



2018 EU-wide Transparency Exercise

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2018 EU-wide Transparency Exercise

Capital

Belfius Banque SA

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,429	10,232		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,141	8,341		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	936	485	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-340	153	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,148	4,402	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-89	-69	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-231	-243	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-12	-12	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-21	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-23	-21	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	104	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	104	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	497			
A.2.1	Additional Tier 1 Capital instruments	0	497	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,141	8,838			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,288	1,394			
A.4.1	Tier 2 Capital instruments	939	1,131	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	158	264	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	191	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	50,620	51,218			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.08%	16.29%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.08%	17.26%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.63%	19.98%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,037	8,341	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.88%	16.29%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Leverage ratio

Belfius Banque SA

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,141	8,838	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,037	8,838	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	145,611	149,138	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	145,611	149,138	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.9%	C 47.00 (r330,c010)	

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Risk exposure amounts

Belfius Banque SA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	42,629	42,343
Risk exposure amount for securitisation and re-securitisations in the banking book	58	54
Risk exposure amount for contributions to the default fund of a CCP	91	55
Risk exposure amount Other credit risk	42,480	42,233
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,841	2,322
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	12	13
Risk exposure amount for Credit Valuation Adjustment	1,939	1,826
Risk exposure amount for operational risk	2,932	2,932
Other risk exposure amounts	1,279	1,795
Total Risk Exposure Amount	50,620	51,218

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Belfius Banque SA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	3,101	1,440
Of which debt securities income	368	198
Of which loans and advances income	1,993	954
Interest expenses	1,611	705
(Of which deposits expenses)	99	60
(Of which debt securities issued expenses)	374	169
(Expenses on share capital repayable on demand)	0	0
Dividend income	129	129
Net Fee and commission income	290	159
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	18	5
Gains or (-) losses on financial assets and liabilities held for trading, net	172	112
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	34	-2
Gains or (-) losses from hedge accounting, net	-194	-138
Exchange differences [gain or (-) loss], net	34	28
Net other operating income /(expenses)	-228	-196
TOTAL OPERATING INCOME, NET	1,746	831
(Administrative expenses)	813	431
(Depreciation)	78	43
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-3	1
(Commitments and guarantees given)	-3	1
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	50	
Of which restructuring ¹	5	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	38	12
(Financial assets at fair value through other comprehensive income)	n.a.	-19
(Financial assets at amortised cost)	n.a.	31
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-9	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	24
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	831	368
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	560	283
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	560	283
Of which attributable to owners of the parent	560	283

⁽¹⁾ Information available only as of end of the year

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

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Credit Risk - Standardised Approach

Belfius Banque SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	1,278	1,328	60		1,235	1,292	71	
	Regional governments or local authorities	355	353	170		349	347	168	
	Public sector entities	312	312	149		311	311	149	
	Multilateral Development Banks	118	116	0		109	109	0	
	International Organisations	9,881	9,881	0		10,909	10,909	0	
	Institutions	1,524	1,400	32		1,259	1,258	28	
	Corporates	6,523	5,143	4,034		6,988	5,364	4,237	
	of which: SME	2,531	2,001	1,779		2,838	2,147	1,927	
	Retail	747	596	341		764	593	339	
	of which: SME	747	596	340		764	593	339	
	Secured by mortgages on immovable property	538	396	144		800	613	225	
	of which: SME	259	207	67		413	338	115	
	Exposures in default	164	86	119	60	163	87	123	59
	Items associated with particularly high risk	145	138	207		0	0	0	
	Covered bonds	56	56	6		21	21	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	0	
	Collective investments undertakings (CIU)	5	4	5		4	4	5	
Equity	1,879	1,879	6,893		1,872	1,872	6,879		
Securitisation	0	0	0		0	0	0		
Other exposures	5,245	5,244	1,260		6,265	6,265	1,581		
Standardised Total²	28,873	27,031	13,480	77	31,052	29,045	13,810	65	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
BELGIUM	Central governments or central banks	26	26	0		52	52	0	
	Regional governments or local authorities	35	32	6		30	27	5	
	Public sector entities	23	23	5		22	22	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		5	5	1	
	Corporates	4,405	3,440	3,107		4,479	3,309	3,086	
	of which: SME	2,430	1,926	1,708		2,729	2,050	1,833	
	Retail	743	592	339		758	587	335	
	of which: SME	743	592	338		757	587	335	
	Secured by mortgages on immovable property	514	372	132		747	581	210	
	of which: SME	254	202	65		407	332	112	
	Exposures in default	77	48	63	29	67	38	50	29
	Items associated with particularly high risk	143	137	205		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	2	3		2	2	3	
Equity	1,879	1,879	6,893		1,872	1,872	6,879		
Securitisation	0	0	0		0	0	0		
Other exposures	4,784	4,782	1,316		5,811	5,812	1,581		
Standardised Total²	4,784	4,782	1,316	49	5,811	5,812	1,581	118	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	118	116	0		109	109	0	
	International Organisations	9,881	9,881	0		10,909	10,909	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	1	1		12	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	552	552	4		438	438	0		
Standardised Total²	552	552	4	2	438	438	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,277	1,157	23		1,034	1,034	21	
	Corporates	394	298	140		467	274	176	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	2	2	0		2	2	0		
Standardised Total²	2	2	0	2	2	0	0		

