

2018 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,490		1,365	1,342	1,311	1,277	1,185	1,025
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	172		-2	-2	-2	-372	-2	-2
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-38		-169	-156	-136	-888	-480	-348
Profit or (-) loss for the year	560		383	375	368	-633	-16	-36
Coverage ratio: non-performing exposure (%)	61.66%	61.90%	49.25%	42.24%	37.70%	43.82%	35.46%	31.34%
Common Equity Tier 1 capital	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Total Risk exposure amount (all transitional adjustments included)	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246
Common Equity Tier 1 ratio, %	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
Fully loaded Common Equity Tier 1 ratio, %	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
Tier 1 capital	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Total leverage ratio exposures	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
Leverage ratio, %	5.59%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
Fully loaded leverage ratio, %	5.52%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/20:	17					
			Exposure	values			Risk expo	sure amounts						
		A-IF	:B	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	22,478	2	0	(4,476	0	0	0	20,349	1	69	0	0.0%
	Institutions	35,597	0	0		2,309	0	0	0	19,961	0	4	0	0.0%
	Corporates	29,707	1,258	0		18,220	52	0	0	27,474	1,258	1,303	902	71.7%
	Corporates - Of Which: Specialised Lending	1,974	67	0		712	0	0	0	1,820	67	49	36	54.0%
	Corporates - Of Which: SME	6,458	868	0	(4,679	0	0	0	6,346		728	624	71.9%
	Retail	39,657	455	0	(3,448	2	0	0	39,649	455	259	192	42.2%
	Retail - Secured on real estate property	26,977	148	0		1,522	2	0	0	26,977	148	31	17	11.7%
	Retail - Secured on real estate property - Of Which: SME	6,358	46	0		483	0	0	0	6,358	46	9	5	11.1%
Belfius Banque SA	Retail - Secured on real estate property - Of Which: non-SME	20,619	101	0		1,039	2	0	0	20,619	101	22	12	11.9%
	Retail - Qualifying Revolving	24		0		2	0	0	0	24	0	0	0	-
	Retail - Other Retail	12,656	307	0	(1,924	0	0	0	12,648		228	175	56.9%
	Retail - Other Retail - Of Which: SME	8,010	230	0	(1,222	0	0	0	8,003		175	128	55.6%
	Retail - Other Retail - Of Which: non-SME	4,646	77	0	(701	0	0	0	4,646	77	53	47	60.7%
	Equity									5	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	127,440	1,715	0	0	28,453	53	0	0	107,438	1,714	1,636	1,094	63.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	ЗВ	F-IF	RB	A-:	IRB	F-IF	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	(mln EUR, %)													
	Central banks and central governments	19,019	(0	(773	0	0	0	18,01	3 0	5	0	-
	Institutions	20,561	(0	(527	0	0	0	17,510	0	1	0	0.0
	Corporates	19,931	1,175	0	(13,256	52	0	0	18,32	1,174	1,089	848	72.2
	Corporates - Of Which: Specialised Lending	958	1	. 0	(264	0	0	0	879	9 1	7	0	57.2
	Corporates - Of Which: SME	6,405	868	0	(4,630	0	0	0	6,29	868	728	624	71.9
	Retail	39,328	448	0	(3,409	2	0	0	39,320	450	256	190	42.19
	Retail - Secured on real estate property	26,783	145	0	(1,510	2	0	0	26,78	148	31	17	11.7
	Retail - Secured on real estate property - Of Which: SME	6,332	46	0	0	481	0	0	0	6,33	2 46	9	5	11.1
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,451	99	0	(1,028	2	0	0	20,45	1 101	21	12	11.99
	Retail - Qualifying Revolving	24	0	0	(2	0	0	0	24	4 0	0	0	-
	Retail - Other Retail	12,521	303	0	(1,897	0	0	0	12,51	303	225	172	56.99
	Retail - Other Retail - Of Which: SME	7,966	229	0	(1,214	0	0	0	7,95	3 229	174	127	55.69
	Retail - Other Retail - Of Which: non-SME	4,555	74	0	(683	0	0	0	4,555	74	51	45	61.09
	Equity										5 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	TRR TOTAL	98.838	1.623			17.965	53		0	93.176	1.625	1.351	1.038	63.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-:	IRB	F-II	lB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2,520	0	0	0	532	0	0	0	174	0	0	0	-
	Corporates	6,447	0	0	0	2,957	0	0	0	5,988	0	113	0	-
	Corporates - Of Which: Specialised Lending	518	0	0	0	153	0	0	0	518	0	1	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	12	0	0	0	1	0	0	0	12	0	0	0	60.9%
	Retail - Secured on real estate property	9	0	0	0	1	0	0	0	9	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	8	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	60.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	72.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	59.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	8,980	0	0	0	3,490	0	0	0	6,174	0	113	0	60.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹8	F-1	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	397		0	0	0	0	0	0	39) () -
	Institutions	5,295		0	0	370	0	0	0	65) (-
	Corporates	480		0	0	310	0	0	0	47	5 0		4 (-
	Corporates - Of Which: Specialised Lending	29	0	0	0	18	0	0	0	2	6 0		4 (-
	Corporates - Of Which: SME	5	0	0	0	3	0	0	0		5 0) (-
	Retail	103	3	0	0	17	0	0	0	10	3 2		2	52.0
	Retail - Secured on real estate property	38	0	0	0	3	0	0	0	3	8 0) (-
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0		6 0) (-
France	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	3	0	0	0	3	1 0) (-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0 0) (-
	Retail - Other Retail	65	2	0	0	14	0	0	0	6	5 2		1 1	52.0
	Retail - Other Retail - Of Which: SME	21	0	0	0	4	0	0	0	2	1 0) (46.7
	Retail - Other Retail - Of Which: non-SME	44	2	0	0	10	0	0	0	4	4 2		1 1	52.4
	Equity										0 0) (-
	Securitisation													
	Other non-credit obligation assets										0 0		0	-
	IRB TOTAL	6,275	3	0	0	696	0	0	0	1.63	1 2	-	i 1	52.09

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	Fel	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	2,691		0	0	3,540	0	0	0	1,569	0	55	0	/-
	Institutions	1,583		0	0	30	0	0	0	8	0	0	0	/-
	Corporates	52	0	0	0	60	0	0	0	50	0	0	0	/t- /
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	0	0	0	0	/t- /
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	, - ·
	Retail	4	0	0	0	0	0	0	0	4	0	0	0	57.4%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	1-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	4- 1
Italy	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	, - ·
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	57.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	57.4%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,330	0	0	0	3,630	0	0	0	1,630	0	55	0	57.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-1	IRB	F-IF	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments			0) (0		0	0		0	0	0	-
	Institutions	786		0	(224	(0	0	185		0	0	-
	Corporates	675	(0	(82	(0	0	669	0	13	0	0.0
	Corporates - Of Which: Specialised Lending	0	(0) (0		0	0	0	0	0	0	0.0
	Corporates - Of Which: SME	0	(0) (0		0	0	0	0	0	0	ll-
	Retail	11		0) (1		0	0	11	. 0	0	0	75.29
	Retail - Secured on real estate property	8	(0	(0		0	0	8	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME			0	0	0		0	0	1	. 0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	7	(0) (0		0	0	7	. 0	0	0	-
	Retail - Qualifying Revolving	0	(0) (0		0	0	0	0	0	0	-
	Retail - Other Retail	3	(0) (0		0	0	3	0	0	0	75.29
	Retail - Other Retail - Of Which: SME	1	(0) (0		0	0	1	. 0	0	0	90.39
	Retail - Other Retail - Of Which: non-SME	2	(0) (0		0	0	2	. 0	0	0	51.39
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	1,472	0	0		307		0	0	865	0	13	0	1.99

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Bar	ngue SA					Besteles						
								Restated 31/12/20						
			Exposur	e values		1	Risk expo	sure amounts		1	T		1	
		A-1			IRB	A-1		F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													1
	Central banks and central governments	() (0	(0		0	0)	0		0 (j -
	Institutions	1,812	2	0	(226		0	()	0		0 (j -
	Corporates	43	3	0	(21		0	(4:	3 0		0 (j -
	Corporates - Of Which: Specialised Lending	() (0	(0	(0	()	0	1	0 0	J -
	Corporates - Of Which: SME) (0	(0	(0	()	0		0 () -
	Retail	11		0	(1	(0	(1	1 0		0 (0 66.3
	Retail - Secured on real estate property		9 (0	(0	(0	(9	9 0		0 0	J-
	Retail - Secured on real estate property - Of Which: SME	1	. (0	(0	0	0	()	1 0		0 (J -
Germany	Retail - Secured on real estate property - Of Which: non-SME	3	3 (0	(0	(0	()	3 0		0 () -
	Retail - Qualifying Revolving) (0	(0	(0	()	0		0 () -
	Retail - Other Retail		2 (0	(0	(0	() :	2 0		0 (0 66.3
	Retail - Other Retail - Of Which: SME	() (0	(0	(0	() (0		0 (0 82.8
	Retail - Other Retail - Of Which: non-SME	2	2 (0	(0	(0	() :	2 0		0 (0 66.0
	Equity										0		0 () -
	Securitisation													
	Other non-credit obligation assets										0		0 () -
	IRB TOTAL	1,866	6 0	0		248	0	0	0	55	5 0		0 0	66.39

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-:	IRB	F-IF	В	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0	(0	0	0	0	0	0	0	0	-
	Institutions	1,530	(0		153	0	0	0	515	0	0	0	-
	Corporates	71	(0		146	0	0	0	5	0	0	0	-
	Corporates - Of Which: Specialised Lending	66	(0		145	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0		0) (0	0	0	0	0	0	0	0	-
	Retail	8	(0		1	0	0	0	8	0	0	0	50.0%
	Retail - Secured on real estate property	4		0		0	0	0	0	4	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	(0		0	0	0	0	0	0	0	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	3	(0		0	0	0	0	3	0	0	0	-
	Retail - Qualifying Revolving	0	(0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4	(0) (0	(0	0	4	0	0	0	50.0%
	Retail - Other Retail - Of Which: SME	1		0) (0		0	0	1	. 0	0) (48.8%
	Retail - Other Retail - Of Which: non-SME	4	() () (0	(0	0	4	0	C) (55.4%
	Equity									0	0	C) (-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IDD TOTAL	1.609		1		300	0	0	٥	528	0) 0	50.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-1	IRB	F-IF	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	13		0		0		0		1	3 0		0 0) -
	Institutions	155		0	(14		0	0	15:	1 0		0 0	-
	Corporates	609		0	(212	(0	C	609	9 0	- 1	0 0	-
	Corporates - Of Which: Specialised Lending	91	. (0	(49	(0	0	9:	1 0		0 0	J -
	Corporates - Of Which: SME	0) (0	(0	(0	0		0		0	j -
	Retail	1	. (0 0	(0	C	0	C		1 0		0 0	35.8%
	Retail - Secured on real estate property	1	. (0	(0	(0	C		1 0		0 0) -
	Retail - Secured on real estate property - Of Which: SME	0) (0	(0	(0	C	-	0 0		0 0) -
Australia	Retail - Secured on real estate property - Of Which: non-SME	0) (0	(0	(0	C	-	0 0		0 0) -
	Retail - Qualifying Revolving	0	0	0	(0	C	0	0		0 0		0 0) -
	Retail - Other Retail	1	. (0	(0	(0	0		1 0	-	0 0	35.8%
	Retail - Other Retail - Of Which: SME	0) (0	(0	(0	0	-	0 0	-	0 0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	. (0	(0	C	0	0		1 0		0 0	39.9%
	Equity										0 0		0 0	J -
	Securitisation													
	Other non-credit obligation assets										0 0		0 0	j -
	IRB TOTAL	778		0		226	0	0	0	774	1 0		0	35.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



