



2019 EU-wide Transparency Exercise

Bank Name	Belfius Banque
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2019 EU-wide Transparency Exercise

Key Metrics

Belfius Banque

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,375	8,329	8,288	8,508	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,375	8,329	8,288	8,508	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,872	8,826	8,785	9,005	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,872	8,826	8,785	9,005	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	10,245	10,230	10,180	10,408	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,245	10,230	10,180	10,408	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	51,153	52,065	54,063	54,793	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	51,153	52,065	54,063	54,793	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.37%	16.00%	15.33%	15.53%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.37%	16.00%	15.33%	15.53%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.34%	16.95%	16.25%	16.44%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.34%	16.95%	16.25%	16.44%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.03%	19.65%	18.83%	18.99%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.03%	19.65%	18.83%	18.99%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	147,685	148,315	153,318	154,166	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.01%	5.95%	5.73%	5.84%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2019 EU-wide Transparency Exercise

Leverage ratio

Belfius Banque

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,872	8,826	8,785	9,005	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	8,872	8,826	8,785	9,005	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	147,685	148,315	153,318	154,166	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	147,685	148,315	153,318	154,166	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.0%	5.7%	5.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.0%	5.7%	5.8%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise

Capital
Belfius Banque

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	10,245	10,230	10,180	10,408	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,375	8,329	8,288	8,508	C 01.00 (020,010)	Article 50 of CRR
	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	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	546	541	354	533	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	121	112	12	67	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,402	4,402	4,582	4,582	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	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	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-60	-110	-42	-53	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-249	-243	-245	-248	C 01.00 (300,010) + C 01.00 (340,010)	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 DTLs	0	-1	-1	-1	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-12	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	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	-21	-21	-20	-20	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (a) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (a) (ii) and 37(2)(3) of CRR, Articles 36(1) point (a) (iv) and 153(8) of CRR and Articles 36(1) point (a) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-21	-21	-20	-20	C 01.00 (460,010)	Articles 36(1) point (a) (ii), 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	0	0	C 01.00 (480,010)	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	0	0	C 01.00 (490,010)	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	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (770,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,872	8,826	8,785	9,005	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,372	1,404	1,395	1,402	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,113	1,120	1,114	1,109	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	259	284	281	293	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	51,153	52,065	54,063	54,793	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.37%	16.00%	15.33%	15.53%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.34%	16.95%	16.25%	16.44%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.03%	19.65%	18.83%	18.99%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,375	8,329	8,288	8,508	[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 loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.37%	16.00%	15.33%	15.53%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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

2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Belfius Banque

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	40,636	41,960	43,679	44,400	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	13,758	14,424	14,948	15,230	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	26,532	27,161	28,348	28,803	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	346	375	383	367	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,899	1,721	1,959	2,046	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,658	1,606	1,741	1,950	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	52	48	46	43	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,057	1,801	1,731	1,437	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	786	275	300	365	C 02.00 (R530, c010)
Of which IMA	1,270	1,526	1,431	1,072	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	14	9	12	12	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,932	2,976	2,976	2,976	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,932	2,976	2,976	2,976	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,919	1,954	1,931	1,940	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	51,153	52,065	54,063	54,793	

2019 EU-wide Transparency Exercise

P&L Belfius Banque

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	2,205	2,982	770	1,525
Of which debt securities income	296	399	101	203
Of which loans and advances income	1,434	1,917	479	952
Interest expenses	1,111	1,527	397	784
(Of which deposits expenses)	93	114	33	64
(Of which debt securities issued expenses)	247	339	81	160
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	130	132	2	168
Net Fee and commission income	238	318	81	164
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	4	7	-4	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	58	17	140	258
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-5	-84	-157
Gains or (-) losses from hedge accounting, net	-20	-27	-16	-4
Exchange differences [gain or (-) loss], net	1	6	-10	-18
Net other operating income /(expenses)	-192	-186	-209	-192
TOTAL OPERATING INCOME, NET	1,313	1,718	274	957
(Administrative expenses)	652	895	229	439
(Depreciation)	66	88	25	51
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	10	22	-11	-35
(Commitments and guarantees given)	10	22	-11	-35
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		7		
Of which restructuring ¹		12		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	17	47	24	66
(Financial assets at fair value through other comprehensive income)	-19	-19	0	0
(Financial assets at amortised cost)	36	66	24	66
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	4	-1	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	1	2	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	24	24	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	592	686	10	441
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	438	541	4	362
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	438	541	4	362
Of which attributable to owners of the parent	438	541	4	362

