

Bank Name	Belfius Banque
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE



2019 EU-wide Transparency Exercise Key Metrics

	As of	As of	As of	As of	COREP CODE	REGULATION
(mln EUR, %)	30/09/2018	31/12/2018	31/03/2019	30/06/2019		
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



Leverage ratio

	(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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	10,245	10,230	10,180		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	8,375	8,329	8,288		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,667	3,667	3,667		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	546	541	354	533	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	121	112	12	67	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4,402	4,402	4,582	4,582	C 01.00 (r200,c010)	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 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-60	-110	-42	-53	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-249	-243	-245	-248	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	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 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	-12	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	0	0	0		C 01.00 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	Λ 1 14 1	Of which: from securitication positions (-)	-21	-21	-20	-20	C 01 00 (M60 c010)	Articles 36(1) point (k) (ii) 243(1) point (b) 244(1) point (b) and 259 of CPP
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	-21	-21 0	-20		C 01.00 (r460,c010) C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		have a significant investment () Deductible DTAs that roly on future profitability and arise from tomperany differences	0	0	0			
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(37), 36(1) point (i), 43, 45, 47, 49(1) point (b), 40(1) to (2) and 70 of CRR
		significant investment	0	0	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period		(-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	-17	-17	-17		C 01.00 (r529,c010)	
		Transitional adjustments	0	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0		C 01.00 (r520,c010)	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		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) +	
	/!!=			, and the second		Ů	C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,872	8,826	8,785	9,005	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,113	1,120	1,114	1,109	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	259	284	281	293	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r970,c010) +	
							C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	51,153	52,065	54,063	54,793	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.37%	16.00%	15.33%	15.53%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	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	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.37%	16.00%	15.33%	15.53%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec				<u> </u>		<u>I</u>

(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



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
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 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
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 (r060, c260, s002) + C 08.01 (r050, 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,C 24.00_010_100,C 24.00_010,C
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

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31,	12/2018			As of 31,	/03/2019			As of 30/	/06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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

(mln	n EUR)			As of 30/09/20	18					As of 31	./12/2018					As of 31/	/03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	nulated impairme	nt	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impai	rment	Gro	ss carrying am	ount	Accur	nulated impair	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 3 edit-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 creditimpaired	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	(0 (0	0	0	0	0	0	(0 0	0	0	0	C	0	0	0 ()	0 (0		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(0	0	0	0	0	0	0		0 0	0	0	0	C	O	0	0 0)	0	0		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,222	2 7,374	2	-1	-183	-1	8,068	7,797		2 -1	-194	-1	8,260	8,038	8	2 -	-196	-	1 8,522	7,874		2 -1	-188	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	88,438	8 7,055	1,819	-157	-147	-1,131	91,029	7,514	1,778	8 -161	-164	-1,111	92,122	7,969	9 1,75	-17	-174	-1,09	91,800	10,336	1,730	0 -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.



Market RiskBelfius Banque

									Demas Be													
	SA						:M									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS (HARGE FOR (VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	DEFAU MIGRAT	EMENTAL ULT AND TION RISK LL CHARGE		ICE RISKS CAP ARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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	MEASURE	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	12 WEEKS · AVERAGE MEASURE	MEASIDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST IEASURE	TOTAL RISK EXPOSURE AMOUNT
, ,	As of 30/09/2018	As of 31/12/2018				As of 30	/09/2018									As of 31/1	2/2018					
raded 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						
quities	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						
oreign exchange risk	0	0	5	$\frac{1}{0}$	11	3							6	1	18	4						
Commodities risk Fotal	786	200	34	7	68	18	0	0	0	0	0	1,270	31	10	91	26	0	0	0	0		1,526
J	As of 31/03/2019	As of 30/06/2019	5.				/03/2019					2/27				As of 30/0						2/525
raded 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						
quities	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						
oreign exchange risk	0	0	5	$\frac{1}{2}$	11	3							3	0	6	1						
ommodities risk	8	7	0	0	0	0							0	0	0	0	_		ليسم			1.055
otal	212	286	34	7	80	18	0	0	0	0	0	1,431	29	7	56	14	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.