((())) Fall Admonth		Belfius Ban	ique SA											
								Restated						
								31/12/20	17					
			Exposur				Risk expo	sure amounts						
		A-II	RB	F-I	IRB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0		0	()	0) () -
	Institutions	660	0	0	(46		0	(193	2 0) () -
	Corporates	29	0	0	0	20	0	0	(25	9 0	1) () -
	Corporates - Of Which: Specialised Lending	0	0	0	(0		0	()	0) () -
	Corporates - Of Which: SME	2	0	0	(0		0	()	2 0) () -
	Retail	25	0	0	(4	0	0	(2:	5 0		0	0 51.49
	Retail - Secured on real estate property	17	0	0	0	1	0	0	(1	7 0	_) () -
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	()	1 0	_) () -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	1	(0	(10	5 0	-) (- د
	Retail - Qualifying Revolving	0	0	0	0	0	(0	()	0	-) (- د
	Retail - Other Retail	8	0	0	0	3	(0	()	3 0	-) (0 51.49
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	(0	()	0	-) (0 46.19
	Retail - Other Retail - Of Which: non-SME	8	0	0	0	3	(0	()	3 0	-) (0 51.9%
	Equity										0) () -
	Securitisation													
	Other non-credit obligation assets										0) () -
	IRB TOTAL	714	0	0	0	70	0	0		247	7 0	() (51.4%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-1	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0	0	0	C		0	0	0	-
	Institutions	110	0	0	(8	0	0	0	101	. 0	0	0	-
	Corporates	464	12	0	0	486	0	0	0	386	12	21	. 12	100.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	41	0	0	0	45	0	0	0	41	. 0	0	0	-
	Retail	58	1	0	0	6	0	0	0	58	1	0	0	39.1%
	Retail - Secured on real estate property	39	0	0	0	2	0	0	0	39	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	0	0	0	0	5	0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	34	0	0	(2	0	0	0	34	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	0	0	0	-
	Retail - Other Retail	19	1	0	0	4	0	0	0	19	1	0	0	39.1%
	Retail - Other Retail - Of Which: SME	13	1	0	0	2	0	0	0	13	1	0	0	38.5%
	Retail - Other Retail - Of Which: non-SME	6	0	0	(1	0	0	C	6	0	0	0	44.9%
	Equity									C	0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	632	13	0	0	500	0	0	0	545	13	22	12	95.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	20,334	16	76	6	36,8%	20,319	31	83	12	38.7%	20,305	46	88	18	39.4%
	Institutions	19,954	7	6	0	6.5%	19,947	14	6	1	6.9%	19,938	23	7	2	6.7%
	Corporates	27,281	1,451	1,383	946	65.2%	27,072	1,660	1,464	995	60.0%	26,849	1,882	1,532	1,048	55.7%
	Corporates - Of Which: Specialised Lending	1,813	74	50	37	49.9%	1,804	83	53	38	45.9%	1,792	94	54	40	42.0%
	Corporates - Of Which: SME	6,253	960	764	646	67.2%	6,160	1,054	796	668	63.4%	6,068	1,145	825	689	42.0% 60.2%
	Retail	39,260	844	304	229	27.1%	38,896	1,208	343	261	21.6%	38,546	1,558	378	292	18.7%
	Retail - Secured on real estate property	26,794	331	43	24	7.2%	26,617	507	54	30	5.9%	26,440	684	64	36	5.2%
	Retail - Secured on real estate property - Of Which: SME	6,293	111	13	8	6.7%	6,227	178	16	10	5.5%	6,161	244	19	12	4.9%
Belfius Bangue SA	Retail - Secured on real estate property - Of Which: non-SME	20,501	219	30	16	7.4%	20,391	329	38	20	6.1%	20,279	441	45	24	5.4%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	24	0	0	0	26.0%	23	1	0	0	26.0%
	Retail - Other Retail	12,443	513	261	205	39.9%	12,255	701	288	231	33.0%	12,083	873	314	256	29.3%
	Retail - Other Retail - Of Which: SME	7,836	397	200	150	37.7%	7,682	551	222	170	30.8%	7,540	693	242	188	27.2%
	Retail - Other Retail - Of Which: non-SME	4,606	116	60	55	47.2%	4,573	150	66	62	41.2%	4,542	181	72	68	37.4%
	Equity	4	0	0	0	51.3%	4	0	0	0	51.2%	4	0	0	0	51.2%
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	106,834	2,318	1,768	1,181	51.0%	106,238	2,913	1,896	1,270	43.6%	105,643	3,509	2,006	1,359	38.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	:0	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	18.004	1 0			40.0%	17.995	18	13	7	40.0%	17.986	27	17	11	40.0
	Institutions	17,504)	0 4.2%	17,498	12	2	1	4.9%	17,490		3	1	5.1
	Corporates	18,154		1.16	2 89	0 65.9%	17,967	1.537	1,231	935	60.8%	17,772		1,291	981	56.7
	Corporates - Of Which: Specialised Lending	876			7	1 25.4%	871	9	9	2	21.7%	865	15	10	3	20.3
	Corporates - Of Which: SME	6,20	1 960	763	3 64	67.3%	6,108	1,052	795	667	63.4%	6,018	1,143	824	689	60.3
	Retail	38,935	835	300	22	5 27.0%	38,575	1,196	339	258	21.6%	38,228	1,543	373	288	18.69
	Retail - Secured on real estate property	26,602		4:	3 2	4 7.2%	26,427	504	54	30	5.9%	26,251		63	36	5.29
	Retail - Secured on real estate property - Of Which: SME	6,267		13	3	7 6.8%	6,201	177	16	10	5.5%	6,135	243	19	12	4.99
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,335	5 218	30	1	5 7.5%	20,226	326	38	20	6.1%	20,115	437	45	24	5.49
	Retail - Qualifying Revolving	24	4 C) (26.1%	23	0	0	0	26.0%	23	1	0	0	26.0
	Retail - Other Retail	12,310		23	7 20	2 39.8%	12,125	692	285	228	33.0%	11,954		309	252	29.29
	Retail - Other Retail - Of Which: SME	7,793		199	14	9 37.7%	7,640	547	220	168	30.8%	7,500		240	187	27.19
	Retail - Other Retail - Of Which: non-SME	4,517	7 112	58	5	47.3%	4,484	145	64	60	41.2%	4,454	175	70	65	37.49
	Equity		4 C) (51.3%	4	0		0	51.2%	4	0	0	0	51.29
	Securitisation															İ
	Other non-credit obligation assets	(0	()	0 -	0	0	0	0	-	0	0	0	0	i
	IRB TOTAL	92.602	2,199	1,473	1,119	50.9%	92.038	2,763	1,585	1,200	43.4%	91,479	3,322	1,684	1,281	38.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	174	0	0	0	8.8%	174	0	0	0	8.8%	174	0	0	0	8.8%
	Corporates	5,983	5	116	1	16.8%	5,976	12	121	2	16.7%	5,966	22	125	4	16.9%
	Corporates - Of Which: Specialised Lending	516	2	1	0	6.9%	514	4	1	0	6.9%	511	6	1	0	6.9%
	Corporates - Of Which: SME	0	0	C	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	12	0	0	0	33.4%	12	0	0	0	26.2%	12	0	0	0	22.5%
	Retail - Secured on real estate property	9	0	0	0	3.6%	9	0	0	0	3.5%	8	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	3.6%	1	0	0	0	3.6%	1	0	0	0	3.5%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3.6%	8	0	0	0	3.5%	8	0	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.2%
	Retail - Other Retail	3	0	0	0	48.6%	3	0	0	0	43.2%	3	0	0	0	39.6%
	Retail - Other Retail - Of Which: SME	1	0	0	0	29.8%	1	0	0	0	25.7%	1	0	0	0	23.6%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	57.5%	2	0	0	0	55.3%	2	0	0	0	53.2%
	Equity	C	0	C	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	6,169	5	116	1	17.4%	6,161	12	121	2	16.9%	6,152	22	125	4	16.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	30.	7 0			40.0%	396	0		0	40.0%	396	0	0		40.0%
	Institutions	65			0	6.2%	656		,	0	4.2%	656		0		3.5%
	Corporates	47		5		10.6%	471	4	4	0	11.6%	469	6	5	1	12.5%
	Corporates - Of Which: Specialised Lending	2!	5 1	4	0	3.7%	24	2	4	0	3.7%	23	3	4		3.7%
	Corporates - Of Which: SME		5 0	C	0	14.6%	5	0	C	0	15.3%	5	0	0		16.0%
	Retail	10	1 4	2	1	34.8%	100	6	2	2	29.0%	98	7	2	2	2 25.8%
	Retail - Secured on real estate property	3	7 1	0	0	3.6%	37	1	0	0	3.5%	37	1	0		3.4%
	Retail - Secured on real estate property - Of Which: SME		6 0	0	0	3.6%	6	0	0	0	3.6%	6	0	0	(3.5%
France	Retail - Secured on real estate property - Of Which: non-SME	3	1 1	0	0	3.6%	31	1	C	0	3.5%	30	1	0		3.5% 3.4% 25.9%
	Retail - Qualifying Revolving		0 0	0	0	26.0%	0	0	0	0	26.0%	0	0	0	0	25.9%
	Retail - Other Retail	6	4 4	2	1	39.6%	63	5	2	2	34.0%	62	6	2	2	30.8%
	Retail - Other Retail - Of Which: SME	2	1 1		0	18.9%	20	1	0	0	15.3%	19	2	1	(14.0%
	Retail - Other Retail - Of Which: non-SME	4:	3	1	. 1	45.2%	43	3	1	1	41.7%	43	4	2		39.4%
	Equity		0 0		0	-	0	0	0	0	-	0	0	0	(/-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0	0	(/-
	IRB TOTAL	1,627	7 6	7	2	27.5%	1,624	10	7	2	22.1%	1,620	14	7	3	19.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)			-												
	Central banks and central governments	1,56	5 3	57	1	40.0%	1,562	7	58	3	40.0%	1,559	10	59	4	40.0%
	Institutions		8 0) (46.3%	8	0	0	0	43.8%	8	0	0	0	41.8%
	Corporates	5	0 0) (26.4%	49	1	C	0	26.7%	49	1	0	0	27.2%
	Corporates - Of Which: Specialised Lending		0 0) (19.5%	0	0	0	0	19.5%	0	0	0	0	19.5%
	Corporates - Of Which: SME		2 0) (5.7%	2	0	0	0	5.7%	2	0	0	0	5.6%
	Retail		3 0) (9.6%	3	0	0	0	8.6%	3	0	0	0	8.2% 3.4%