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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Belfius Banque

(min EUR)

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	10,361				8,414				9,374				9,165				IAS 1.54 (i)
Financial assets held for trading	12,435	385	11,292	758	11,773	217	10,770	786	13,330	705	11,795	831	13,273	272	12,055	946	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,424	15	115	2,295	2,323	5	114	2,204	2,295	7	114	2,173	2,279	7	114	2,158	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,659	43	0	1,616	1,673	2	0	1,671	1,670	3	0	1,668	1,671	3	0	1,668	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	111,292				114,555				116,504				118,628				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,698	0	1,698	0	1,622	0	1,622	0	1,510	0	1,510	0	1,791	0	1,791	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,506				4,591				4,890				5,112				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,973				1,815				2,046				2,102				
TOTAL ASSETS	146,348				146,765				151,619				154,021				IAS 1.9(a), IG 6

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

(min EUR)

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	8,222	7,374	2	-1	-183	-1	8,068	7,797	2	-1	-194	-1	8,260	8,038	2	-1	-196	-1	8,522	7,874	2	-1	-188	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	88,438	7,055	1,819	-157	-147	-1,131	91,029	7,514	1,778	-161	-164	-1,111	92,122	7,969	1,750	-171	-174	-1,095	91,800	10,336	1,730	-179	-181	-1,085	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



2019 EU-wide Transparency Exercise

Market Risk
Belfius Banque

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	53	55	28	5	57	14							25	9	73	23								
Of which: General risk	0	0	28	5	57	14							25	9	73	23								
Of which: Specific risk	53	55	0	0	0	0							0	0	0	0								
Equities	727	139	0	0	0	0							0	0	0	0								
Of which: General risk	39	5	0	0	0	0							0	0	0	0								
Of which: Specific risk	307	54	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	5	1	11	3							6	1	18	4								
Commodities risk	6	6	0	0	0	0							0	0	0	0								
Total	786	200	34	7	68	18	0	0	0	0	0	1,270	31	10	91	26	0	0	0	0	0	0	0	1,526
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	53	92	29	6	69	16							26	7	50	13								
Of which: General risk	0	0	29	6	69	16							26	7	50	13								
Of which: Specific risk	53	92	0	0	0	0							0	0	0	0								
Equities	151	186	0	0	0	0							0	0	0	0								
Of which: General risk	31	70	0	0	0	0							0	0	0	0								
Of which: Specific risk	62	90	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	5	1	11	3							3	0	6	1								
Commodities risk	8	7	0	0	0	0							0	0	0	0								
Total	212	286	34	7	80	18	0	0	0	0	0	1,431	29	7	56	14	0	0	0	0	0	0	0	1,072