Credit Risk - Standardised Approach

Belfius Banque

					Character disc	al Aurona als			
					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	L/12/2018	
		0.1.1.1.5	F 1	Diele erweeren erweren	Value adjustments and	0.1.1.15	F W. L 1	Diek ermeering emerink	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions
	(mln EUR, %)								
	Central governments or central banks	1,224	1,283			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	
Consolidated data	of which: SME	749	598	342		760	618	353	
	Secured by moregages on mimovable 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	5/0	829	
	Covered bonds	21	21	2		²¹	21	2	
	Claims on institutions and corporates with a ST credit assessment	2	1	1			0	0	
	Collective investments undertakings (CIU)	4	4	5		ر ا ۱ ۵۲۵	3	4	
	Equity	1,881	1,881			1,863	1,863	6,847	
	Other exposures	6,017	6,016	1,566		6,118	6,116	1,577	
	Standardised Total ²	30,485	28,245	13,924	65	27,643	25,54	1 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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d 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, %)	40	40			20	20	0	
	Central governments or central banks	49 28	49 28	0		29 30	29 30	0	
	Regional governments or local authorities Public sector entities	20	20 22	3 4		22	22	Z 4	
	Multilateral Development Banks	0	0	0		0	0	1	
	International Organisations	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	
BELGIUM	of which: SME	742	591	338		754	612	349	
DELGIUM	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) 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 Total ²	3,300	5,555	1,300	112	3,310	3,300	1,3//	135
	Standardised Total	(1) Original exposure, unlike Exp		taling into account any effect		au auadik viale weikinakian kankuian	(133

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

	(mln EUR, %)	Original Exposure ¹	As of 30 Exposure Value ¹	0/09/2018	Standardise		As of 31/	12/2018	
Comb		Original Exposure ¹	Exposure Value ¹						
Comb				Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Contr									
	tral governments or central banks	0	0	0		0	0	0	
	jional governments or local authorities	0	0	0		0	0	0	
	olic sector entities	0	0	0		0	0	0	
	tilateral Development Banks	0	0	0		0	0	0	
	ernational Organisations	0	0	0		0	0	0	
	titutions	1,265	1,214	25		321	321	7	
	porates	398	259	162		390	254	157	
	of which: SME	0	0	0		0	0	0	
Retai		0	0	0		0	0	0	
UNITED KINGDOM Secur	of which: SME	0	0	0		0	0	0	
Secur	ured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
-	osures in default	0	0	0	0	0	0	0	
	ms associated with particularly high risk	0	0	0		0	0	0	
	rered bonds	0	0	0		0	0	0	
	ims on institutions and corporates with a ST credit assessment	$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	1	0		0	0	0	
	lective investments undertakings (CIU)	0	0	0		0	0	0	
Equit		0	0	0		0	0	0	
	ndardised Total ²	2		0	0	1	1	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	d 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 a
	(mln EUR, %)								
	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	
Other Countries	of which: SME	0	0	0		0	0	0	
ource countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	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	
	Equity Other expectings	448	448	0		598	598	0	
	Other exposures Standardised Total ²	448	440	U		396	398	U	



Claims on institutions and corporates with a ST credit assessment

Collective investments undertakings (CIU)

Equity

Other exposures
Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Banque

					Standardise	d 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 a
	(mln EUR, %)								
	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	
FRANCE	of which: SME	1	1	0		1	1	1	
TIVITOL	Secured by mortgages on immovable property	38	28	14		5	5	2	
	of which: SME	4	4	2	2	5	5	2	
	Exposures in default	5	2	3	3	5	2	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 Other expenses	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	U	U	9	U	U	U	

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

		caposares, but includes genera	,		Standardise	d Approach			
			As of 30	/09/2018			As of 31	1/12/2018	
		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, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
ITALY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
	Items associated with particularly high risk Covered bonds	0 0	0	0 0		0 0	0	0 0	U

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	d 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, %)								
	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 International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	1	
	Corporates	217	216	113		198	197	102	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATAL	of which: SME	0	0	0		0	0	0	
SPAIN	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	U	U	0	5	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.										
					Standardise	d 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, %)												
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities 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						
	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					
UNITED STATES	of which: SME	0	0	0		0	0	0					
UNITED STATES	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 Other exposures	3	ں ع	0		4	4	0					
	Standardised Total ²	3	<u> </u>		11		T		13				



Credit Risk - Standardised Approach

Belfius Banque

					Standardise	d 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 ar provisions ²
	(mln EUR, %)								
	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 Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0			o l	0		
Country of	of which: SME	0	0			0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	(1)			due to credit conversion factors				

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	ed 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, %)								
İ	Central governments or central banks Regional governments or local authorities	0 0	0	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 of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا ۱	0	0		0 n	l 0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	,			0
		<i>(</i> 2)			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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d 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, %)								
	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	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	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		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0