	Retail - Secured on real estate property		3 0		0	3.6%	2	0	0	0	3.5%	2	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME		1 0		0	3.6%	1	0	0	0	3.5%	1	0	0	0	3.4%
Italy	Retail - Secured on real estate property - Of Which: non-SME		2 0	(0	3.6%	2	0	0	0	3.6%	2	0	0	0	3.5% 25.3%
	Retail - Qualifying Revolving		0 0) (25.9%	0	0	0	0	25.5%	0	0	0	0	25.3%
	Retail - Other Retail		1 0	() (38.5%	1	0	0	0	33.1%	1	0	0	0	30.7%
	Retail - Other Retail - Of Which: SME		0 0	() (22.3%	0	0	0	0	22.7%	0	0	0	0	22.9%
	Retail - Other Retail - Of Which: non-SME		1 0	() (41.4%	1	0	0	0	35.6%	1	0	0	0	32.7%
	Equity		0 0	() (-	0	0	0	0		0	0	0	0	/-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-	0	0		0	-	0	0	0	0	-
	IRB TOTAL	1,62	6 4	57	1	38.3%	1,623	7	58	3	38.3%	1,619	11	60	4	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	(0 0	() () -		0 0	0	0	-	0	0	0	0	
	Institutions	185	, ,	() (11.3%	18	,	0	0	16.1%	185	•	0	0	17.5%
	Corporates	669	9 1	13	8	6.8%	669	9 1	14	0	11.4%	669	1	14	0	15.7%
	Corporates - Of Which: Specialised Lending	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Corporates - Of Which: SME	(0	(0	30.3%		0 0	0	0	30.3%	0	0	0	0	30.3% 13.3% 3.5%
	Retail	11	1 0	(0	26.8%	1	1 0	0	0	17.1%	11	0	0	0	13.3%
	Retail - Secured on real estate property	8	8 0	(0	3.6%		8 0	0	0	3.6%	8	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: SME		1 0		0	3.6%		1 0	0	0	3.6%	1	0	0	0	3.5%
United States	Retail - Secured on real estate property - Of Which: non-SME		7 0) (3.6%		7 0	0	0	3.6%	7	0	0	0	3.5%
	Retail - Qualifying Revolving	(0 0) (26.2%		0 0	0	0	26.2%	0	0	0	0	26.2%
	Retail - Other Retail		3 0) (38.1%		3 0	0	0	27.9%	3	0	0	0	23.5%
	Retail - Other Retail - Of Which: SME		1 0) (60.3%		1 0	0	0	49.6%	1	0	0	0	43.7%
	Retail - Other Retail - Of Which: non-SME		2 0) (22.4%		2 0	0	0	17.3%	2	0	0	0	15.4%
	Equity	(0 0	() (-	-	0 0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-		0 0	0	0	-	0	0	0	0	-
	IRB TOTAL	865	5 1	13		8.3%	865	5 1	14	0	12.4%	864	1	14	0	15.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Ban	que SA													
									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	C	0		(0	0	0	-	(0	C	(-
	Institutions		0 0	C	0	47.6%	(0	0	0	45.1%	(0	C	(43.0%
	Corporates	4	3 0	0	0	21.6%	43	0	0	0	21.6%	43	0	C	0	21.6%
	Corporates - Of Which: Specialised Lending		0 0	C	0	-		0	0	0	-	(0	C	0	-
	Corporates - Of Which: SME		0 0	0	0	-	(0	0	0	-	(0	0	(-
	Retail	1	1 0	0	0	40.3%	11	. 0	0	0	29.3%	11	0	0	0	23.2%
	Retail - Secured on real estate property		9 0	C	0	3.6%	9	0	0	0	3.5%	9	0	C		3.4%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	3.6%	1	. 0	0	0	3.5%	1	0	0		3.4%
Germany	Retail - Secured on real estate property - Of Which: non-SME		8 0	0	0	3.6%	8	0	0	0	3.6%	8	0	0		3.5%
	Retail - Qualifying Revolving		0 0	0	0	26.1%	(0	0	0	26.0%		0	0		25.8%
	Retail - Other Retail		2 0	0	0	52.5%	2	. 0	0	0	43.6%	2	0	0		37.8%
	Retail - Other Retail - Of Which: SME		0 0	C	0	23.5%		0	0	0	18.1%		0	C		16.2%
	Retail - Other Retail - Of Which: non-SME		2 0	C	0	55.3%	2	. 0	0	0	47.8%	2	0	C		42.3%
	Equity		0 0	C	0			0	0	0			0	C		-
	Securitisation															
	Other non-credit obligation assets		0 0	C	0			0	0	0			0			-
	IRB TOTAL	5	5 0	0	0	35.0%	55	0	0	0	26.3%	54	0	0	0	22.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0		0	40.0%		0 0	(0	40.0%	0	0	(0	40.0%
	Institutions	51	.5 C		0 (10.5%	51	4 0		0	10.6%	514	1	(0	10.4%
	Corporates		5 0		0	0.4%		5 0	(0	0.6%	5	0	(0	1.1%
	Corporates - Of Which: Specialised Lending		0 0		0	-		0 0	(0	-	0	0	(0	-
	Corporates - Of Which: SME		0 0		0 0	-		0 0		0	-	0	0	(0	-
	Retail		8 0		0 0	43.3%		8 0		0	38.0%	8	0	(0	33.9%
	Retail - Secured on real estate property		4 0		0 0	3.6%		4 0		0	3.6%	4	0	(0	3.5%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	3.6%		0 0		0	3.6%	0	0	0	0	3.5%
Spain	Retail - Secured on real estate property - Of Which: non-SME		3 0		0	3.6%		3 0		0	3.6%	3	0	0	0	3.5%
	Retail - Qualifying Revolving		0 0		0 (26.2%		0 0	(0	26.2%	0	0	(0	26.2%
	Retail - Other Retail		4 0		0	46.2%		4 0	(0	43.6%	4	0	(0	41.3%
	Retail - Other Retail - Of Which: SME		1 0		0	47.3%		1 0		0	45.8%	1	0	(0	44.6%
	Retail - Other Retail - Of Which: non-SME		4 0		0	42.9%		4 0		0	37.7%	4	0	(0	34.1%
	Equity		0 0		0 0) -		0 0		0		0	0	(0	-
	Securitisation															
	Other non-credit obligation assets		0 0		0 0) -		0 0		0	-	0	0		0	-
	IRB TOTAL	52	7 1) (22.5%	52	7 1		0	17.5%	527	1		0	15.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
	(c) TIP (c)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)					40.0%					40.0%					40,0%
	Central banks and central governments	1.	3 (40.0%	150				2.3%	1:	0	0		
	Institutions	150			0	12.9%	607		,		14.9%	607	0	U	U	2.2%
	Corporates Constitution Control to a firm	600					607	1				60/		U		
	Corporates - Of Which: Specialised Lending	91	1		0	11.5%	89	1		0	13.0%	89	2	0	0	15.0%
	Corporates - Of Which: SME		0		0			0	0	0	•		0	0	0	
	Retail				0	12.7%	1	. 0	0	0	9.6%		0	0	0	8.3%
	Retail - Secured on real estate property			(0	3.6%	1	. 0) (0	3.5%		0	0	C	3.4%
A	Retail - Secured on real estate property - Of Which: SME		0 0	(0	3.3%	0	0	(0	3.2%	(0	0	0	3.2%
Australia	Retail - Secured on real estate property - Of Which: non-SME		0	(0	3.6%	0	0) (0	3.6%	(0	0	0	3.5%
	Retail - Qualifying Revolving		0		0	-	0	0) (0	-	(0	0	0	<i>i</i> -
	Retail - Other Retail		1 0	(0	14.1%	1	. 0) (0	10.7%	:	0	0	0	9.2%
	Retail - Other Retail - Of Which: SME		0		0	12.3%	0	0) (0	14.4%	(0	0	0	15.0%
	Retail - Other Retail - Of Which: non-SME				0	14.2%	1	. 0) (0	10.5%		0	0	0	9.0%
	Equity		0		0		0	0) (0	-	(0	0	0	4-
	Securitisation															
	Other non-credit obligation assets		0		0		0	0) (0	-	(0	0		-
	IRB TOTAL	773	1	(0	12.4%	773	2	. 0	0	14.3%	772	2	0	0	16.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Bar	naue SA													
			.,						Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	() (40.0%	(0	(0	40.0%	(0	0	(40.0%
	Institutions	19	92 0	() (6.1%	192	2 0	(0	7.2%	192	2 0	0	(7.2%
	Corporates		29 0	() (17.7%	29	9 0	(0	17.7%	29	9 1	0	(17.2%
	Corporates - Of Which: Specialised Lending		0 0	() (-	(0	(0	-	(0	0	() -
	Corporates - Of Which: SME		2 0	(0	8.4%		2 0		0	8.2%		2 0	0	(8.1%
	Retail	2	25 0	(0	24.8%	25	5 1		0	22.6%	25	5 1	0	(21.1%
	Retail - Secured on real estate property	1	17 0	() (3.6%	17	7 0		0	3.6%	17	7 0	0	(3.5%
	Retail - Secured on real estate property - Of Which: SME		1 0	() (3.6%		1 0		0	3.6%	:	1 0	0	(3.5%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		16 0	() (3.6%	16	5 0		0	3.6%	16	5 0	0	(3.5%
	Retail - Qualifying Revolving		0 0	() (26.1%	(0		0	26.2%	(0 0	0	(26.1%
	Retail - Other Retail		8 0	() (31.8%	8	В 0		0	30.4%	8	B 1	0	(29.8%
	Retail - Other Retail - Of Which: SME		0 0	() (25.9%	(0		0	22.5%	(0 0	0	(21.0%
	Retail - Other Retail - Of Which: non-SME		7 0	() (32.1%	-	7 0		0	30.8%		7 1	0	(30.2%
	Equity		0 0	() (-	(0		0	-	(0 0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-	(0		0	-	(0 0	0	(-
	IRB TOTAL	24	6 1		0	20.9%	246	5 1	(0	19.3%	245	5 2	0	(18.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		((0		0	0	0	0	-	(0	0	0	-
	Institutions	101	((0	4.0%	101	0	0	0	4.3%	101	0	0	0	4.1%
	Corporates	382	15	23	13	83.7%	379	19	24	13	72.3%	375	22	25	14	64.2%
	Corporates - Of Which: Specialised Lending		((0		0	0	0	0	-	(0	0	0	-
	Corporates - Of Which: SME	41	1	. (0	31.9%	40	1	1	0	32.0%	39	2	1	1	32.1%
	Retail	57	- 2	1	. 0	24.7%	56	2	1	0	20.1%	56	3	1	1	17.7%
	Retail - Secured on real estate property	38	((0	3.6%	38	1	0	0	3.5%	38	1	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME		((0	3.6%	5	0	0	0	3.5%		0	0	0	3.4%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	33	((0	3.6%	33	1	0	0	3.5%	33	1	0	0	3.4%
	Retail - Qualifying Revolving		((0	26.0%	0	0	0	0	25.9%	(0	0	0	25.9%
	Retail - Other Retail	19	1	. (0	30.6%	18	2	1	0	26.0%	18	2	1	1	23.4%
	Retail - Other Retail - Of Which: SME	13	1	(0	30.1%	12	2	0	0	25.4%	12	2	1	0	22.7%
	Retail - Other Retail - Of Which: non-SME	6	(0	34.4%	6	0	0	0	31.3%	6	0	0	0	29.6%
	Equity	((0		0	0	0	0	-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	((0		0	0	0	0	-	(0	0	0	-