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	1,224	1,283	70		29	29	0	
	Regional governments or local authorities	464	464	193		761	837	234	
	Public sector entities	313	313	150		1,076	1,076	148	
	Multilateral Development Banks	108	107	0		108	107	0	
	International Organisations	9,916	9,916	0		7,900	7,900	0	
	Institutions	1,510	1,459	33		561	549	15	
	Corporates	7,258	5,450	4,316		7,296	5,516	4,377	
	of which: SME	3,220	2,271	2,046		3,404	2,375	2,138	
	Retail	749	598	342		760	619	354	
	of which: SME	749	598	342		760	618	353	
	Secured by mortgages on immovable property	857	673	253		363	285	110	
	of which: SME	464	378	134		158	140	49	
	Exposures in default	162	58	81	59	133	50	66	66
	Items associated with particularly high risk	0	0	0		648	570	829	
	Covered bonds	21	21	2		21	21	2	
	Claims on institutions and corporates with a ST credit assessment	2	1	1		1	0	0	
Collective investments undertakings (CIU)	4	4	5		3	3	4		
Equity	1,881	1,881	6,913		1,863	1,863	6,847		
Other exposures	6,017	6,016	1,566		6,118	6,116	1,577		
Standardised Total²	30,485	28,245	13,924	65	27,643	25,541	14,563	73	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BELGIUM	Central governments or central banks	49	49	0		29	29	0	
	Regional governments or local authorities	28	28	5		30	30	2	
	Public sector entities	22	22	4		22	22	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		5	5	1	
	Corporates	4,755	3,424	3,185		4,892	3,568	3,316	
	of which: SME	3,110	2,174	1,952		3,248	2,243	2,010	
	Retail	743	592	338		754	612	350	
	of which: SME	742	591	338		754	612	349	
	Secured by mortgages on immovable property	794	621	228		310	235	85	
	of which: SME	458	372	131		152	135	47	
	Exposures in default	69	40	54	29	78	45	59	32
	Items associated with particularly high risk	0	0	0		545	470	681	
	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	3	5		3	3	4		
Equity	1,881	1,881	6,913		1,863	1,863	6,847		
Other exposures	5,560	5,559	1,566		5,510	5,508	1,577		
Standardised Total²				112				135	

⁽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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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	0	0	0		0	0	0	
	Corporates	1,265	1,214	25		321	321	7	
	of which: SME	398	259	162		390	254	157	
	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	1	1	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2	2	0		1	1	0		
Standardised Total²				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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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	108	107	0		108	107	0	
	International Organisations	9,916	9,916	0		7,900	7,900	0	
	Institutions	0	0	0		0	0	0	
	Corporates	45	45	45		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	
	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		
Other exposures	448	448	0		598	598	0		
Standardised Total²				1				1	

⁽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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	792	792	0		0	0	0	
	Regional governments or local authorities	113	113	23		0	0	0	
	Public sector entities	0	0	0		767	767	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	142	142	4		127	115	4	
	Corporates	187	163	160		191	170	168	
	of which: SME	34	27	25		45	40	38	
	Retail	1	1	0		1	1	1	
	of which: SME	1	1	0		1	1	1	
	Secured by mortgages on immovable property	38	28	14		5	5	2	
	of which: SME	4	4	2		5	5	2	
	Exposures in default	5	2	3	3	5	2	3	3
	Items associated with particularly high risk	0	0	0		34	30	45	
	Covered bonds	21	21	2		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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				9				8	

⁽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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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		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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SPAIN	Central governments or central banks	118	116	70		0	0	0	
	Regional governments or local authorities	0	0	0		115	112	67	
	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	217	216	113		198	197	102	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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	967	937	337		978	948	339	
	of which: SME	4	2	2		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	53	0	0	11	30	0	0	13
	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		
Other exposures	3	3	0		4	4	0		
Standardised Total ²				11				13	