Credit Risk - Standardised Approach

Belfius Banque

					Standardise	ed 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
	(mln EUR, %)								
	Central governments or central banks	30	30	O		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			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	
Concolidated data	of which: SME	764	628	359		801	660	377	
Consolidated data	of which: SME 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			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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed 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
	(min EUR, %)								
	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	
BELGIUM	of which: SME	757	621	355		794	653	373	
DEFOION	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Central governments or central banks 0 0 0 0 0 0 0 0 0			exposures, but includes genera	al credit risk adjustments.	merparey excludes those for see	anscisation exposures, additiona	, valuation dejuscinents (xxxxx)		o related to the	
Central governments or local authorities Contral governments or local governments or local authorities Contral governments or local governments						Standardise	ed Approach			
Central governments or central banks 0 0 0 0 0 0 0 0 0				As of 31	/03/2019			As of 30,	/06/2019	
Central governments or central banks 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional governments or local authorities 0 0 0 0 0 0 0 0 0										
Public sector entities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
International Organisations 1			0	0	0		0	0	0	
UNITED KINGDOM UNITED KINGDOM Institutions 1324 3324 338 243 354 364 375 376 378 378 378 378 378 378 378			0	0	0		0	0	0	
UNITED KINGDOM Corporates of which: SME Retail of which: SME scured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Covered b			0	0	0		0	0	0	
UNITED KINGDOM Retail O					7				7	
UNITED KINGDOM Retail			398	243	154		416	261	1/3	
UNITED KINGDOM of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME Of Secured by mortgages on immovable property of which: SME			0	0	0		0	0	0	
Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures O V V V V V V V V V V V V V V V V V V	UNITED KINGDOM	or which: SME	0	0	0		0	0	0	
Exposures in default 0		Secured by mortgages on immovable property	0	0	0		0	0	0	
Items associated with particularly high risk0000Covered bonds0000Claims on institutions and corporates with a ST credit assessment0000Collective investments undertakings (CIU)0000Equity00000Other exposures220110			0	0	0	0	0	0	0	0
Covered bonds0000Claims on institutions and corporates with a ST credit assessment0000Collective investments undertakings (CIU)0000Equity00000Other exposures220110			0 0	0	0	U	0	0	0	0
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Collective investments undertakings (CIU)0000Equity0000Other exposures22011			ا م	0	0		0	0 0		
Equity 0 <th></th> <th></th> <th>ا ۱</th> <th>0</th> <th></th> <th></th> <th>0 </th> <th>0</th> <th></th> <th></th>			ا ۱	0			0	0		
Other exposures 2 2 0 1 1 0			ا ۱	0			n	0	0	
			2	2			1	1		
		Standardised Total ²				0	1	1		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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31,	/03/2019			As of 30	0/06/2019					
		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, %)												
	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 Multilateral Development Banks	0	110	0		112	111	0					
	International Organisations	111 8,625	110 8,625	0		112 8,582	111 8,582	0					
	Institutions	0,025	0,023	0		0,302 N	0,302						
	Corporates	0	0	0		0	0						
	of which: SME	0	0	0		0	0	0					
	Retail	1	1	0		0	0	0					
Other Countries	of which: SME	1	1	0		0	0	0					
Other Countries	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				t due to credit conversion factors				1				



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

						Belfius Banque			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
	(mln EUR, %)	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
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0 100 774 0	0 100 774	0 20 0		0 100 781	0 100 781	0 20 0	
	International Organisations Institutions Corporates	0 253 265	0 212 250	0 4 248		0 149 206	0 129 186	0 3 185	
	of which: SME Retail of which: SME	43 0	37 0	36 0		35 1	33	31	
FRANCE	Secured by mortgages on immovable property of which: SME Exposures in default	30 4 5	30 4 2	15 2 3	3	30 4 3	30 4 0	15 2 0	3
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	5 36 0	5 36 0	8 4 0		5 58 0	5 58 0	8 6 0	
	Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments and	d provisions per country of cou						6
		exposures, but includes genera	al credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mln EUR, %)	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
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Multilateral Development Banks International Organisations Institutions	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Corporates of which: SME Retail	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0	
ITALY	of which: SME Secured by mortgages on immovable property of which: SME	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Ex							
		Original exposure, unlike Ex Total value adjustments and exposures, but includes generated.	d provisions per country of cou		uristisation exposures, additiona	al valuation adjustments (AVAs)			
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.		uristisation exposures, additiona		and other own funds reduction		
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	Standardise	ed Approach	and other own funds reduction	ns related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments and exposures, but includes genera	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	Risk exposure amount	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure ¹	d provisions per country of count	703/2019 Risk exposure amount	Standardise Value adjustments and	ed Approach Original Exposure ¹	As of 30 Exposure Value ¹	Risk exposure amount	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure ¹	d provisions per country of count	703/2019 Risk exposure amount	Standardise Value adjustments and	ed Approach Original Exposure ¹	As of 30 Exposure Value ¹	Risk exposure amount	
SPAIN	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure 0 124 0 0 0 0 0 0 0 0	As of 31, Exposure Value 0 121 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0	Standardise Value adjustments and	original Exposure Original Exposure 0 122 0 0 0 0	As of 30 Exposure Value ¹ 0 119 0 0 0	Risk exposure amount 0 72 0 0 0 72 0 0 0 0	
SPAIN	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure 0 124 0 0 0 0 0 0 0 0	As of 31, Exposure Value 0 121 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0	Standardise Value adjustments and	original Exposure Original Exposure 0 122 0 0 0 0	As of 30 Exposure Value ¹ 0 119 0 0 0	Risk exposure amount 0 72 0 0 0 72 0 0 0 0	
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure 0 124 0 0 0 0 0 0 0 0	As of 31, Exposure Value 0 121 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0	Standardise Value adjustments and	original Exposure Original Exposure 0 122 0 0 0 0	As of 30 Exposure Value ¹ 0 119 0 0 0	Risk exposure amount 0 72 0 0 0 72 0 0 0 0	
SPAIN	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure O 124 0 0 0 207 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value O 121 O 206 O 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 2 due to credit conversion factors	Original Exposure Original Exposure One o	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O 124 0 0 0 127 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value O 121 O 206 O 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 2 due to credit conversion factors uristisation exposures, additional	Original Exposure Original Exposure One o	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O 124 O 0 0 0 207 O 0 0 0 0 0 0 10 0 0 0 0 0 0	As of 31 Exposure Value O 121 O 206 O 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 2 due to credit conversion factors uristisation exposures, additional	Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O 124 O 0 0 0 207 O 0 0 0 0 0 0 10 0 0 0 0 0 0	As of 31 Exposure Value O 121 O 206 O 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 2 due to credit conversion factors uristisation exposures, additional	Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 72 0 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 2 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	Original Exposure Original Exposure Original Exposure O 124 O 0 0 207 O 0 0 0 0 0 10 10 10 10 10	As of 31 Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 2 Value adjustments and
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure Original Exposure Original Exposure O 124 O 0 0 207 O 0 0 0 0 0 10 10 10 10 10	As of 31 Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 2 Value adjustments and
SPAIN	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure Original Exposure Original Exposure O 124 O 0 0 207 O 0 0 0 0 0 10 10 10 10 10	As of 31 Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	703/2019 Risk exposure amount 0 73 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 2 Value adjustments and
SPAIN UNITED STATES	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments and corporates with a ST credit assessment International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	Original Exposure Original Exposure, unlike Exposure, unlike Exposures, but includes general exposures, but	As of 31, Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O 73 O 0 106 O 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions ² 2 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure Original Exposure, unlike Exposure, unlike Exposures, but includes general exposures, but	As of 31, Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O 73 O 0 106 O 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions ² 2 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure Original Exposure, unlike Exposure, unlike Exposures, but includes general exposures, but	As of 31, Exposure Value O 121 O 0 121 O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O 73 O 0 106 O 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Standardise Value adjustments and provisions ² Standardise Standardise Value adjustments and ditional standardise Standardise	Original Exposure Original Exposure Original Exposure O 122 O 0 181 O 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 119 0 0 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions 2 Value adjustments and