	IRB TOTAL	541	17	23	13	77.6%	536	21	25	14	66.1%	532	26	26	15	58.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	verse Scenari	0						
				31/12/20	18				31/12/2019					31/12/202	10	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	20,332	19	85	7	37.4%	20,313	37	94	14	38.7%	20,295		100	22	39.3%
	Institutions	19,950	11	12	2	16.0%	19,930	31	18	5	14.7%	19,917		20	6	13.7%
	Corporates	27,093	1,638	1,615	1,009	61.6%	26,526	2,205	1,833	1,169	53.0%	25,984	2,748	2,008	1,323	48.2%
	Corporates - Of Which: Specialised Lending	1,809	77	67	37	48.4%	1,784	103	73	41	40.1%	1,769	118	74	43	36.8%
	Corporates - Of Which: SME	6,155	1,058	825	676	63.9%	5,918	1,295	909	740	57.1%	5,659	1,555	987	810	52.1%
	Retail	38,884	1,220	670	290	23.7%	37,931	2,173	848	424	19.5%	36,953	3,151	959	555	17.6%
	Retail - Secured on real estate property	26,517	608	281	47	7.7%	25,927	1,197	364	107	8.9%	25,353	1,772	412	159	9.0%
	Retail - Secured on real estate property - Of Which: SME	6,290	114	130	9	8.1%	6,191	213	147	18	8.5%	6,063	341	152	29	8.5%
Belfius Bangue SA	Retail - Secured on real estate property - Of Which: non-SME	20,227	493	151	38	7.6%	19,736	984	217	89	9.0%	19,289	1,431	260	130	9.1%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	1	0	0	26.0%	23	1	0	0	25.9%
	Retail - Other Retail	12,343	613	389	243	39.6%	11,980	976	484	317	32.5%	11,578		547	396	28.7%
	Retail - Other Retail - Of Which: SME	7,742	491	326	187	38.0%	7,421	813	412	252	31.0%	7,055		468	324	27.5%
	Retail - Other Retail - Of Which: non-SME	4,602	121	63	56	46.2%	4,560	163	72	65	39.6%	4,523	200	79	72	35.9%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0		0	0	0	0	-
	IRB TOTAL	106,264	2,888	2,383	1,307	45.3%	104,704	4,448	2,793	1,613	36.3%	103,152	5,999	3,088	1,907	31.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	io						
				31/12/20	18				31/12/2019					31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	
	(min EUR, %) Central banks and central governments	40.003		47	1	40.0%	17.990	22	22		40.0%	17,979	24	26		40.0
	Institutions	18,002 17,503	- 11	1/	4	7.8%	17,990		22	9	40.0% 7.7%	17,979		26	14	40.0
	Corporates	17,974	1,529	1.342	950	62.1%	17,490		1.536	1.099		16,959		1.696	1,244	48.99
	Corporates - Of Which: Specialised Lending	873	7,329	1,342	1	21.4%	858		1,330	1,055	18.4%	849		1,090	1,211	18.19
	Corporates - Of Which: SME	6,103	1.057	824	676	63,9%	5,868		908	739	57.2%	5,610		985	809	52.29
	Retail	38,561	1,210	664	286	23.7%	37,614		841	420	19.5%	36,643		950	550	17.69
	Retail - Secured on real estate property	26,325	605	279	47	7.7%	25,737	1,193	362	107	8.9%	25,164	1,766	409	159	9.0%
	Retail - Secured on real estate property - Of Which: SME	6,264	114	129	9	8.1%	6,166	212	146	18	8.5%	6,038	340	150	29	8.5%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,061	491	150	37	7.6%	19,572	981	216	88	9.0%	19,126	1,426	259	130	9.1%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	1	0	0	26.0%	23	1	0	0	25.9%
	Retail - Other Retail	12,212	604	385	240	39.7%	11,854	962	479	313	32.5%	11,456		541	391	28.7%
	Retail - Other Retail - Of Which: SME	7,700	487	324	185	38.1%	7,382	805	409	250	31.1%	7,020		465	322	27.6%
	Retail - Other Retail - Of Which: non-SME	4,512	117	61	54	46.3%	4,471	158	70	62	39.6%	4,436	194	76	69	35.8%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	TOR TOTAL	92 045	2 756	2 025	1.242	45 0%	90 562	4 239	2 402	1 529	36 1%	89 065	5 736	2 678	1 811	31.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Institutions	174	0	0	0	11.5%	174	0	0	0	11.6%	174	0	0	0	11.7%
	Corporates	5,981	7	132	1	17.2%	5,962	25	141	5	18.0%	5,951	36	148	7	18.1%
	Corporates - Of Which: Specialised Lending	516	2	1	0	6.9%	511	7	1	0	6.9%	508	10	2	1	6.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	l-
	Retail	12	0	0	0	32.2%	12	0	0	0	25.4%	12	1	0	0	21.7%
	Retail - Secured on real estate property	9	0	0	0	6.2%	8	0	0	0	7.9%	8	0	0	0	8.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.2%	1	0	0	0	7.9%	1	0	0	0	8.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	6.2%	8	0	0	0	7.9%	8	0	0	0	8.2%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.1%
	Retail - Other Retail	3	0	0	0	46.9%	3	0	0	0	39.1%	3	0	0	0	33.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	28.3%	1	0	0	0	22.9%	1	0	0	0	20.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	57.2%	2	0	0	0	54.6%	2	0	0	0	52.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	6,166	7	132	1	17.6%	6,148	26	142	5	18.0%	6,136	37	149	7	18.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments	393	7 0	0	0	40.0%	396				40.0%	39	1	0		40.0%
	Institutions	656		0	0	7.3%	655				7.3%	65		0		7.0%
	Corporates	47		10	0	12.4%	470		11	1	14.8%	46		11		1 15.0%
	Corporates - Of Which: Specialised Lending	2:	5 1	9	0	3.7%	24	2	9	0	3.7%	2:	3 3	9	(3.7%
	Corporates - Of Which: SME		5 0	0	0	14.8%	5	1			16.2%		4 1	. 0	(17.2%
	Retail	100	5	3	2	30.6%	97	9	4	2	23.0%	9:	3 12	4	2	2 19.8%
	Retail - Secured on real estate property	37	7 1	1	0	6.1%	37	1	. 1	0	7.8%	31	5 2	1	0	8.1%
	Retail - Secured on real estate property - Of Which: SME		5 0	1	0	6.2%	6	0	1	0	7.9%	•	5 0	1		8.2%
France	Retail - Secured on real estate property - Of Which: non-SME	3:	1 1	0	0	6.1%	31	. 1		0	7.8%	31	1	0	0	8.1%
	Retail - Qualifying Revolving		0	0	0	26.0%	0	0		0	25.9%		0	0	0	25.9%
	Retail - Other Retail	6	3 5	2	2	34.0%	60	8	3	2	25.2%	5	7 11	3	2	21.5%
	Retail - Other Retail - Of Which: SME	20) 2	1	0	15.6%	17	4	1	1	12.1%	15	5 7	1	1	1 11.4%
	Retail - Other Retail - Of Which: non-SME	4:	3	1	1	44.7%	43	4	2	1	40.7%	4.	2 4	2	2	2 38.5%
	Equity	(0	0	0	-	0	0	(0	-		0	0	(j -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0			-		0	0	(j -
	IRB TOTAL	1,626	5 8	14	2	24.6%	1,618	16	15	3	19.6%	1,611	1 22	15	4	17.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1,565	4	57	1	40.0%	1,561	8	58	3	40.0%	1,556	12	60	5	40.0%
	Institutions	8	0	0	0	48.9%	8	0	0	0	49.9%	8	0	0	(49.8%
	Corporates	50	0	0	0	27.1%	49	1	0	0	27.7%	48	2	1	(27.3%
	Corporates - Of Which: Specialised Lending	(0	0	0	19.5%	0	0	0	C	19.5%	0	0	0	(19.5%
	Corporates - Of Which: SME	2	0	0	0	5.7%	2	0	0		5.6%	2	0	0	(5.6% 11.4%
	Retail		0	0	0	11.4%	3	0	0		11.5%	3	0	0	(11.4%
	Retail - Secured on real estate property		0	0	0	6.0%	2	0	0	0	7.5%	2	0	0	(7.8%
	Retail - Secured on real estate property - Of Which: SME		. 0	0	0	6.0%	1	0	0	0	7.5%	1	0	0	(7.7%
Italy	Retail - Secured on real estate property - Of Which: non-SME	2	2 0	0	0	6.2%	2	0	0	C	8.0%	2	0	0	(8.3%
	Retail - Qualifying Revolving	(0	0	0	25.8%	0	0	0		25.4%	0	0	0		25.0%
	Retail - Other Retail	1	. 0	0	0	37.7%	1	0	0		32.0%	1	0	0	(29.6%
	Retail - Other Retail - Of Which: SME	(0	0	0	22.2%	0	0	0		22.6%	0	0	0	(22.9%
	Retail - Other Retail - Of Which: non-SME	1	. 0	0	0	40.5%	1	0	0		34.6%	1	0	0	(32.1%
	Equity	(0	0	0	•	0	0	0		-	0	0	0	(, -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0	(<i>i</i> -
	IRB TOTAL	1,626	4	57	2	38.3%	1,621	9	59	4	38.0%	1,616	14	61	5	38.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	120	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	0	0	-	(0	0	C	-		0 0	0	(0 -
	Institutions	18	5 0	0	0	42.6%	185	0	0	0	42.7%	18	5 (0	(0 44.19
	Corporates	669	9 1	14	0	10.6%	668	1	16	0	22.0%	66	8 1	17	(24.89
	Corporates - Of Which: Specialised Lending		0	0	0	0.0%	(0	0	0	0.0%		0 0	0	(0.09
	Corporates - Of Which: SME		0	0	0	35.6%	(0	0	0	35.6%		0 0	0	(35.6%
	Retail	1	1 0	0	0	25.6%	11	. 0	0	0	17.5%	1	1 (0	(14.69
	Retail - Secured on real estate property		В С	0	0	6.1%	8	3 0	0	0	7.9%		8 0	0	(8.3%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.1%	1	. 0	0		7.9%		1 (0	(8.29
United States	Retail - Secured on real estate property - Of Which: non-SME		7 C	0	0	6.2%		7 0	0		8.0%		7 (0	(8.39
	Retail - Qualifying Revolving		0 0	0	0	26.2%	(0	0		26.2%		0 0	0	(26.1%
	Retail - Other Retail		3 0	0	0	36.2%		0	0	0	26.8%		3 (0	(22.9%
	Retail - Other Retail - Of Which: SME		1 0	0	0	59.3%	1	. 0	0	0	45.7%		1 (0	(37.7%
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	21.8%		2 0	0	0	18.0%		2 (0	(16.49
	Equity		0 0	0	0	-	(0	0		-		0 0	0	(0 -