⁽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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	30	30	0		31	31	0	
	Regional governments or local authorities	730	809	261		735	811	255	
	Public sector entities	1,089	1,089	151		1,084	1,084	145	
	Multilateral Development Banks	111	110	0		112	111	0	
	International Organisations	8,625	8,625	0		8,582	8,582	0	
	Institutions	701	658	19		577	557	15	
	Corporates	7,979	5,832	4,687		7,810	6,013	4,888	
	of which: SME	3,402	2,414	2,173		3,665	2,617	2,361	
	Retail	765	629	359		801	661	378	
	of which: SME	764	628	359		801	660	377	
	Secured by mortgages on immovable property	419	329	124		522	393	153	
	of which: SME	219	173	57		241	193	66	
	Exposures in default	135	61	83	50	92	43	56	44
	Items associated with particularly high risk	649	526	766		602	526	767	
	Covered bonds	36	36	4		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	2	1	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	5		4	4	5	
Equity	1,881	1,881	6,915		1,892	1,892	6,956		
Other exposures	6,449	6,447	1,732		6,703	6,702	1,784		
Standardised Total ²	29,604	27,066	15,106	56	29,602	27,468	15,407	48	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BELGIUM	Central governments or central banks	30	30	0		31	31	0	
	Regional governments or local authorities	30	29	2		30	29	2	
	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	8	8	2		8	8	2	
	Corporates	5,469	3,731	3,476		5,366	3,995	3,738	
	of which: SME	3,250	2,276	2,039		3,555	2,514	2,264	
	Retail	758	622	355		794	654	374	
	of which: SME	757	621	355		794	653	373	
	Secured by mortgages on immovable property	337	250	85		438	313	114	
	of which: SME	210	165	53		235	187	63	
	Exposures in default	89	55	75	32	78	43	56	33
	Items associated with particularly high risk	594	471	684		548	472	687	
	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	3	5		3	3	5	
Equity	1,881	1,881	6,915		1,892	1,892	6,956		
Other exposures	6,005	6,004	1,732		6,243	6,243	1,782		
Standardised Total ²				125				136	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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	324	324	7		312	312	7	
	Corporates	398	243	154		416	261	173	
	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	2	2	0		1	1	0		
Other exposures	2	2	0		1	1	0		
Standardised Total 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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln 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	111	110	0		112	111	0	
	International Organisations	8,625	8,625	0		8,582	8,582	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	1	1	0		0	0	0	
	of which: SME	1	1	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		
Other exposures	429	429	0		444	444	2		
Standardised Total ²				1				1	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	100	100	20		100	100	20	
	Public sector entities	774	774	0		781	781	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	253	212	4		149	129	3	
	Corporates	265	250	248		206	186	185	
	of which: SME	43	37	36		35	33	31	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	30	30	15		30	30	15	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	5	2	3	3	3	0	0	3
	Items associated with particularly high risk	5	5	8		5	5	8	
	Covered bonds	36	36	4		58	58	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				6	

(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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ 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		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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	124	121	73		122	119	72	
	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	207	206	106		181	180	94	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				4	

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

(2) 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ 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	990	959	344		976	946	338	
	of which: SME	4	2	2		3	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	23	0	0	7	7	0	0	7
	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		
Other exposures	6	6	0		7	7	0		
Standardised Total ²				7				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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	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	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total 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.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	19,038	92	21,419	3,344	0	73	19,389	40	21,663	3,276	0	67
	Institutions	31,053	0	28,383	2,028	0	8	30,948	0	28,519	1,820	0	10
	Corporates	37,807	1,325	32,659	19,269	63	1,279	39,313	1,289	33,893	19,841	183	1,259
	Corporates - Of Which: Specialised Lending	2,470	42	2,168	739	0	30	2,544	27	2,097	715	7	18
	Corporates - Of Which: SME	10,475	865	8,202	5,436	0	723	10,961	865	8,663	5,968	103	718
	Retail	42,361	438	42,025	3,569	4	239	43,103	424	42,638	3,757	219	137
	Retail - Secured on real estate property	28,393	147	28,393	1,549	4	29	28,575	139	28,575	1,626	87	31
	Retail - Secured on real estate property - Of Which: SME	6,741	41	6,741	485	0	7	6,746	37	6,746	497	23	8
	Retail - Secured on real estate property - Of Which: non-SME	21,652	106	21,652	1,065	4	22	21,829	102	21,829	1,128	64	23
	Retail - Qualifying Revolving	1,244	0	22	2	0	0	25	0	22	3	0	0
	Retail - Other Retail	13,943	290	13,610	2,018	0	210	14,503	285	14,041	2,129	133	106
	Retail - Other Retail - Of Which: SME	8,781	224	8,490	1,264	0	157	9,168	218	8,745	1,368	99	52
	Retail - Other Retail - Of Which: non-SME	5,162	66	5,120	753	0	53	5,335	66	5,295	761	34	54
	Equity	243	2	243	346	0	0	256	1	256	375	0	0
	Other non credit-obligation assets												
IRB Total ²				28,557						29,069			