Credit Risk - Standardised Approach

Belfius Banque

					Standardise	d 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, %)								
	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 Institutions	0	0	0		0	0	0	
	Corporates	0	٥			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
o o unicon pon o o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	C
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes general		nterparty excludes those for sec	uristisation exposures, additiona	valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardise	d 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, %)								
	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 Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	0	0			o l	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d 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, %)	0	0			0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities 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		
	Institutions	0	0			0	0		
	Corporates		0			0	0		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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				due to credit conversion factors				0

Credit Risk - IRB ApproachBelfius Banque

		IRB Approach											
							IRB App	proach					
				As of 30/	09/2018					As of 31/	./12/2018		
		Original E	kposure¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	19,038	92	21,419	3,344	0	73	19,389	40	21,663	3,276	0	6
	Institutions	31,053	0	28,383	2,028	0	8	30,948	0	28,519	1,820	0	1
	Corporates	37,807	1,325	32,659	19,269	63	1,279	39,313	1,289	33,893	19,841	183	1,25
	Corporates - Of Which: Specialised Lending	2,470	42	2,168	739	0	30	2,544	27	2,097	715	7	1
	Corporates - Of Which: SME	10,475	865	8,202	5,436	0	723	10,961	865	8,663	5,968	103	
	Retail	42,361	438	42,025	3,569	4	239	43,103	424	42,638	3,757	219	13
	Retail - Secured on real estate property	28,393	147	28,393	1,549	4	29	28,575	139	28,575	1,626	87	7 3
Canadidated data	Retail - Secured on real estate property - Of Which: SME	6,741	41	6,741	485	0	7	6,746	37	6,746	497	23	3
Consolidated data	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	1 2
	Retail - Qualifying Revolving	24	0	22	2	0	0	25	0	22	3	0)
	Retail - Other Retail	13,943	290	13,610	2,018	0	210	14,503	285	14,041	2,129	133	10
	Retail - Other Retail - Of Which: SME	8,781	224	8,490	1,264	0	157	9,168	218	8,745	1,368	99	5
	Retail - Other Retail - Of Which: non-SME	5,162	66	5,120	753	0	53	5,335	66	5,295	761	34	5
	Equity	243	2	243	346	0		256	1	256	375	0	
	Other non credit-obligation assets				0						0		
	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 Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	(posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	16,081	0	18,891	921	C	0	16,688	0	19,192	934	0	0
	Institutions	21,891	0	19,345	468	C	1	21,583		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	C	11	1,230	12	1,146	326	7	7
	Corporates - Of Which: SME	10,408	865	8,138	5,366	C	723	10,921		8,625	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	-	1,542	4	29	28,457	138	28,457	1,618	86	31
DELCTUM	Retail - Secured on real estate property - Of Which: SME	6,723	41	6,723	483	C	7	6,728	36	6,728	496	23	8
BELGIUM	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	C	0	25	0	22	3	0	0
	Retail - Other Retail	13,795	286	13,464	1,989	C	207	14,354		13,893	2,100	130	104
	Retail - Other Retail - Of Which: SME	8,731	222	8,442	1,256	C	155	9,118	216	8,697	1,359	98	52
	Retail - Other Retail - Of Which: non-SME	5,064	64	5,022	733	C	52	5,236	64	5,197	741	33	52
	Equity	232	2	232	319	C	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).