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	(0	0		-		0 0	0	(0 -
	IRB TOTAL	865	5 1	15	0	18.9%	864	2	16	0	26.6%	863	3 2	17	1	28.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Ban	que SA													
								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments			_	-			_		_						
	Institutions		0	0	0	51.8%	0		0		49.2%	0	0	0		47.00/
	Corporates		0	0		34.1%	U 43	- '	0		49.2%	42	0	0		47.9%
	Corporates - Of Which: Specialised Lending	4	0	0		34.170	43		0		34.070	43	0	0		33.070
	Corporates - Of Which: SME		0 0	0	0		0		0		-		0	0		-
	Retail	1	1 0	0	0	38.2%	11	0	0	0	27.1%	11	0	0		21.6%
	Retail - Secured on real estate property		9 0	0	0	6.1%	9	C	0	0	7.9%	9	0	0	(8.2%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.0%	1	C	0	C	7.8%	1	0	0	(8.1%
Germany	Retail - Secured on real estate property - Of Which: non-SME		В 0	0	0	6.1%	8	C	0	C	7.9%	8	0	0	(8.2% 25.7%
	Retail - Qualifying Revolving		0 0	0	0	26.1%	0	C	0	0	25.9%	0	0	0	(
	Retail - Other Retail		2 0	0	0	50.2%	2	C	0	0	38.9%	2	0	0	(32.1%
	Retail - Other Retail - Of Which: SME		0 0	0	0	20.4%	0	С	0	C	15.4%	0	0	0	(13.9%
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	54.0%	2	C	0	C	45.2%	2	0	0	(39.3%
	Equity		0 0	0	0	-	0		0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	_	0 0	0	0		0	C	0	0	-		0	0		-
	IRB TOTAL	5	5 0	0	0	35.8%	54	1	0	0	32.2%	54	1	0		30.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	0	0	40.0%		0		0	40.0%		0 0	0		40.0
	Institutions	51	3 1	. 1	0	10.8%	510	5	2	1	11.2%	50	8 7	2		11.3
	Corporates		5 0	0	0	0.5%	5	5 0		0	1.4%		5 0	0	(1.8
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0		0	-		0 0	0	0	-
	Corporates - Of Which: SME		0	0	0	-	0	0		0	-		0 0	0	0	-
	Retail		3 0	0	0	42.4%	8	3 0		0	36.2%		8 0	0	(31.59
	Retail - Secured on real estate property		1 0	0	0	6.2%	4	0		0	8.0%		4 0	0	(8.39
	Retail - Secured on real estate property - Of Which: SME		0	0	0	6.1%	0	0		0	7.9%		0 0	0	0	8.3
Spain	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	0	6.2%	3	3 0		0	8.0%		3 0	0	0	8.3
	Retail - Qualifying Revolving		0	0	0	26.2%	0	0		0	26.2%		0 0	0	0	26.19
	Retail - Other Retail		1 C	0	0	45.6%	4	1 0		0	41.9%		4 0	0	(38.7
	Retail - Other Retail - Of Which: SME		1 0	0	0	46.9%	1	. 0		0	44.1%		1 0	0	(41.29
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	42.0%	4	0		0	36.5%		3 0	0	(33.19
	Equity) (0	0	-	0	0		0	-		0 0	0	(-
	Securitisation															
	Other non-credit obligation assets) (0	0	-	0	0		0	-		0 0	0		-
	IRB TOTAL	520	5 2	1	0	14.3%	523	5	2	1	12.2%	520	7	3	1	12.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1	3 0	0	0	40.0%	13		0	0	40.0%	13	0	0	0	40.0%
	Institutions	15	0 0	0	0	13.6%	150		0	0	13.7%	150		0	0	12.5%
	Corporates	60	B 1	0	0	24.6%	605	4	1	1	23.1%	603	6	2	1	23.6%
	Corporates - Of Which: Specialised Lending	9	0 0	0	0	20.4%	87	3	1	1	20.1%	86	5	1	1	20.1%
	Corporates - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail		1 0	0	0	13.1%	1	. 0	0	0	11.6%	1	. 0	0	0	11.0%
	Retail - Secured on real estate property		1 0	0	0	6.0%	1	. 0	0	0	7.8%	1	. 0	0	0	8.1%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	5.0%	0	0	0	0	6.6%	0	0	0	0	7.2%
Australia	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	6.1%	0	0	0	0	7.9%	0	0	0	0	8.3%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		1 0	0	0	14.3%	1	. 0	0	0	12.4%	1	. 0	0	0	11.6%
	Retail - Other Retail - Of Which: SME		0 0	0	0	12.2%	0	0	0	0	14.6%	0	0	0	0	15.3%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	14.4%	1	. 0	0	0	12.3%	1	. 0	0	0	11.4%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-		0	0	0	l-
	IRB TOTAL	77:	3 1	1	0	23.4%	770	5	1	1	22.7%	768	7	2	2	23.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Ban	que SA													
		Beilias Ball	que en					A	dverse Scenar	o						
				31/12/20	18				31/12/201					31/12/20	20	
	(c) FIR Y	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments					40.0%					40.0%			0		40.0%
	Institutions	19		0	0	40.0% 27.9%	191	'			28.4%	191		0	-	28.7%
	Corporates	192	2 0	0	0	27.3%	191	1 1		0	26.9%	191	1 1	1		26.6%
	Corporates - Of Which: Specialised Lending) (0	0	- 27.370	29			0	20.570	20		n	,	20.070
	Corporates - Of Which: SME		2	0	0	10.5%	2			0	11.8%	2	0	0		12.1%
	Retail	2!	5 0	0	0	24.9%	25	1	0	0	23,3%	24	1	0		21.8%
	Retail - Secured on real estate property	17	7 C	0	0	6.2%	17		0	0	7.9%	17		0	(8.2%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.1%	1		0	0	7.9%	1	. 0	0	(8.2%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	16	5 0	0	0	6.2%	16	i c	0	0	7.9%	16		0	(8.2%
	Retail - Qualifying Revolving		0	0	0	26.2%	0	0	0	0	26.1%	0	0	0	(26.1% 29.3%
	Retail - Other Retail		3 0	0	0	31.6%	8		0	0	30.1%	8	1	0	(29.3%
	Retail - Other Retail - Of Which: SME		0	0	0	25.6%	0	0	0	0	21.6%	0	0	0	(19.9%
	Retail - Other Retail - Of Which: non-SME		7 C	0	0	31.8%	7	· c	0	0	30.5%	7	1	0	(29.9%
	Equity) (0	0	-	0	0	0	0	-	0	0	0	(4-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	246	1	1	0	26.2%	245	2	1	0	25.7%	244	2	1	1	24.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Α.	dverse Scenari	0						
				31/12/20:	10				31/12/2019					31/12/20	20	
				31/12/20.	10				31/12/201					31/12/20		
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Institutions	101	. 0	0	0	27.8%	101	0	0	0	30.5%	101	0	0	0	32.0%
	Corporates	380	17	26	13	77.1%	372	25	29	15	60.2%	365	32	31	17	52.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	40	1	1	0	30.7%	40	2	1	1	31.5%	38	3	2	1	31.7%
	Retail	57	2	1	0	23.2%	55	3	1	1	18.2%	54	5	1	1	16.7%
	Retail - Secured on real estate property	38	0	0	0	6.1%	38	1	. 0	0	7.8%	38	1	0	0	8.1%
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	6.1%	5	0	0	0	7.8%	5	0	0	0	8.1%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	6.1%	33	1	. 0	0	7.8%	33	1	0	0	8.2%
	Retail - Qualifying Revolving	0	0	0	0	26.0%	0	0	0	0	25.9%	0	0	0	0	25.8%
	Retail - Other Retail	18	3 2	1	0	28.0%	17	3	1	1	21.5%	17	3	1	1	19.5%
	Retail - Other Retail - Of Which: SME	12	1	1	0	27.3%	11	2	1	0	20.6%	11	3	1	1	18.8%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	33.9%	6	0	0	0	30.5%	6	0	0	0	28.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	538	19	27	13	71.4%	529	29	30	16	55.1%	520	37	32	18	47.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	overnments or central banks	1,273	0	119	0	922	0	0	0	0.0%
	governments or local authorities	359	0	174	0	358	2	3	2	100.0%
	ctor entities	312	0	149	0	312	0	0	0	0.0%
	ral Development Banks	105	0	0	0	47	0	0	0	0.0%
	onal Organisations	9,879	0	0	0	9,862	0	0	0	0.0%
Institution		1,400	0	32	0	6	0	0	0	0.0%
Corporates		5,144	80	4,034	111	5,004	125	109	46	36.4%
of which	h: SME	2,002	31	1,779	41	1,997	43	49	13	30.6%
Retail		596	- 6	341	8	595	11		5	44.0%
Belfius Banque SA of which		596	- 6	340	8	594	11	/	5	44.0%
	by mortgages on immovable property	396	0	144	0	395	0	10	- 0	0.0%
of which		207 138	0	67 207	0	207	0	5	0	0.0%
Covered by	sociated with particularly high risk	136 56	0	207	0	56	0	0	0	0.0%
		30	0	0	0	30	0	0	0	0.0%
	n institutions and corporates with a ST credit assessment envestments undertakings (CIU)	- 0	0		0	0	0	0	0	0.0%
Equity	investments undertakings (CIU)	4	0	7,093	0	521	0	0	0	0.0%
Securitisat	ation.			7,093	U	321	U	U		0.076
				1,771	0	- 1	0	0	0	0.0%
Other expo Standardis		28,210	86	14,074	119	18,080	138	129	53	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	26	0	59	0	20	0	0	0	0.0%
	Regional governments or local authorities	32	0	6	0	32	0	0	0	0.0%
	Public sector entities	23	0	5	0	23	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	2	0	0	0	0.0%
	Corporates	3,153	35	2,915	46	3,103	48	70	14	29.8%
	of which: SME	1,921	31	1,703	41	1,917	43	48	13	30.6%
	Retail	591	6	338	8	589	11	7	5	44.0%
Belgium	of which: SME	590	6	337	8	589	11	7	5	44.0%
Deigium	Secured by mortgages on immovable property	372	0	132	0	371	0	10	0	0.0%
	of which: SME	202	0	65	0	202	0	5	0	0.0%
	Items associated with particularly high risk	137	0	205	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	3	0	0	0	0	0	0.0%
	Equity					521	0	0	0	0.0%
	Securitisation									
	Other exposures					1	0	0	0	0.0%
		40.000		40 506		4 660		07	- 40	22 40/