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
BELGIUM	Central banks and central governments	16,081	0	18,891	921	0	0	16,688	0	19,192	934	0	0
	Institutions	21,891	0	19,345	468	0	1	21,583	0	19,272	437	0	5
	Corporates	28,099	1,233	22,833	14,632	52	1,095	29,489	1,236	23,922	15,204	183	1,073
	Corporates - Of Which: Specialised Lending	1,136	13	1,070	298	0	11	1,230	12	1,146	326	7	7
	Corporates - Of Which: SME	10,408	865	8,138	5,366	0	723	10,821	865	8,825	5,927	103	718
	Retail	42,096	433	41,762	3,534	4	236	42,836	419	42,372	3,721	217	135
	Retail - Secured on real estate property	28,276	147	28,276	1,542	4	29	28,457	138	28,457	1,618	86	31
	Retail - Secured on real estate property - Of Which: SME	6,723	41	6,723	483	0	7	6,728	36	6,728	496	23	8
	Retail - Secured on real estate property - Of Which: non-SME	21,553	105	21,553	1,059	4	21	21,729	102	21,729	1,122	64	23
	Retail - Qualifying Revolving	24	0	22	2	0	0	25	0	22	3	0	0
	Retail - Other Retail	13,795	286	13,464	1,989	0	207	14,354	281	13,893	2,100	130	104
	Retail - Other Retail - Of Which: SME	8,731	222	8,442	1,256	0	155	9,118	216	8,697	1,359	98	52
	Retail - Other Retail - Of Which: non-SME	5,064	64	5,022	733	0	52	5,236	64	5,197	741	33	52
	Equity	232	2	232	319	0	0	228	1	228	297	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 30/09/2018				As of 31/12/2018							
		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				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,797	0	2,782	545	0	2	2,553	0	2,536	502	0	2
	Corporates	5,796	0	5,376	2,402	0	113	5,993	0	5,510	2,528	0	123
	Corporates - Of Which: Specialised Lending	658	0	509	148	0	1	658	0	381	107	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	5	0	5	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	3	0	3	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity	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 30/09/2018				As of 31/12/2018							
		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				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
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	1	0	1	2	0	0	1	0	1	2	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 30/09/2018				As of 31/12/2018							
		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				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
FRANCE	Central banks and central governments	403	0	403	0	0	0	397	0	397	0	0	0
	Institutions	3,247	0	3,236	317	0	0	3,896	0	3,896	263	0	0
	Corporates	877	0	684	444	0	1	862	0	699	426	0	2
	Corporates - Of Which: Specialised Lending	23	0	23	13	0	0	20	0	20	11	0	1
	Corporates - Of Which: SME	5	0	5	2	0	0	5	0	5	3	0	0
	Retail	85	2	84	16	0	1	86	2	86	17	1	1
	Retail - Secured on real estate property	17	0	17	1	0	0	18	0	18	1	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	1	0	0	14	0	14	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	68	2	67	14	0	1	68	2	67	15	1	1
	Retail - Other Retail - Of Which: SME	20	0	20	3	0	0	21	0	21	3	0	0
	Retail - Other Retail - Of Which: non-SME	48	2	48	11	0	1	47	2	46	12	1	1
	Equity	5	0	5	14	0	0	21	0	21	64	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Banque