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	869	869	0		785	785	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	135	4		115	115	3	
	Corporates	125	105	102		191	173	171	
	of which: SME	31	23	21		31	25	24	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	1	0	
	Secured by mortgages on immovable property	17	17	8		44	27	13	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	3	0	0	3	5	2	3	3
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds	0	0	0		21	21	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	7	0	0	0	7	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	994	966	378		966	936	335	
	of which: SME	2	1	1		4	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	32	49	3	57	32	48	11
	Items associated with particularly high risk	1	0	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	3	3	0		6	6	0		
Standardised Total ²	0	0	0	3	6	6	0	11	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	127	124	60		120	118	71	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10	9	9		234	233	121	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	6	0	0	0	5	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Banque SA

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	20,625	92	23,585	4,885	0	0	18,947	93	21,421	3,413	0	73
	Institutions	38,421	0	35,280	2,238	0	5	32,052	0	29,291	2,275	0	5
	Corporates	36,164	1,276	30,713	18,205	52	1,147	37,274	1,357	32,081	18,838	54	1,292
	Corporates - Of Which: Specialised Lending	2,282	67	1,956	687	0	50	2,391	70	2,101	744	0	44
	Corporates - Of Which: SME	9,620	878	7,324	4,679	0	660	10,130	875	7,898	5,159	0	728
	Retail	40,503	460	40,112	3,450	2	224	41,824	434	41,480	3,491	3	234
	Retail - Secured on real estate property	27,125	148	27,125	1,524	2	28	27,863	143	27,863	1,501	3	28
	Retail - Secured on real estate property - Of Which: SME	6,404	46	6,404	483	0	9	6,609	45	6,609	486	0	7
	Retail - Secured on real estate property - Of Which: non-SME	20,720	101	20,720	1,040	2	19	21,254	98	21,254	1,015	3	20
	Retail - Qualifying Revolving	27	0	24	2	0	0	25	0	23	2	0	0
	Retail - Other Retail	13,352	312	12,963	1,924	0	196	13,936	291	13,936	1,988	0	206
	Retail - Other Retail - Of Which: SME	8,594	234	8,249	1,222	0	149	8,813	225	8,516	1,262	0	154
	Retail - Other Retail - Of Which: non-SME	4,767	79	4,723	701	0	47	5,123	65	5,078	726	0	52
	Equity	126	2	126	204	0	0	269	2	269	407	0	0
Securitisation	816		660	58		0	770		614	54		0	
Other non credit-obligation assets													
IRB Total				29,058						28,477			