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	ire amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Rati Non performi exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0			
	Public sector entities	0	0	0	0	0	0	0	0	0.			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.			
	International Organisations	0	0	0	0	0	0	0	0	0.			
	Institutions	1,157	0	23	0	0	0	0	C	0.			
	Corporates	238	0	140	0	238	0	1	C	0.			
	of which: SME	0	0	0	0	0	0	0	0	0.			
	Retail	0	0	0	0	0	0	0	0	0.			
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.			
Officea Kingaom	Secured by mortgages on immovable property	0	0	0	0	0	0	0	C	0.			
	of which: SME	0	0	0	0	0	0	0	C	0.			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.			
	Covered bonds	0	0	0	0	0	0	0	0	0.			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0.			
	Equity					0	0	0		0.			
	Securitisation												
	Other exposures					0	0	0	C	0.			
	Standardised Total	1,397	0	163	0	238	0	1	0	0.0			



2018 EU-wide Stress Test: Credit risk STA Belfius Banque SA

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	ire amounts									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1				
	(min EUR, %)								CXPOSUICS					
	Central governments or central banks	770	0	0	0	770	0	0	0	0.0%				
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%				
	Public sector entities	0	0	0	0	0	0	0	0	0.0%				
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0	0	0	0	0.0%				
	Institutions	135	0	4	0	3	0	0	0	0.0%				
	Corporates	131	2	128		127	5	5	3	62.1%				
	of which: SME	15	0	13	0	15	0	1	0	0.0%				
	Retail	1	0	0	0	1	0	0	0	0.0%				
France	of which: SME	1	0	0	0	1	0	0	0	0.0%				
Hance	Secured by mortgages on immovable property	17	0	8	0	17	0	0	0	0.0%				
	of which: SME	4	0	2	0	4	0	0	0	0.0%				
	Items associated with particularly high risk	1	0	1	0	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%				
	Equity					0	0	0	0	0.0%				
	Securitisation													
	Other exposures					0	0	0	0	0.0%				
	Standardised Total	1,054	2	141	3	918	5	5	3	62.1%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	ire amounts				Of which:					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1				
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%				
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%				
	Public sector entities	0	0	0	0	0	0	0	0	0.0%				
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0	0	0	0	0.0%				
	Institutions	0	0	0	0	0	0	0	0	0.0%				
	Corporates	1	0	1	0	1	0	0	0	0.0%				
	of which: SME	0	0	0	0	0	0	0	0	0.0%				
	Retail	0	0	0	0	0	0	0	0	0.0%				
Italy	of which: SME	0	0	0	0	0	0	0	0	0.0%				
Italy	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%				
	of which: SME	0	0	0	0	0	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%				
	Equity					0	0	0	0	0.0%				
	Securitisation													
	Other exposures					0	0	0	0	0.0%				
	Standardised Total	1	0	1	0	1	0	- 0	0	0.0%				

Standardised Tol

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	966	32	378	49	908	42	10	9	21.9%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
Officer States	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	1	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardicad Total	969	32	379	49	908	42	10	. 9	21 9%



	Belfius Banque SA											
						Restated						
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	(min EUR, %)								exposures			
	Central governments or central banks	219	0	0	0	0	0	0	0	0.0%		
	Regional governments or local authorities	1	0	0	0	0	0	0	0	0.0%		
	Public sector entities	0	0	0	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	101	0	2	0	0	0	0	0	0.0%		
	Corporates	31	2	31	2	30	19	17	17	89.5%		
	of which: SME	4	0	4	0	4	0	0	0	0.0%		
	Retail	1	0	0	0	1	0	0	0	0.0%		
Germany	of which: SME	1	0	0	0	1	0	0	0	0.0%		
Germany	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0% 0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					0	0	0	0	0.0%		
	Standardised Total	352	2	34	2	31	19	17	17	89.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	124	0	60	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	2	2	2	100.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	200	0	105	0	190	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Spain	of which: SME	0	0	0	0	0	0	0	0	0.0%
Spairi	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0% 0.0%
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	325	0	164	0	190	2	1 2	2	100.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0	0	0	0	0.0%			
	Corporates	0	0	0	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	0	0	0	0	0	0	0	0	0.0%			
Australia	of which: SME	0	0	0	0	0	0	0	0	0.0%			
Australia	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	0	0	0	0	0	0	0	0	0.0%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Belfius Bar	naue SA							
						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0		0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	9	0	9	0	9	0	0	0	0.0%
	of which: SME	8	0	8	0	8	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0% 0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	11	0	9	0	9	0	- 0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
						31/12/2017								
		Exposure	values	Risk exposu	re amounts				Of which:					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1				
	Central governments or central banks	0	0	0	C	0	0	0	0	0.0%				
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%				
	Public sector entities	0	0	0	0	0	0	0	0	0.0%				
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0	0	0	0	0.0%				
	Institutions	0	0	0	0	0	0	0	0	0.0%				
	Corporates	60	1	59	1	48	1	1	0	2.0%				
	of which: SME	9	0	8	0	9	0	0	0	0.0%				
	Retail	2	0	1	0	2	0	0	0	0.0%				
Luxembourg	of which: SME	2	0	1	0	2	0	0	0	0.0%				
Luxembourg	Secured by mortgages on immovable property	6	0	3	0	6	0	0	0	0.0%				
	of which: SME	0	0	0	0	0	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	1	0	2	0	0	0	0	0	0.0%				
	Equity					0	0	0	0	0.0%				
	Securitisation													
	Other exposures					0	0	0	0	0.0%				
	Standardised Total	70	1	66	1	56	1	1	0	2.0%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Belfius Banque SA

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	922	0	0	0	40.0%	922	1	0	0	40.0%	921	1	0	0	40.0%
	Regional governments or local authorities	358	3	3	2	89.8%	358	3	3	2	81.5%	357	3	3	2	74.7%
	Public sector entities	311	0	0	0	1.1%	311	1	0	0	1.1%	310	2	0	0	1.1%
	Multilateral Development Banks	47	0	0	0	5.0%	47	0	0	0	5.0%	47	0	0	0	5.0%
	International Organisations	9,859	3	0	0	5.0%	9,856	6	0	0	5.0%	9,853	9	1	0	5.0%
	Institutions	6	0	0	0	67.4%	6	0	0	0	66.0%	6	0	0	0	64.7%
	Corporates	4,934	195	133	64	32.7%	4,872	257	154	80	31.2%	4,813		173	97	30.5%
	of which: SME	1,960	80	63	23	29.1%	1,926	114	76	33	28.5%	1,894	147	86	41	28.2%
	Retail	579	27	12	10	36.3%	564	42	17		34.3%	550		21	19	33.4%
Belfius Banque SA	of which: SME	578	27	12	10	36.3%	563	42	17	14	34.3%	549		21	19	33.4%
Dellius Dalique SA	Secured by mortgages on immovable property	386	9	13	1	6.1%	378	17	14	1	6.0%	370		14	1	5.9%
	of which: SME	202	4	6	0	7.0%	198	8	7	1	6.9%	194	12	7	1	6.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	56	0	0	0	0.0%	56	0	0	0	0.0%	56	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	521	0	0	0	27.6%	520	0	0	0	33.9%	520	1	1	0	38.1%
	Securitisation															
	Other exposures	1	0	0	0	27.2%	1	0	0	0	27.1%	1	0	0	0	27.1%
	Standardised Total	17,981	237	161	77	32.3%	17,891	327	189	99	30.2%	17,805	414	213	120	29.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/201	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	2	0 0	(0	40.0%	20	0	0	0	40.0%	20	0	0	0	40.0%
	Regional governments or local authorities	3	2 () (0	8.7%	32	0	0	0	8.7%	32	0	0	0	8.7%
	Public sector entities	2	3 ((0	8.3%	23	0	0	0	8.3%	23	0	0	0	8.4%
	Multilateral Development Banks		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		2 0	(0	64.6%	2	0	0	0	62.9%	2	0	0	0	61.5%
	Corporates	3,04	6 105	92	30	28.7%	2,994	157	110	45	28.4%	2,945	207	126	58	28.3%
	of which: SME	1,88	2 79	61	. 23	29.1%	1,849	112	73	32	28.6%	1,818	143	83	40	28.3%
	Retail	57		12	10	36.3%	559		17		34.3%	545		21		33.4%
Belgium	of which: SME	57	3 26	12	10	36.4%	558	41	17	14	34.3%	544	56	21	19	33.4%
Deigium	Secured by mortgages on immovable property	36	3 8	12	1	6.1%	354		13	1	6.1%	347	24	14	1	6.0%
	of which: SME	19	7 4	(0	7.1%	193	8	7	1	6.9%	190	12	7	1	6.8%
	Items associated with particularly high risk		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Covered bonds		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0) (0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Collective investments undertakings (CIU)		0 0	(0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Equity	52	1 ((0	27.6%	520	0	0	0	33.9%	520	1	1	. 0	38.1%
	Securitisation															
	Other exposures		1 ((0	27.2%	1	0	0	0	27.1%	1	0	0	0	27.1%
	Standardicad Total	4 58	140	116	40	28.8%	4 506	215	140	60	27.8%	4 435	287	162	79	27 4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Regional governments or local authorities			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Multilateral Development Banks			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Corporates	23	. 2		1	32.3%	234	3	2	1	32.4%	233	5	3	2	32.4
	of which: SME			(0	25.5%	0	0	0	0	25.6%	0	0	0	0	25.6
	Retail			(0	26.5%	0	0	0	0	26.4%	0	0	0	0	26.3
United Kingdom	of which: SME			(0	26.5%	0	0	0	0	26.4%	0	0	0	0	26.3
Officed Kingdom	Secured by mortgages on immovable property			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	of which: SME				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk				0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)			(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity		((0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures) ((0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Standardised Total	230	2	2	1	32.2%	235	3	2	1	32.3%	233	5	3	2	32.3

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Belfius Banque SA

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	770		0	0	40.0%	770	1	0	0	40.0%	769	1	0	0	40.0
	Regional governments or local authorities	() (0	0	7.8%	0	0	0	0	7.8%	0	0	0	0	7.1
	Public sector entities	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Multilateral Development Banks	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Institutions		. (0	0	5.2%	3	0	0	0	5.6%	3	0	0	0	5
	Corporates	126	. 6	5 5	3	54.3%	125	7	6	4	50.1%	123	9	6	4	47.
	of which: SME	15	(1	0	25.7%	14	1	1	0	25.7%	14	1	1	0	25.
	Retail		. (0	0	47.3%	1	0	0	0	47.2%	0	0	0	0	47.
France	of which: SME		. (0	0	47.3%	1	0	0	0	47.2%	0	0	0	0	47.
riance	Secured by mortgages on immovable property	16		0	0	5.0%	16	0	0	0	5.0%	16	1	0	0	5.
	of which: SME	4		0	0	5.0%	4	0	0	0	5.0%	4	0	0	0	5.
	Items associated with particularly high risk	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Standardised Total	916	1 7	6	3	52.4%	914	8	7	4	47.3%	912	10	7	5	44.09

