	6	0	0	0	0	12.83%	133	3	0	0	0	0	12.83%	132	3	0	0	0	0	12.83%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		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%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**358**	**59**	**3**	**1**	**1**	**1**	**25.90%**	**331**	**79**	**11**	**1**	**2**	**2**	**22.58%**	**314**	**88**	**19**	**1**	**2**	**4**	**21.84%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Belfius Banque SA

RowNum		(mln EUR)	Restated 31/12/2024	Baseline Scenario 31/12/2025	Baseline Scenario 31/12/2026	Baseline Scenario 31/12/2027	Adverse Scenario 31/12/2025	Adverse Scenario 31/12/2026	Adverse Scenario 31/12/2027
			1	2	3	4	5	6	7
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	43						
3		SEC-ERBA	78						
4		SEC-IAA	0						
5		**Total**	**121**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	6	7	8	9	9	11	15
8		SEC-ERBA	50	54	63	72	62	79	102
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	125	125	125	125	125	125	125
11		**Total**	**182**	**186**	**196**	**206**	**196**	**216**	**242**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Belfius Banque SA

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	68,941	63,363	64,410	65,794	66,941	63,926	66,677	68,917
2	Risk exposure amount for securitisations and re-securitisations	182	182	186	196	206	196	216	242
3	Risk exposure amount other credit risk	68,759	63,181	64,224	65,598	66,734	63,731	66,461	68,675
4	Risk exposure amount for market risk	1,813	2,182	2,182	2,182	2,182	2,578	2,578	2,578
5	Risk exposure amount for operational risk	4,340	5,434	5,434	5,434	5,434	5,434	5,434	5,434
6	Other risk exposure amounts	0	0	14	14	14	280	430	430
7	**Total Risk exposure amount before Output floor**	**75,094**	**70,978**	**72,040**	**73,424**	**74,571**	**72,219**	**75,119**	**77,360**
8	**Unfloored Total Risk exposure amount (transitional)**		**70,977**	**72,040**	**73,424**	**74,571**	**72,219**	**75,119**	**77,360**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**70,978**	**72,040**	**73,424**	**74,571**	**72,219**	**75,119**	**77,360**
10	Standardised Risk exposure amount for credit risk exposures		89,621	89,246	89,698	90,115	89,810	91,225	92,189
11	Standardised Risk exposure amount for market risk exposures		2,606	2,606	2,606	2,606	2,606	2,606	2,606
12	Standardised Risk exposure amount for operational risk		5,434	5,434	5,434	5,434	5,434	5,434	5,434
13	Other Standardised risk exposure amounts		0	14	14	14	280	430	430
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**95,925**	**95,565**	**96,017**	**96,434**	**96,394**	**97,959**	**98,924**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**97,660**	**97,300**	**97,752**	**98,169**	**98,130**	**99,694**	**100,659**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**75,093**	**70,977**	**72,040**	**73,424**	**74,571**	**72,219**	**75,119**	**77,360**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**75,094**	**70,978**	**72,040**	**73,424**	**74,571**	**72,219**	**75,119**	**77,360**

2025 EU-wide Stress Test: Capital

Belfius Banque SA

RowNum			(mln EUR, %)	1 IFRS 9 first implementation	2 Actual	3 Restatement CRR3	4 Baseline Scenario	5	6	7 Adverse Scenario	8	9
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	OWN FUNDS	A	**OWN FUNDS**		**13,980**	**13,980**	**14,361**	**14,765**	**14,959**	**12,280**	**12,322**	**11,984**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**11,560**	**11,560**	**11,941**	**12,346**	**12,539**	**9,860**	**9,903**	**9,564**
3		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
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		902		1,601	2,257	2,790	325	399	403
6		A.1.3	Accumulated other comprehensive income		-8		-8	-8	-8	-577	-478	-363
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-106		-106	-106	-106	-227	-227	-227
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		97		97	97	97	-24	-24	-24
9		A.1.3.3	Other OCI contributions		0		0	0	0	-326	-227	-113
10		A.1.4	Other Reserves		7,178		7,178	7,178	7,178	7,178	7,178	7,178
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		124	124	124	124	124	-48	-48	-48
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-79	-79	-79	-79	-79	-219	-219	-219
15		A.1.7.2	Cash flow hedge reserve		209		209	209	209	177	177	177
16		A.1.7.3	Other adjustments		-6		-6	-6	-6	-6	-6	-6
17		A.1.8	(-) Intangible assets (including Goodwill)		-216		-216	-216	-216	-216	-216	-216
18		A.1.8.1	of which: Goodwill (-)		-104		-104	-104	-104	-104	-104	-104
19		A.1.8.2	of which: Software assets (-)		-111		-111	-111	-111	-111	-111	-111
20		A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	-357	-415	-521
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-4	-4	-247	-426	-277	-4	-4	-4
23		A.1.11	(-) Defined benefit pension fund assets		-49		-49	-49	-49	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31		A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-28	-28	-78	-151	-640	-78	-151	-502
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		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
36		A.1.20	CET1 capital elements or deductions - other		-31		-31	-31	-31	-31	-31	-31
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-364							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		89							
41		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")		129							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		32							
43		A.1.22	Transitional adjustments		24	24	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		24							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		24							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Belfius Banque SA