		IRB Approach				IRB Approach				
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019		
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)										
Consolidated data	Central banks and central governments	17,874	40	20,550	3,425	0	18,531	40	20,656	3,290
	Institutions	31,582	69	29,136	1,997	0	30,979	0	28,593	2,006
	Corporates	40,923	1,276	35,443	20,836	181	41,977	1,247	36,485	21,493
	Corporates - Of Which: Specialised Lending	2,832	25	2,332	781	7	2,822	26	2,452	769
	Corporates - Of Which: SME	11,074	872	8,770	6,153	108	11,343	859	9,073	6,406
	Retail	43,683	429	43,256	3,841	224	44,351	416	44,014	3,753
	Retail - Secured on real estate property	29,631	133	29,631	1,670	83	30,178	130	30,178	1,619
	Retail - Secured on real estate property - Of Which: SME	7,000	34	7,000	509	21	7,137	34	7,137	490
	Retail - Secured on real estate property - Of Which: non-SME	22,631	99	22,631	1,161	62	23,041	97	23,041	1,129
	Retail - Qualifying Revolving	22	0	20	2	0	21	0	19	2
	Retail - Other Retail	14,030	296	13,605	2,169	140	14,152	286	13,817	2,133
	Retail - Other Retail - Of Which: SME	9,176	228	8,792	1,415	105	9,231	221	8,939	1,411
	Retail - Other Retail - Of Which: non-SME	4,854	68	4,813	754	35	4,921	65	4,878	721
	Equity	256	1	256	383	0	254	1	254	367
Other non credit-obligation assets										
IRB Total ²				30,483					30,909	

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach				IRB Approach				
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019		
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)										
BELGIUM	Central banks and central governments	15,100	0	18,000	1,036	0	15,774	0	18,119	927
	Institutions	21,177	69	18,846	427	0	21,395	0	19,110	427
	Corporates	30,525	1,223	24,922	15,950	181	31,557	1,208	25,949	16,605
	Corporates - Of Which: Specialised Lending	1,451	11	1,329	361	7	1,474	11	1,361	379
	Corporates - Of Which: SME	11,035	872	8,733	6,114	108	11,299	859	9,031	6,375
	Retail	43,409	425	42,984	3,804	222	44,071	412	43,737	3,718
	Retail - Secured on real estate property	29,507	133	29,507	1,663	83	30,045	130	30,045	1,611
	Retail - Secured on real estate property - Of Which: SME	6,983	34	6,983	508	21	7,119	34	7,119	489
	Retail - Secured on real estate property - Of Which: non-SME	22,523	99	22,523	1,155	62	22,927	97	22,927	1,122
	Retail - Qualifying Revolving	22	0	20	2	0	21	0	19	2
	Retail - Other Retail	13,880	292	13,457	2,140	138	14,005	282	13,672	2,105
	Retail - Other Retail - Of Which: SME	9,126	226	8,744	1,407	104	9,182	219	8,892	1,403
	Retail - Other Retail - Of Which: non-SME	4,754	66	4,713	733	34	4,823	63	4,780	703
	Equity	228	1	228	305	0	225	1	225	289
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				IRB Approach				
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019		
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)										
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	3,258	0	3,241	603	0	3,195	0	3,175	587
	Corporates	6,425	0	5,890	2,692	0	6,410	0	5,822	2,617
	Corporates - Of Which: Specialised Lending	698	0	409	113	0	672	0	504	129
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	10	0	9	1	0	9	0	9	1
	Retail - Secured on real estate property	6	0	6	0	0	6	0	6	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	6	0	6	0	0	6	0	6	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	3	0	3	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0
	Equity	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				IRB Approach				
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019		
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)										
Other Countries	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	1	0	1	2	0	1	0	1	2
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				IRB Approach				
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019		
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)										
FRANCE	Central banks and central governments	401	0	401	0	0	399	0	399	0
	Institutions	3,551	0	3,540	262	0	2,897	0	2,889	261
	Corporates	859	0	672	437	0	872	0	696	447
	Corporates - Of Which: Specialised Lending	19	0	19	10	0	19	0	19	11
	Corporates - Of Which: SME	5	0	5	3	0	5	0	5	4
	Retail	86	2	85	16	1	92	2	91	17
	Retail - Secured on real estate property	19	0	19	1	0	25	0	25	2
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	4	0	4	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	21	0	21	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	67	2	66	15	1	67	2	66	15
	Retail - Other Retail - Of Which: SME	20	0	20	3	0	20	0	20	4
	Retail - Other Retail - Of Which: non-SME	47	2	46	12	1	47	2	46	11
	Equity	21	0	21	64	0	21	0	21	64
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 31/03/2019				As of 30/06/2019							
		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					
ITALY	Central banks and central governments	1,580	0	1,580	2,078	0	52	1,571	0	1,571	2,066	0	51
	Institutions	46	0	46	37	0	0	60	0	58	33	0	0
	Corporates	47	0	47	50	0	0	44	0	44	46	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
Equity	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 31/03/2019				As of 30/06/2019							
		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					
SPAIN	Central banks and central governments	152	0	152	50	0	0	153	0	153	50	0	0
	Institutions	963	0	962	84	0	0	871	0	871	74	0	0
	Corporates	153	0	129	181	0	0	159	0	134	134	0	0
	Corporates - Of Which: Specialised Lending	98	0	68	148	0	0	104	0	72	101	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
Equity	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 31/03/2019				As of 30/06/2019							
		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					
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	354	0	361	133	0	0	338	0	349	132	0	0
	Corporates	27	0	1,532	262	0	0	25	0	1,509	301	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	8	0	8	0	0	0	8	0	8	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
Equity	1	0	1	2	0	0	1	0	1	1	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 31/03/2019				As of 30/06/2019							
		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					
Country of Counterpart 8	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	
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 31/03/2019				As of 30/06/2019							
		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					
Country of Counterpart 9	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	
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 31/03/2019				As of 30/06/2019							
		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					
Country of Counterpart 10	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	
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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Banque