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	seline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	0	0	0	0	0.0%	0	0	(0	0.0%		0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Corporates	1	0	0	0	25.7%	1	. 0	0	0	25.7%	1	0	0	C	25.5% 0 0.0% 0 26.6%
	of which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail	C	0	0	0	26.9%	0	0	0	0	26.8%	0	0	0	C	26.6%
Italy	of which: SME	C	0	0	0	26.9%	0	0	0	0	26.8%	0	0	0	C	0 26.6% 0 0.0%
Italy	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	. 0	0	0		0.0%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	. 0	0	0		0.0%
	Standardised Total	1	0	0	0	25.7%	1	. 0	0	0	25.7%	1	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Corporates	908	42	10	9	21.9%	907	43	11	9	21.8%	906	44	11	10	21.8%
	of which: SME	1	0	0	0	25.5%	1	0		0	25.6%	1	0	0	0	25.6%
	Retail	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Utilited States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	908	42	10	9	21.9%	907	43	11	9	21.8%	906	44	11	10	21.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY																
		Belfius B	angue SA													
								В	laseline Scenario							
				31/12/2018	:				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks			0	0	0.0%	0	0	0	-	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(0	0	0	52.6%	0	0	0	0	49.9%	0	0	0	0	47.6%
	Corporates	30	19	17	17	88.2%	30	20	17	17	87.1%	29	20	17	17	85.8%
	of which: SME	4	0	0	0	44.0%	4	0	0	0	42.3%	4	0	0	0	41.3%
	Retail		. 0	0	0	30.1%	1	0	0	0	30.8%	1	0	0	0	31.5%
Germany	of which: SME		. 0	0	0	30.1%	1	0	0	0	30.8%	1	0	0	0	31.5%
Germany	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	31	. 19	17	17	88.1%	30	20	17	17	86.9%	30	20	17	17	85.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018					31/12/2019)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks) (0	0	0.0%	0	0	(0	0.0%	0	0) (0.0%
	Regional governments or local authorities) :	2 2	2	100.0%	0) 2		2 2	100.0%	. 0	2	2	2 7	2 100.0% 0 0.0%
	Public sector entities) (0	0	0.0%	0	0	(0	0.0%	. 0	0		0	0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0	(0	0.0%	. 0	0		0	0.0%
	International Organisations) (0	0	0.0%	0	0	(0 0	0.0%	0	0		0	0.0%
	Institutions) (0	0	0.0%	0	0	(0 0	0.0%	0	0		0	0.0% 0.0% 0.1.2%
	Corporates	18	5 !	5 0	0	0.4%	182	2 8	(0	0.7%	181	10		. 0	1.2%
	of which: SME) (0	0	25.7%	0	0	(0	25.7%	. 0	0		. 0	25,7%
	Retail) (0	0	0.0%	0	0	(0	0.0%	. 0	0		0	0.0%
Spain	of which: SME) (0	0	0.0%	0	0	(0	0.0%	. 0	0		0	0.0%
Spairi	Secured by mortgages on immovable property) (0	0	5.0%	0	0	(0 0	5.0%	0	0		0	5.0%
	of which: SME) (0	0	5.0%	0	0	(0 0	5.0%	0	0		0	5.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0	(0 0	0.0%	0	0		0	0.0%
	Covered bonds) (0	0	0.0%	0	0	(0 0	0.0%	0	0		0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	(0 0	0.0%	. 0	0		0	0.0% 0 0.0% 0 0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	(0 0	0.0%	. 0	0		0	0.0%
	Equity) (0	0	0.0%	0	0	(0	0.0%	. 0	0		0	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0	(0 0	0.0%	0	0		0	0.0%
	Standardised Total	18	5 1	3 2	2	31.5%	182	10		2 2	23.5%	181	12	3	7	20.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019	•				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	(0	0	0	0.0%	0	0 0	(0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0		0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0		0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0		0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	Institutions	(0	0	0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	Corporates	(0	0	0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
Australia	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Australia	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	(0	0.0%		0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Equity	(0		0	0.0%	0	0 0	(0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY			Bangue SA		ti C55		Care		,,,							
									aseline Scenario							
				31/12/201	8				31/12/2019	1				31/12/2020	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks		0		1	0.0%	,		1		0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0 1		0	0.0%	,		0		0.0%	0	0	0	- 0	0.0%
	Public sector entities		0			0.0%	-				0.0%	0	0	0	- 0	0.0%
			0 1			0.0%					0.0%	0	0	0	- 0	0.0%
	Multilateral Development Banks International Organisations		0 1			0.0%					0.0%	0	0	0	- 0	0.0%
			0 1			0.0%			0		0.0%	0	0	0	- 0	0.0%
	Institutions		0 1			25.7%					25.7%	U	0	U	- 0	0.0%
	Corporates		8 1					s U	1			8	0	1	- 0	25.7%
	of which: SME		/		1 0	25.7%	-		1		25.7%	/	0	1	- 0	
	Retail		0 () () 0	0.0%		0	0) (0.0%	0	0	0	- 0	0.0%
Switzerland	of which: SME		0 1	0 (0	0.0%		0	0) (0.0%	0	0	0	0	0.0%
SWICZCHIANA	Secured by mortgages on immovable property		0 (0	0	0.0%	(0	0	(0.0%	0	0	0	0	0.0%
	of which: SME		0 (0 (0	0.0%		0	0) (0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 (0	0	0.0%	(0	0	(0.0%	0	0	0	0	0.0%
	Covered bonds		0 (0	0	0.0%	(0	0) (0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 1	0	0	0.0%		0	0) (0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	- (0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 (0 (0	0.0%	(0	0) (0.0%	. 0	0	0	0	0.0%
	Standardised Total		8 (1 1		25 7%	8		1		25 7%		0	1	0	25.7%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	seline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non erforming exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	C	0	0	0	6.6%	0	0	0	0	7.1%	0	0	0	0	6.8%
	Corporates	47	2	1	0	9.6%	47	2	1	0	13.3%	46	3	1	0	15.5%
	of which: SME	9	0	0	0	28.0%	9	0	0	0	28.3%	8	0	0	0	28.7%
	Retail	2	. 0	0	0	30.9%	2	0	0	0	31.1%	2	0	0	0	31.1%
Luvambaura	of which: SME	2	. 0	0	0	31.1%	2	0	0	0	31.3%	2	0	0	0	31.3%
Luxembourg	Secured by mortgages on immovable property	6	0	0	0	5.0%	6	0	0	0	5.0%	6	0	0	0	5.0%
	of which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	56	2	1	0	10.9%	55	2	1	0	14.5%	54	3	1	1	16.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Belfius Banque SA

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	922	0	0	0	40.0%	922	1	0	0	40.0%	921	1	0	0	40.09
	Regional governments or local authorities	358	3	3	2	89.8%	358	3	3	2	81.5%	357	3	3	2	74.79
	Public sector entities	311	1	0	0	1.1%	309	2	0	0	1.1%	308	3	0	0	1.29
	Multilateral Development Banks	47	0	0	0	5.0%	47	0	0	0	5.0%	47	0	0	0	5.09
	International Organisations	9,859	3	0	0	5.0%	9,856	6	0	0	5.0%	9,853	9	1	0	5.09
	Institutions	6	0	0	0	67.8%	6	0	0	0	67.1%	6	0	0	0	66.09
	Corporates	4,868	261	227	85	32.4%	4,715	414	281	129	31.1%	4,558	571	328	173	
	of which: SME	1,921	119	139	36	30.0%	1,837	203	171	60	29.7%	1,747	293	199	86	29.39
	Retail	573	33	16	11	34.3%	547	59	24	19	31.4%	518	88	32	26	29.99
Polfius Pangua CA	of which: SME	572	33	16	11	34.3%	546	59	24	19	31.5%	517	88	32	26	29.99
Belfius Banque SA	Secured by mortgages on immovable property	369	26	24	3	10.7%	340	55	30	6	10.8%	309	86	27	9	10.89
	of which: SME	195	12	15	1	11.5%	182	25	17	3	12.0%	168	38	14	5	11.99
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	56	0	0	0	0.1%	56	1	0	0	0.2%	56	1	0	0	0.29
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	521	0	1	0	42.1%	520	1	2	0	43.4%	519	1	3	1	45.1%
	Securitisation															
	Other exposures	1	0	0	0	39.4%	1	0	0	0	39.4%	1	0	0	0	39.39
	Standardised Total	17,892	327	271	101	31.0%	17,676	542	340	157	29.0%	17,454	764	394	213	27.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	20	(0	(40.0%	20	0	0	0	40.0%	20	0	0	0	40.0%
	Regional governments or local authorities	32		0		8.7%	32	0	0	0	8.7%	32	0	0	0	8.7%
	Public sector entities	23	(0		8.5%	23	0	0	0	8.7%	23	0	0	0	8.7%
	Multilateral Development Banks	0	(0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		(0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	- 2	(0		65.1%	2	0	0	0	64.9%	2	0	0	0	64.0%
	Corporates	2,984	167			29.9%	2,851			89	29.8%	2,712	439			29.5% 29.4%
	of which: SME	1,844	117	133	35	30.1%	1,762	199	165	59	29.8%	1,675	286	192	84	
	Retail	568		16	11	34.3%	542			18	31.4%	513		31	20	29.8%
Belgium	of which: SME	567		16	11	34.3%	541		24	18	31.4%	513		31	26	29.8%
Deigium	Secured by mortgages on immovable property	346		23	3	10.7%	317		29	6	10.9%	288		25	9	10.9%
	of which: SME	190	11	14	1	11.5%	177	24	17	3	12.0%	164	37	14	4	12.0%
	Items associated with particularly high risk		(0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		(0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	((0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)			0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	521	(1		42.1%	520	1	2	0	43.4%	519	1	3	1	45.1%
	Securitisation															
	Other exposures	1		0		39.4%	1	0	0	0	39.4%	1	0	0	0	39.3%
	Standardicad Total	4 497	224	217	64	28 4%	4 309	413	281	114	27.6%	4 111	611	329	165	27.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	<u>!</u> 0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks		0 0	0	0	0.0%		0 0	0	0	0.0%	0		0	0	0
	Regional governments or local authorities		0 0	0	0	0.0%	_	0 0	0	0	0.0%	0	0	0	C	0
	Public sector entities		0	0	0	0.0%	_	0 0	0	0	0.0%	0	0	0	0	0
	Multilateral Development Banks		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0	0
	International Organisations		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0) (
	Institutions		0 0	0	0	0.0%	_	0 0	0	0	0.0%	0	0	0	C) (
	Corporates	23	5 2	3	1	33.2%	233	3 5	4	2	32.9%	231	7	4	2	2 32
	of which: SME		0	0	0	25.7%	_	0 0	0	0	25.7%	0	0	0	0	2:
	Retail		0	0	0	29.0%		0 0	0	0	27.2%	0		0	0	2
United Kingdom	of which: SME		0	0	0	29.0%		0 0	0	0	27.2%	0		0	0	2
Officea Kingaom	Secured by mortgages on immovable property		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0)
	of which: SME		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0)
	Items associated with particularly high risk		0	0	0	0.0%		0 0	0	0	0.0%	0		0)
	Covered bonds		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0) (
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%		0 0	0	0	0.0%	0		0	0	0
	Collective investments undertakings (CIU)		0	0	0	0.0%	_	0 0	0	0	0.0%	0	0	0	0	0
	Equity		0 0	0	0	0.0%	_	0 0	0	0	0.0%	0		0) (
	Securitisation															
	Other exposures		0	0	0	0.0%	-	0 0	0	0	0.0%	0		0	0)
	Standardised Total	23	5 2	3	1	33.1%	233	3 5	4	2	32.9%	231	7	4	2	32