(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 Ap	proach			
			As of 30/	09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted		Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	5,796 0	5,376	2,402	0 113	5,993	0 5,510		0
	Corporates - Of Which: Specialised Lending	658 0	509	148	0 1	658	0 381	107	0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0
	Retail	6 0	6	1	0	7	0 7	1	0
	Retail - Secured on real estate property	4 0	4	0	0	5	0 5	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	3 0	3	0	0 0	4	0 4	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	2 0	2	0	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	$\begin{bmatrix} 1 \\ 1 \end{bmatrix}$		0	0			O O	0
	Retail - Other Retail - Of Which: non-SME			0	0	2		O O	0
	Equity Other per gradit abligation assets	0 0	0	0	0	0	0	U	U
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach					
			As of 30	/09/2018				As of 31/	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	(0
	Institutions	0 0	0	o	0 0	0	0	0	0	(o
	Corporates	0 0	0	0	0 0	0	0	0	0	(D
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0	0	0	(D
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(D
	Retail	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	(o l
Other Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	(O
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0	0	0	(O
	Retail - Other Retail	0 0	0	0	0 0	0	0	0	0	(O
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(D
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	(D
	Equity	1 0	1	2	0 0	1	0	1	2	()
	Other non credit-obligation assets										

						IRB App	proach					
				As of 30/	09/2018				As of 31/	12/2018		
		Original E	Original Exposure ¹ Exposure Value ¹	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustm	
	(min FUD 0/)		Of which:	value ⁻	Of which:	and provisions		Of which:	value⁻	Of which		and provision
	(mln EUR, %) Central banks and central governments	403	defaulted	403	defaulted		397	defaulted	397	0	defaulted	
	Institutions	3,247	0	3,238	317		3,898	0	3,890	263) (á
	Corporates	877	0	684	444		862	0	669	426		الْ
	Corporates - Of Which: Specialised Lending	23	0	23	13	أ أ	20	0	20	11	ر ا	ما
	Corporates - Of Which: SME	5	0	5	2		5	0	5	3	ر ا	ما
	Retail	85	2	84	16		86	2	86	17	1 1	íl
	Retail - Secured on real estate property	17	0	17	1	أ أ	18	0	18	1		أد
	Retail - Secured on real estate property - Of Which: SME	4	0	4	أ	ا م	4	0	4	0		أد
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	1		14	0	14	1		5
	Retail - Qualifying Revolving	0	0	0	ا ا		0	0	0	0		5
	Retail - Other Retail	68	2	67	14		68	2	67	15	1 1	1
	Retail - Other Retail - Of Which: SME	20	0	20	3		21	0	21	3	. C	5
	Retail - Other Retail - Of Which: non-SME	48	2	48	11	1	47	2	46	12	, 1	1
	Equity	5	0	5	14	0	21	0	21	64	C	J
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach
Belfius Banque