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
BELGIUM	Central banks and central governments	16,289	0	19,654	773	0	0	16,026	0	18,876	980	0	0
	Institutions	23,286	0	20,236	522	0	1	22,203	0	19,561	474	0	0
	Corporates	26,560	1,192	21,868	13,262	52	955	27,575	1,247	22,266	14,168	53	1,091
	Corporates - Of Which: Specialised Lending	1,028	1	960	264	0	4	1,071	13	1,011	272	0	8
	Corporates - Of Which: SME	9,566	878	7,271	4,630	0	659	10,668	875	7,829	5,083	0	728
	Retail	40,172	453	39,783	3,411	2	221	41,565	430	41,224	3,458	3	231
	Retail - Secured on real estate property	26,028	145	26,028	1,512	2	28	27,513	143	27,513	1,494	3	28
	Retail - Secured on real estate property - Of Which: SME	6,378	46	6,378	481	0	9	6,594	44	6,594	485	0	7
	Retail - Secured on real estate property - Of Which: non-SME	20,550	99	20,550	1,030	2	19	21,158	98	21,158	1,009	3	20
	Retail - Qualifying Revolving	26	24	24	2	0	0	25	0	22	2	0	0
	Retail - Other Retail	13,217	308	12,831	1,897	0	193	13,789	287	13,450	1,962	0	204
	Retail - Other Retail - Of Which: SME	8,537	232	8,194	1,214	0	148	8,765	224	8,470	1,255	0	153
	Retail - Other Retail - Of Which: non-SME	4,681	76	4,637	683	0	46	5,024	63	4,980	707	0	51
	Equity	100	2	100	155	0	7	243	2	243	333	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	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
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,876	0	2,861	600	0	0	3,223	0	3,206	687	0	2
	Corporates	6,159	0	6,220	2,893	0	106	5,836	0	5,436	2,436	0	119
	Corporates - Of Which: Specialised Lending	616	0	456	134	0	4	652	0	503	148	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	12	0	12	1	0	7	6	0	6	1	0	0
	Retail - Secured on real estate property	9	0	9	1	0	4	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	4	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	0	0	2	0	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	1	0	1	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Banque SA

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	546	0	546	0	0	0	399	0	399	0	0	0	0	0	0	0	0	
	Institutions	4,984	0	5,005	356	0	0	3,496	0	3,488	342	0	0	0	0	0	0	0	
	Corporates	680	0	482	314	0	3	805	0	622	412	0	1	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	30	0	29	18	0	2	24	0	24	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	3	0	0	5	0	5	2	0	0	0	0	0	0	0	0
	Retail	99	3	98	17	0	1	82	2	81	15	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property	38	0	38	3	0	0	15	0	15	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32	0	32	3	0	0	12	0	12	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	61	2	60	14	0	1	67	2	66	14	0	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22	0	21	3	0	0	19	0	19	3	0	0	0	0	0	0	0	0
	Equity	39	2	39	10	0	1	48	2	47	10	0	1	0	0	0	0	0	0
	Securitisation	21	0	21	39	0	0	21	0	21	64	0	0	0	0	0	0	0	0
Other non credit-obligation assets																			
IRB Total																			

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments	3,000	0	3,000	3,946	0	0	1,619	0	1,619	2,130	0	54	0	0	0	0	0	
	Institutions	1,990	0	1,987	36	0	0	94	0	94	43	0	0	0	0	0	0	0	
	Corporates	53	0	52	60	0	0	49	0	49	57	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	0	0	0	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	3	0	3	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																			
IRB Total																			

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	628	2	632	109	0	3	409	2	416	154	0	0	0	0	0	0	0	
	Corporates	13	0	675	86	0	0	34	0	1,387	259	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	11	1	0	0	7	0	7	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	8	0	8	0	0	0	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	0	0	0	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	0
Securitisation																			
Other non credit-obligation assets																			
IRB Total																			

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	0	0	0	0	0	0	105	0	105	55	0	0	0	0	0	0	0	
	Institutions	1,612	0	1,612	168	0	0	546	0	545	85	0	0	0	0	0	0	0	
	Corporates	96	0	71	146	0	0	131	0	115	167	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	66	145	0	0	96	0	65	140	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	0	6	0	6	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	0	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	3	0	3	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 non credit-obligation assets																			
IRB Total																			

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Banque SA

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	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	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0		

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	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	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0		

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	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	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total	0	0	0	0	0	0	0	0	0		

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Belfius Banque SA

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:		
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	29,471.0	20,682.6	8,788.4	208.8	0.0	208.8	0.0	0.0	0.0	3,579.9	0.0	3,579.9	21,738.4	20,682.6	1,055.7	3,943.9	0.0	3,943.9
Austria	0.0	0.0	0.0															
Belgium	23,983.0	20,515.3	3,467.7															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	1,414.2	0.0	1,414.2															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	2,999.8	0.0	2,999.8															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	180.3	0.0	180.3															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	127.4	0.0	127.4															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	89.3	0.0	89.3															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	386.9	0.0	386.9															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	24.8	0.0	24.8															
Other Central and eastern Europe countries non EEA	8.1	8.1	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	97.9	0.0	97.9															
Africa	130.9	130.9	0.0															
Others	28.3	28.3	0.0															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Beltius Banque SA