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Belfius Banque SA

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	770	0	0	0	40.0%	770	1	0	0	40.0%	769	1	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	7.8%	0	0	0	0	7.8%	0	0	0	0	7.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	25.0%	3	0	0	0	25.8%	3	0	0	0	0.0% 26.3%
	Corporates	125	7	7	4	50.0%	122		8	5	43.5%	118	14	8	5	39,5%
	of which: SME	14	1	2	0	25.6%	13	2	2	1	25.3%	12	3	2	1	25.0%
	Retail	1	0	0	0	47.3%	1	0	0	0	47.0%		0	0	0	46.5%
France	of which: SME	1	0	0	0	47.3%	1	0	0	0	47.0%	0	0	0	0	46.5%
Trance	Secured by mortgages on immovable property	16	0	1	0	10.0%	15	1	1	0	9.4%	14	2	1	0	9.3% 7.8%
	of which: SME	4	0	0	0	10.0%	4	0	0	0	8.3%		1	0	0	7.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	914	8	8	4	47.3%	910	12	9	5	40.0%	905	17	10	6	35.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/2018				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposure	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1
	Central governments or central banks) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	() (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	() (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	() (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates		. (0	0 30.2%	1	. 0	0	0	30.2%	1	0	0	0	29.8%
	of which: SME) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail) (0	0 26.8%	0	0	0	0	26.5%	0	0	0	0	26.3%
Italy	of which: SME) (0	0 26.8%	0	0	0	0	26.5%	0	0	0	0	26.3%
Italy	Secured by mortgages on immovable property) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total			0	0 30.2%	1	. 0	0	0	30.2%	1	0	0	0	29.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/2018					31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of fi	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	907	43	11	9	21.9%	906	44	11	10	21.9%	904	46	12	10	22.0%
	of which: SME	1	0	0	0	25.3%	1	0	0	0	25.4%	1	0	0	0	25.5%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Officed States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	907	43	11	9	21.9%	906	44	11	10	21.9%	904	46	12	10	22.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Belfius E	Banque SA				0.00			_						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		0	0	0	56.8%	0	0	0	0	57.8%	0	0	0	0	57.1%
	Corporates	30	19	17	17	88.2%	29	20	18	17	86.7%	29	20	18	17	85.4%
	of which: SME	4	0	0	0	45.2%	4	0	0	0	44.4%	4	0	0	0	44.0%
	Retail		0	0	0	35.6%	1	0	0	0	37.6%	1	0	0	. 0	38.3%
Germany	of which: SME		0	0	0	35.6%	1	0	0	0	37.6%	1	0	0	. 0	38.3%
Germany	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Standardised Total	31	19	17	17	88.1%	30	20	18	17	86.4%	29	21	18	18	84.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks) () (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities) 2	2	2	100.0%	0	2	2	2	100.0%	0	2	2	2	100.0%
	Public sector entities) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	184		0	0	0.8%	180	10	0	0	1.7%	177	13	0	0	2.2%
	of which: SME) (0	0	29.7%	0	0	0	0	28.9%		0	0	0	27.9%
	Retail		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Spain	of which: SME) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
эран	Secured by mortgages on immovable property) (0	0	10.0%	0	0	0	0	10.0%		0	0	0	10.0%
	of which: SME) (0	0	10.0%	0	0	0	0	10.0%		0	0	0	10.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	185		2	2	29.6%	180	13	3	3	20.0%	177	16	3	3	17.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from provisions per	which: om non forming posures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
Australia	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Australia	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY			Banque S							-						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	8	3	1	0	30.2%	8	0	1	0	30.2%	8	1	1	0	30.2%
	of which: SME	7	, (1	0	30.2%	7	0	1	0	30.2%	7	0	1	0	30.2%
	Retail	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzerland	of which: SME) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	() (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	8		1	0	30.2%	8	0	1	0	30.2%	8	1	1	0	30.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scenar	io						
				31/12/2018				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0 0	30.9%	0	0	0	0	33.4%	0	0	0	0	34.6%
	Corporates	46	2	1 0	13.3%	45	4	1	1	17.1%	43	5	2	1	19.1%
	of which: SME	9	0	0 0	29.1%	9	0	0	0	29.8%	8	0	0	0	30.3%
	Retail	2	0	0 0	30.4%	2	0	0	0	30.3%	2	0	0	0	30.2%
Luxambaura	of which: SME	2	0	0 0	30.5%	2	0	0	0	30.5%	2	0	0	0	30.4%
Luxembourg	Secured by mortgages on immovable property	6	0	0 0	10.0%	6	0	0	0	10.0%	6	1	0	0	10.0%
	of which: SME	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	55	2	1 0	14.1%	53	4	2	1	17.4%	51	7	2	1	18.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		637	650						
	Total		637	650						
	STA		0	0	0	0	0	0	0	0
REA	IRB		58	58	67	73	79	117	165	205
	Total		58	58	67	73	79	117	165	205
Impairments	Total	Total banking book others than assessed at fair value	2	2	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amountsBelfius Banque SA

	Actual	Restated	В	aseline scenario		1	Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	42,629	43,052	43,096	43,135	43,173	43,309	43,764	44,147
Risk exposure amount for securitisations and re-securitisations	58	58	67	73	79	117	165	205
Risk exposure amount other credit risk	42,571	42,994	43,029	43,063	43,095	43,192	43,599	43,942
Risk exposure amount for market risk	3,780	3,780	3,780	3,780	3,780	4,404	4,514	4,888
Risk exposure amount for operational risk	2,932	2,932	2,932	2,932	2,932	2,932	2,932	2,932
Other risk exposure amounts	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279
Total risk exposure amount	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	9,429	9,541	9,808	10,071	10,329	8,478	8,414	8,322
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	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	3,667
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	936	764	1,032	1,295	1,552	131	115	79
	A.1.3	Accumulated other comprehensive income	-340	177	177	177	177	49	49	49
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-451	65	65	65	65	-52	-52	-52
	A.1.3.2	OCI Impact of defined benefit persion plans [gain or (-) loss]	112	112	112	112	112	101	101	101
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	4,148	4,013	4,013	4,013	4,013	4,013	4,013	4,013
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest: given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-89	-84	-84	-84	-84	-84	-84	-84
	A.1.8	(-) Intangible assets (including Goodwill)	-231	-231	-231	-231	-231	-231	-231	-231
	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	-313	-361	-418
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	-2	-2	-2	-2
	A.1.11	(-) Defined benefit pension fund assets	-12	-12	-12	-12	-12	-1	-1	-1
	A.1.12 A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0		0	0
		(-) Excess deduction from AT1 items over AT1 Capital	0	0		_	0	0	0	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-23	-23	-23	-23	-23	-23	-23
	A.1.14.1	Of which: from securitisation positions (-)	-23	-23	-23	-23	-23	-23	-23	-23
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	-17	-17	-17	-17
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		112						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	104	0	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	- 0
	A.1.22.3.1	From the increased LPRS 9 ELL provisions flec or EL From the amount of DTAs that is deducted from CET1 capital		0		0	0	0		0
	A.1.22.4	Other transitional adjustments to CET1 Capital	104	0	0	0	0	0	0	
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	
	A.1.22.4.2	differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CETI instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	- 0
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	104	0						
		The second of th	.01							



2018 EU-wide Stress Test: Capital

Belfius Banque SA

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
<u>.</u>	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
	A.4.1	Tier 2 Capital instruments	939	939	939	939	939	939	939	939
	A.4.2	Other Tier 2 Capital components and deductions	158	158	158	158	158	158	158	158
	A.4.3	Tier 2 transitional adjustments	191	191	191	191	191	191	191	191
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	5	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	C.3	Total Capital ratio	18.63%	18.69%	19.20%	19.70%	20.19%	16.33%	16.03%	15.63%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	D.3	TOTAL CAPITAL (fully loaded)	9,134	9,350	9,617	9,880	10,138	8,288	8,223	8,131
	E.1	Common Equity Tier 1 Capital ratio	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	E.3	Total Capital ratio	18.05%	18.32%	18.83%	19.32%	19.81%	15.96%	15.67%	15.27%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.2	Total leverage ratio exposures (fully loaded)	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.3	Leverage ratio (transitional)	5.59%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
	H.4	Leverage ratio (fully loaded)	5.52%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.25%	2.25%	3.38%	4.00%	4.00%	3.38%	4.00%	4.00%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,490	1,365	1,342	1,311	1,277	1,185	1,025
Interest income	3,101	2,947	2,955	3,118	3,308	3,364	3,488
Interest expense	-1,611	-1,582	-1,613	-1,807	-2,031	-2,179	-2,463
Dividend income	129	129	129	129	97	97	97
Net fee and commission income	290	290	290	290	261	261	261
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	172	-2	-2	-2	-372	-2	-2
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					-18		
Other operating income not listed above, net	-335	-228	-228	-228	-360	-228	-228
Total operating income, net	1,746	1,555	1,531	1,501	885	1,313	1,153
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-38	-169	-156	-136	-888	-480	-348
Other income and expenses not listed above, net	-877	-894	-894	-894	-943	-897	-897
Profit or (-) loss before tax from continuing operations	831	492	481	471	-946	-64	-92
Tax expenses or (-) income related to profit or loss from continuing operations	-271	-109	-106	-103	313	48	57
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	560	383	375	368	-633	-16	-36
Amount of dividends paid and minority interests after MDA-related adjustments	215	115	113	110	0	0	0
Attributable to owners of the parent net of estimated dividends	345	268	263	258	-633	-16	-36
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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
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 (+/-)	505

Realised losses 01 January to 30 June 2018	mln EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which nor	n-performing	On performing	On non-performing	guarantees received on non- performing	
() 500		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
(mln EUR)	14,275	0	2	2	105	4	0	
Debt securities (including at amortised cost and fair value) Central banks	27	0	2	0	0	1 0	0	
General governments	8,580	0	0	0	0	0	0	
Credit institutions	2,125	0	0	0	3	0	0	
Other financial corporations	1,846	0	0	0	2	0	0	
Non-financial corporations	1,697	0	2	2	99	1	0	
Loans and advances(including at amortised cost and fair value)	107,368	55	1,808	1,787	205	1,149	257	
Central banks	9,684	0	0	0	0	0	0	
General governments	20,686	1	2	2	1	2	0	
Credit institutions	13,756	0	0	0	0	0	0	
Other financial corporations	5,852	0	659	659	35	466	3	
Non-financial corporations	27,446	22	870	865	143	583	177	
Households	29,944	33	277	261	26	98	76	
DEBT INSTRUMENTS other than HFT	121,643	55	1,809	1,789	310	1,150	257	
OFF-BALANCE SHEET EXPOSURES	49,467		126	126	0	-8	25	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
	31/12/2017					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairs changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	593	225	122	122	301	
Central banks	0	0	0	0	0	
General governments	2	2	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	15	4	2	2	8	
Non-financial corporations	480	198	115	115	226	
Households	96	21	5	5	67	
DEBT INSTRUMENTS other than HFT	593	225	122	122	301	
Loan commitments given	25	2	0	0	22	

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30