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	12/2018	2/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	1,616 0	1,616	2,125	(53	1,561		1,561	2,053	0	
	Institutions	83 0	82	44	(0	43	0	42	33	0	
	Corporates	48 0	47	55	(0	47	0	46	49	0	
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0	0	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	(0	0	0	0	0	0	
	Retail	4 0	4	0	(0	2	0	2	0	0	
	Retail - Secured on real estate property	0 0	0	0	(0	1	0	1	0	0	
TT A L \/	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	0	0	0	0	0	
ITALY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(0	1	0	1	0	0	
	Retail - Qualifying Revolving	0 0	0	0	(0	0	0	0	0	0	
	Retail - Other Retail	3 0	3	0	(0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3 0	3	0	(0	1	0	1	0	0	
	Equity	0 0	0	0	(0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	e amount	Value adjustments
	(mla FLID 0/)	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(min EUR, %)	defaulted	105		defaulted		101	defaulted	101	34	defaulted	
	Central banks and central governments Institutions	105 0 916 0	105 916	55 74	(101 950		101 950		0	
	Corporates	123	103	162			145		147		0	
	Corporates - Of Which: Specialised Lending	88	61	138	(90		62	130	0	
	Corporates - Of Which: SME		0	0			0		0	0	0	
	Retail	7 7	7	1	(7		7	1	0	
	Retail - Secured on real estate property	3	3	0	(3		3	0	0	
65.45 4	Retail - Secured on real estate property - Of Which: SME	1 0	1	0	(0	1	0	1	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	0	C	0	2	0	2	0	0	
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	(
	Retail - Other Retail	4 0	4	0	C	0	5	0	5	1	0	C
	Retail - Other Retail - Of Which: SME	1 0	1	0	(0	1	0	1	0	0	C
	Retail - Other Retail - Of Which: non-SME	4 0	4	0	C	0	4	0	4	0	0	0
	Equity	0 0	0	0	C	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 Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which: defaulted	- Value ¹	Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0 (0	0 0	0	0 (0
	Institutions	387 0	394	146	0	335 0	340	126	0
	Corporates Corporates Of Which: Specialized Londing	30 0	1,412	254		31	1,454	247	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0						0
	Retail	8	8	0		8	8		0
	Retail - Secured on real estate property	4 0	4	0	0	5 0	5	0	0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1 0	1	0	0	2 0	2	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	3 0	3	0	0	3 0	3	0	0
	Retail - Qualifying Revolving	0 0	0	0	0	0 0	0	0	0
	Retail - Other Retail	3 0	3	0	0	3 0	3	0	0
	Retail - Other Retail - Of Which: SME	2 0	2	0		2 0	2	0	0
	Retail - Other Retail - Of Which: non-SME Equity	2 0	2	0		2 0	2	0	0
	Other non credit-obligation assets	1 0	1	1	J U	1 0	1	2	U
	IRB Total								

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original l	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions	
	Central banks and central governments	0 (0	(0	0	0	0	0	0	C	ر
	Institutions	0	0	(0	0	0	0	0	0	o c	ן
	Corporates	0	0	(0	0	0	0	0	0	o c)
	Corporates - Of Which: Specialised Lending	0	0	(0	0	0	0	0	0	o c)
	Corporates - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
	Retail	0	0	(0	0	0	0	0	0	o c)
	Retail - Secured on real estate property	0	0	(0	0	0	0	0	0	o c)
overting of Covertainment O	Retail - Secured on real estate property - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
ountry of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0	0	0	0	0	0	o c)
ountry of counterpart o	Retail - Qualifying Revolving	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail - Of Which: SME	0	0	(0	0	0	0	0	0	o c)
	Retail - Other Retail - Of Which: non-SME	0	0	(0	0	0	0	0	0	o c)
	Equity	0	0	(0	0	0	0	0	0	o c)
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustment
	(mla FUD 04)	Of which:	Value ¹	Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted	0	defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions		0			0	0	0	0		<u>'</u>
	Corporates		0			0	"	0	0		ál
	Corporates - Of Which: Specialised Lending		0			0		0	0		á
	Corporates - Of Which: SME		0			0	١	0	0		مأ
	Retail		0	ol o	0	0		0	0		S
	Retail - Secured on real estate property		0	ol o	0	0	0	0	0		J
	Retail - Secured on real estate property - Of Which: SME	0 0	0	ol d	0	0	0	0	0		J
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	o o	0	0	0	0	0	l c	J
	Retail - Qualifying Revolving	0 0	0	o o	0	0	0	0	0	c	J
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	c	J
	Equity	0 0	0	0 0	0	0	0	0	0	c)
	Other non credit-obligation assets										
	IRB Total										

						IRB App	oroach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	derdarted (0		0 0	0	0	derdanted (0
	Institutions	0 0	0	0	(0	(0 0	0	0	(0
	Corporates	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
	Corporates - Of Which: SME	0 0	0	0	(0		0	0	0	(0
	Retail	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
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	(0 0	0	0	(0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(0	(0 0	0	0	(0
	Retail - Qualifying Revolving	0 0	0	0	(0	(0 0	0	0	(0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	(0 0	0	0	(0
	Equity	0 0	0	0	(0		0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											