As of 31/12/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				Nominal	Provisions	Carrying amount	Notional amount	Carrying amount	Notional amount					
				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							
[0 - 3M [	Africa	70	70	0	0	0	70	0	0	0	0	0	0	0
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	0
[3Y - 5Y [		8	8	0	0	0	8	0	0	0	0	0	0	0
[5Y - 10Y [		21	21	0	0	0	21	0	0	0	0	0	0	0
[10Y - more	42	42	0	0	0	42	0	0	0	0	0	41	0	
Total		146	146	0	0	0	146	0	0	0	0	41	0	2
[0 - 3M [	Others	177	177	0	0	0	177	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		24	24	0	0	0	24	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	8	8	8	8	0	0	0	0	0	0	0	0	0	
Total		210	210	8	0	0	202	0	0	0	0	0	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.

- 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".
- 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
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

- The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Banque

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Nominal	Provisions					
[0 - 3M [	Africa	84	84	0	0	0	0	0	84	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	7	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		20	20	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0
[10Y - more	40	40	0	0	0	0	0	40	0	0	0	0	0	18	0	0	0	
Total		154	154	0	0	0	0	154	0	0	0	0	0	28	0	0	7	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		19	19	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		4	4	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	10	10	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Total		32	32	10	0	0	0	23	0	0	0	0	0	0	0	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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

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

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Belfius Banque

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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		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		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	15,807	0	3	3	184	1	0	16,061	0	3	3	195	1	0
Central banks	37	0	0	0	13	0	0	38	0	0	0	14	0	0
General governments	6,729	0	0	0	54	0	0	6,603	0	0	0	53	0	0
Credit institutions	2,191	0	0	0	0	0	0	2,303	0	0	0	0	0	0
Other financial corporations	2,670	0	2	2	59	0	0	2,780	0	1	1	71	0	0
Non-financial corporations	4,180	0	2	2	59	1	0	4,337	0	2	2	58	1	0
Loans and advances (including at amortised cost and fair value)	109,433	103	1,819	1,819	303	1,131	303	110,254	67	1,778	1,778	325	1,111	296
Central banks	9,722	0	0	0	0	0	0	7,742	0	0	0	0	0	0
General governments	20,816	4	551	551	7	389	0	21,291	2	551	551	6	389	0
Credit institutions	12,611	4	0	0	0	0	0	13,037	0	0	0	0	0	0
Other financial corporations	5,110	3	145	145	41	87	4	5,586	1	166	166	40	85	6
Non-financial corporations	29,703	38	869	869	232	563	171	30,504	13	817	817	252	549	168
of which: small and medium-sized enterprises at amortised cost	19,996	22	750	750	183	486	145	20,568	9	714	709	194	483	147
Households	31,471	54	254	254	22	91	129	32,094	51	244	244	27	88	121
DEBT INSTRUMENTS other than HFT	125,239	103	1,822	1,822	487	1,131	303	126,315	67	1,781	1,781	520	1,112	296
OFF-BALANCE SHEET EXPOSURES	44,753		140	140	104	28	27	44,486		109	100	109	36	36