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
	U.S.	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
	China	0-3M f													
		3M-1Y f													
		1Y-2Y f													
		2Y-3Y f													
		3Y-5Y f													
		5Y-10Y f													
	10Y+ more														
	Total														
	Switzerland	0-3M f													
		3M-1Y f													
		1Y-2Y f													
		2Y-3Y f													
		3Y-5Y f													
		5Y-10Y f													
	10Y+ more														
	Total														
	Other advanced economies non EEA	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	22	22	0	0	0	22	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	22	22	0	0	0	22	0	0	0	0	0	0	0	
	Other Central and eastern Europe countries non EEA	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	6	6	0	0	0	6	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	6	6	0	0	0	6	0	0	0	0	0	0	0	
	Middle East	0-3M f													
		3M-1Y f													
		1Y-2Y f													
		2Y-3Y f													
		3Y-5Y f													
		5Y-10Y f													
	10Y+ more														
	Total														
	Latin America and the Caribbean	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	77	77	0	0	0	77	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	77	77	0	0	0	77	0	0	0	0	0	0	38	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belgius Banque SA

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region																
		85	85	0	0	0	0	85	0	0	0	0	0	0	0	0	0
I 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		34	34	0	0	0	0	34	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		142	142	0	0	0	0	142	0	0	0	0	0	0	230	0	11
		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0	0
I 0 - 3M f		176	176	0	0	0	0	176	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		203	203	0	0	0	0	203	0	0	0	0	0	0	5	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Belfius Banque SA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	14,275	0	2	2	105	1	0	15,680	0	3	3	189	1	0
Central banks	27	0	0	0	0	0	0	38	0	0	0	14	0	0
General governments	8,580	0	0	0	0	0	0	6,575	0	0	0	54	0	0
Credit institutions	2,125	0	0	0	3	0	0	2,176	0	0	0	0	0	0
Other financial corporations	1,846	0	0	0	2	0	0	2,692	0	2	2	59	0	0
Non-financial corporations	1,697	0	2	2	99	1	0	4,200	0	2	2	60	1	0
Loans and advances (including at amortised cost and fair value)	107,368	55	1,808	1,787	205	1,149	257	109,810	57	1,827	1,827	306	1,140	316
Central banks	9,684	0	0	0	0	0	0	10,716	0	0	0	0	0	0
General governments	20,686	1	2	2	1	2	0	21,069	1	550	550	7	389	0
Credit institutions	13,756	0	0	0	0	0	0	13,078	0	0	0	0	0	0
Other financial corporations	5,852	0	659	659	35	466	3	5,270	1	136	136	38	79	4
Non-financial corporations	27,446	22	870	865	143	583	177	28,795	12	891	891	240	580	187
of which: small and medium-sized enterprises at amortised cost	13,001	10	551	550	57	350	133	19,165	10	763	763	188	507	156
Households	29,944	33	277	261	26	98	76	30,883	43	251	251	21	91	126
DEBT INSTRUMENTS other than HFT	121,643	55	1,809	1,789	310	1,150	257	125,491	57	1,830	1,830	495	1,141	316
OFF-BALANCE SHEET EXPOSURES	49,467		126	126	0	8	25	45,212		168	168	90	32	33

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Belfius Banque SA

	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures				
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	593	225	122	122	301	617	277	127	118	292	292
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	0	34	2	0	0	28	28
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	4	2	2	8	12	3	2	2	6	6
Non-financial corporations	480	198	115	115	226	480	232	121	112	194	194
of which: small and medium-sized enterprises at amortised cost	317	117	52	52	162	444	207	100	93	187	187
Households	96	21	5	5	67	91	40	5	4	63	63
DEBT INSTRUMENTS other than HFT	593	225	122	122	301	617	277	127	118	292	292
Loan commitments given	25	2	0	0	22	26	1	0	0	13	13

⁽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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.