Credit Risk - IRB ApproachBelfius Banque

							IRB App	roach							
				As of 31/0	03/2019					As of 30/0	06/2019				
		Original Ex	Original Exposure ¹ Exposure 1		Ex		Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted 17,874 40		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision		
	Central banks and central governments	17,874	40	20,550	3,425	0	68	18,531	40	20,656	3,290	1			
	Institutions	31,582	69	29,136	1,997	0	10	30,979	0	28,593	2,006	0	1		
	Corporates	40,923	1,276	35,443	20,836	181	1,279	41,977	1,247	36,485	21,493	184	1,		
	Corporates - Of Which: Specialised Lending	2,832	25	2,332	781	7	18	2,822	26	2,452	769	7			
	Corporates - Of Which: SME	11,074	872	8,770	6,153	108	721	11,343	859	9,073	6,406	110	·		
	Retail	43,683	429	43,256	3,841	224	136	44,351	416	44,014	3,753	216			
	Retail - Secured on real estate property	29,631	133	29,631	1,670	83	31	30,178	130	30,178	1,619	82	1		
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	7,000	34	7,000	509	21	8	7,137	34	7,137	490	21	1		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	22,631	99	22,631	1,161	62	23	23,041	97	23,041	1,129	60			
	Retail - Qualifying Revolving	22	0	20	2	0	0	21	0	19	2	0			
	Retail - Other Retail	14,030	296	13,605	2,169	140	105	14,152	286	13,817	2,133	135			
	Retail - Other Retail - Of Which: SME	9,176	228	8,792	1,415	105	51	9,231	221	8,939	1,411	101			
	Retail - Other Retail - Of Which: non-SME	4,854	68	4,813	754	35	53	4,921	65	4,878	721	33			
	Equity	256	1	256	383	0		254	1	254	367	0			
	Other non credit-obligation assets				0						0				
	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 ted (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	Of which: defaulted 15,100 0		Risk exposure amount		Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)					Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	15,100	0	18,000	1,036	0	0	15,774	0	18,119	927	O	0
	Institutions	21,177	69	18,846	427	0	5	21,395	0	19,110	427	0	5
	Corporates	30,525	1,223	24,922	15,950	181	1,087	31,557	1,208	25,949	16,605		1,077
	Corporates - Of Which: Specialised Lending	1,451	11	1,329	361	7	7	1,474	11	1,361	379		8
	Corporates - Of Which: SME	11,035		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	214	
	Retail - Secured on real estate property	29,507	133	29,507	1,663	83	31	30,045	130	30,045		81	. 33
BELGIUM	Retail - Secured on real estate property - Of Which: SME	6,983	34	6,983	508	21	8	7,119	34	7,119	489	21	. 8
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	22,523	99	22,523	1,155	62	23	22,927	97	22,927	1,122	60	24
	Retail - Qualifying Revolving	22	0	20	2	0	0	21	0	19	2	0	0
	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	51	9,182	219	8,892	1,403		50
	Retail - Other Retail - Of Which: non-SME	4,754	66	4,713	733	34	52	4,823	63	4,780	703	32	51
	Equity	228	1	228	305	0	0	225	1	225	289	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).

As of 31/03/2019 Original Exposure¹ Of which: defaulted Of which: defaulted Central banks and central governments As of 31/03/2019 Risk exposure amount Value adjustments and provisions Of which: defaulted Ocentral banks and central governments O O O O O O O O	As of 30/06/2019 Original Exposure Of which: defaulted
Criginal Exposure Exposure Value¹ Of which: defaulted Misk exposure amount adjustments and provisions provisions	Exposure Value Of which:
(mln EUR, %)Of which: defaultedOf which: defaultedOf which: defaulted	Of which: provisi
Central banks and central governments 0 0 0 0 0 0	
Institutions 3,258 0 3,241 603 0 1	3,195 0 3,175 587 0 6,410 0 5,822 2,617 0 672 0 504 129 0 0 0 0 0 0 9 0 9 1 0 6 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹ Expo		Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	C	0	(0	O	deradreed	0
	Institutions	0 0	0	0	c	0		0	0	0		0
	Corporates	0 0	0	0	c	0		0	0	0		o l
	Corporates - Of Which: Specialised Lending	0 0	0	0	c	0	(0	0	0		ס
	Corporates - Of Which: SME	0 0	0	0	C	0	(0	0	0		0
	Retail	0 0	0	0	C	0		0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0		0	0	0		9
Other Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0		0	0	0		2
other countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0			0	0		
	Retail - Qualifying Revolving	0	0	0		0			0			
	Retail - Other Retail		0	0		0			0			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0			1		0			
	Equity		1	2					1	2		
	Other non credit-obligation assets	1 0	1	2		U			1			
	IRB Total											
	IND Total	(1) Original exposure, unlike Exposure										

(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 Ap	proach				
			As of 31/	03/2019					As of 30/0	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amou	nt Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of whi defaul	ch: provisions
	Central banks and central governments	401	401	0	C	0	399	0	399	0	0 (
	Institutions	3,551	3,540	262	C	0	2,897	0	2,889	261	0
	Corporates	859	672	437	C	2	872	0	696	447	0
	Corporates - Of Which: Specialised Lending	19	19	10	C	1	19	0	19	11	0
	Corporates - Of Which: SME	5 (5	3	C	0	5	0	5	4	0
	Retail	86	2 85	16	1	. 1	92	2	. 91	17	1
	Retail - Secured on real estate property	19	19	1	C	0	25	0	25	2	0
ED ANCE	Retail - Secured on real estate property - Of Which: SME	3	3	0	C	0	4	0	4	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	15	15	1	C	0	21	0	21	2	0
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0
	Retail - Other Retail	67	2 66	15	1	. 1	67	2	66	15	1
	Retail - Other Retail - Of Which: SME	20	20	3	C	0	20	0	20	4	0
	Retail - Other Retail - Of Which: non-SME	47	46	12	1	. 1	47	2	46	11	1
	Equity	21	21	64	C	0	21	0	21	64	0
	Other non credit-obligation assets										
	IRB Total										

Credit Risk - IRB ApproachBelfius Banque

(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).