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		497	497	497	497	497	497	497	497
52		A.2.1	Additional Tier 1 Capital instruments		497	497	497	497	497	497	497	497
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		12,056	12,056	12,438	12,842	13,036	10,357	10,399	10,061
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,923	1,923	1,923	1,923	1,923	1,923	1,923	1,923
59		A.4.1	Tier 2 Capital instruments		1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770
60		A.4.2	Other Tier 2 Capital components and deductions		153	153	153	153	153	153	153	153
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			70,977	72,040	73,424	74,571	72,219	75,119	77,360
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			70,978	72,040	73,424	74,571	72,219	75,119	77,360
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			95,925	95,565	96,017	96,434	96,394	97,959	98,924
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			97,660	97,300	97,752	98,169	98,130	99,694	100,659
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		75,093	70,977	72,040	73,424	74,571	72,219	75,119	77,360
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		75,094	70,978	72,040	73,424	74,571	72,219	75,119	77,360
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.39%	16.29%	16.58%	16.81%	16.82%	13.65%	13.18%	12.36%
70		C.2	Tier 1 Capital ratio (transitional)		16.06%	16.99%	17.27%	17.49%	17.48%	14.34%	13.84%	13.01%
71		C.3	Total Capital ratio (transitional)		18.62%	19.70%	19.93%	20.11%	20.06%	17.00%	16.40%	15.49%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		11,536	11,536	11,941	12,346	12,539	9,860	9,903	9,564
73		D.2	TIER 1 CAPITAL (fully loaded)		12,032	12,032	12,438	12,842	13,036	10,357	10,399	10,061
74		D.3	TOTAL CAPITAL (fully loaded)		13,955	13,955	14,361	14,765	14,959	12,280	12,322	11,984
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.36%	16.25%	16.58%	16.81%	16.82%	13.65%	13.18%	12.36%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.02%	16.95%	17.27%	17.49%	17.48%	14.34%	13.84%	13.01%
77		E.3	Total Capital ratio (fully loaded)		18.58%	19.66%	19.93%	20.11%	20.06%	17.00%	16.40%	15.49%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		186,654		186,654	186,654	186,654	186,654	186,654	186,654
79		H.2	Total leverage ratio exposures (fully loaded)		186,630		186,630	186,630	186,630	186,630	186,630	186,630
80		H.3	Leverage ratio (transitional)		6.46%	6.46%	6.66%	6.88%	6.98%	5.55%	5.57%	5.39%
81		H.4	Leverage ratio (fully loaded)		6.45%	6.45%	6.66%	6.88%	6.99%	5.55%	5.57%	5.39%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.03%		1.03%	1.03%	1.03%	1.03%	1.03%	1.03%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.19%		0.18%	0.19%	0.19%	0.19%	0.20%	0.22%
87		P.6	Combined buffer		5.22%		5.22%	5.22%	5.22%	5.22%	5.23%	5.25%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.16%	2.16%	2.24%	2.24%	2.24%	2.24%	2.24%	2.24%
89		R.1.1	of which: CET1		1.22%	1.22%	1.37%	1.37%	1.37%	1.37%	1.37%	1.37%
90		R.1.2	of which: AT1		0.41%	0.41%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.16%	10.16%	10.24%	10.24%	10.24%	10.24%	10.24%	10.24%
92		R.2.1	of which: CET1		5.72%	5.72%	5.87%	5.87%	5.87%	5.87%	5.87%	5.87%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.38%	15.38%	15.46%	15.46%	15.46%	15.46%	15.47%	15.49%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.93%	10.93%	11.08%	11.08%	11.08%	11.08%	11.10%	11.12%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.24%	1.21%	1.19%	1.20%	1.21%	1.19%	1.21%	1.25%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Belfius Banque SA

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	1,974	2,113	2,161	2,164	1,400	1,644	1,797
2	Interest income	7,775	4,835	4,771	4,871	5,824	5,841	5,857
3	Interest expense	-5,801	-2,722	-2,609	-2,706	-4,413	-4,180	-4,037
4	**Dividend income**	30	30	30	30	15	15	15
5	**Net fee and commission income**	573	516	516	516	401	401	401
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	287	24	24	24	-468	17	18
7	**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**					-20		
8	**Other operating income not listed above, net**	-150	67	67	67	-68	39	39
9	**Total operating income, net**	2,715	2,749	2,798	2,800	1,260	2,117	2,270
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-177	3	-237	-512	-449	-785	-1,091
11	**Other income and expenses not listed above, net**	-1,114	-1,255	-1,162	-1,181	-1,745	-1,268	-1,277
12	**Profit or (-) loss before tax from continuing operations**	1,423	1,497	1,398	1,107	-934	63	-98
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-295	-344	-314	-227	357	58	106
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**1,128**	**1,154**	**1,084**	**880**	**-577**	**121**	**8**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	446	455	428	347	0	48	3
17	**Attributable to owners of the parent net of estimated dividends**	682	699	657	533	-577	73	5
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	170,833						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Belfius Banque SA

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	(mln EUR) 1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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 (+/-)	0
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0