⁽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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Belfius Banque

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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)	16,495	0	3	3	197	1	0	16,593	0	3	3	189	1	0
Central banks	38	0	0	0	14	0	0	35	0	0	0	12	0	0
General governments	6,431	0	0	0	53	0	0	6,455	0	0	0	52	0	0
Credit institutions	2,437	0	0	0	0	0	0	2,558	0	0	0	0	0	0
Other financial corporations	1,980	0	1	1	35	0	0	1,527	0	1	1	1	0	0
Non-financial corporations	5,608	0	2	2	96	1	0	6,018	0	2	2	124	1	0
Loans and advances (including at amortised cost and fair value)	112,872	71	1,750	1,750	345	1,095	295	114,661	71	1,730	1,730	360	1,085	292
Central banks	8,608	0	0	0	0	0	0	8,564	0	0	0	0	0	0
General governments	20,135	2	550	550	7	389	0	20,366	2	553	553	7	388	0
Credit institutions	14,718	4	0	0	0	0	0	14,493	4	0	0	0	0	0
Other financial corporations	5,735	1	160	160	43	94	3	6,156	1	180	180	42	113	4
Non-financial corporations	31,184	14	798	798	269	526	171	32,045	23	759	759	285	499	169
of which: small and medium-sized enterprises at amortised cost	21,217	11	700	700	202	457	158	22,023	19	664	664	215	432	156
Households	32,493	51	242	242	26	86	120	33,036	41	238	238	26	85	119
DEBT INSTRUMENTS other than HFT	129,367	71	1,753	1,753	542	1,096	295	131,254	71	1,733	1,733	549	1,086	292
OFF-BALANCE SHEET EXPOSURES	46,448		78	76	98	35	27	45,681		42	42	95	14	18

(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) Insitutions 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) Insitutions 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Belfius Banque

	As of 30/09/2018					As of 31/12/2018					
	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 on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on 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)	589	247	117	107	289	631	255	122	108	292	292
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	33	2	0	0	28	32	2	0	0	27	27
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	3	1	1	5	34	27	7	7	4	4
Non-financial corporations	454	202	111	101	192	472	188	110	97	195	195
of which: small and medium-sized enterprises at amortised cost	415	175	93	84	188	404	180	99	89	193	193
Households	92	40	4	4	64	92	38	4	4	66	66
DEBT INSTRUMENTS other than HFT	589	247	117	107	289	631	255	122	108	292	292
Loan commitments given	8	1	0	0	6	13	6	0	0	6	6

⁽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.

2019 EU-wide Transparency Exercise

Forborne exposures

Belfius Banque

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on 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
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	749	241	124	94	376	743	232	122	92	426
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	32	2	0	0	26	31	2	2	2	26
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	70	23	21	15	4	73	27	24	17	4
Non-financial corporations	557	178	99	75	279	542	165	92	70	325
of which: small and medium-sized enterprises at amortised cost	393	170	76	67	196	377	157	69	62	191
Households	90	38	4	4	66	97	38	4	3	71
DEBT INSTRUMENTS other than HFT	749	241	124	94	376	743	232	122	92	426
Loan commitments given	24	14	0	0	10	14	4	0	0	8

(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.