(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 App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,580	1,580	2,078	0	52	1,571		1,571	2,066		0
	Institutions	46 0	46	37	0	0	60	0	58	33		o
	Corporates	47	47	50	0	0	44	. 0	44	46		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	2 0	2	0	0	0	2	. 0	2	0		o l
	Retail - Secured on real estate property	1 0	1	0	0	0	1	0	1	0		0
TTALV	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0	0	1	0	1	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	(ס
	Retail - Other Retail	1 0	1	0	0	0	1	0	1	0	(ס
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(ס
	Retail - Other Retail - Of Which: non-SME	1 0	1	0	0	0	1	0	1	0		0
	Equity	0 0	0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Of which: defaulted 152 963 0 0	Exposure adjustments		Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments			
	(mln EUR, %)		- Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	152	0 152	50		0	153	C	153	50		0
	Institutions		0 962	84	c	0	871	. c	871	74	C	D
	Corporates	153	0 129	181	0	0	159	o c	134	134	C	o l
	Corporates - Of Which: Specialised Lending	98	0 68	148	(0	104	·	72	101	C	0
	Corporates - Of Which: SME	0	0	0	(0	0) c	0	0	C	0
	Retail	8	0 8	1	(0	7	' C	7	1	(D
	Retail - Secured on real estate property	3	0 3	0	(0	3	c c	3	0	(D
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	(0	1	. C	1	0	(0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	2	0 2	0	(0	2	. C	2	0	(O
	Retail - Qualifying Revolving	0	0	0	(0	0	O C	0	0	(O O
	Retail - Other Retail	5	0 5	1	(0	5	c c	5	1	(O
	Retail - Other Retail - Of Which: SME	1	0 1	0		0	1		1	0		0
	Retail - Other Retail - Of Which: non-SME	4	0 4	0	[C	0	4	ď	4	0		2
	Equity	0	0 0	0	(0	0		0	0		ס
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 354 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 361 1,532 0 0 0 8 0 8 0 5 0 2 0 3 0 3 0 2 0 2	0 133 262 0 0 0 0 0 0 0 0			0 338 25 0 0 8 5 2 3 0 3 2 2 1	0 0 0 0 0 0 0 0 0 0	0 349 1,509 0 0 8 5 2 3 0 3 2 2 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(derauteu	
	Institutions	0 0	0	0	0	0	0	0	0	0		
	Corporates	0 0	0	0	0	0	0	0	0	0		o
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		o l
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o l
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		D
ountry of Countarnart O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		D
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(o l
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(o l
	Equity	0 0	0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019		-1,2 / p			As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Corpora Corpora Corpora Corpora Corpora Corpora Corpora Retail Reta Reta Reta Reta Reta Reta Reta Reta	I banks and central governments tions ates porates - Of Which: Specialised Lending porates - Of Which: SME ail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME ail - Qualifying Revolving ail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							Belfius Banque							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balan	ce sheet	
												Off-balance sho	eet eynosures	
												On-balance sin	eet exposules	
								Derivatives with pe	ositive fair value	Derivatives with	n negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		6 111 51 11							Nominal	Provisions	
				of which: Financial assets held for trading	acoignacea ac ian value	rain value annough outlet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0 0	0	0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0 0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0 0	0
Total [0 - 3M [2,297 404 647 1,266 1,767 4,046 13,782	2,297 404 647 1,266 1,767 4,046 13,782 24,209	110 4	0	0	2,185 399 593 1,206 1,298 3,478 13,156 22,314	0	0 0 17	0	0 3	3,331 835 275 477	0	
[1Y - 2Y [Belgium	1,266 1,767	1,266 1,767	42 0 3	0 0	28 0	1,206 1,298	10 18	102 103 176	1 37	153 99 352	521	0 0 0	
[5Y - 10Y [[10Y - more		4,046 13,782	4,046 13,782	1 6 165	0 0	0 0 28	3,478 13,156	33 440 505	377 1,408	26 2 67	194 39 842	13 5,285	0 0	1,396
[0 - 3M [[3M - 1Y [24,209	24,209	103	0	20	22,514	503	2,122	67	042	10,736	0	1,390
[1Y - 2Y [[2Y - 3Y [Bulgaria													
[0 - 3M [
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[0 - 3M [Сургиз													
Total [0 - 3M [
[0 - 3M [Const. Dog. 117													
[3Y - 5Y [[5Y - 10Y [Czech Republic													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Denmark													
I Atal														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia													
[37 - 107 [[10Y - more Total														



General governments exposures by country of the counterparty

							Belfius Banque As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	0 0 0 767 0 97 300	0 0 0 767 0 97 300	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 767 0 97 300	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 207	0 0 0 0 0 0 778 778	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0 0 0 0 0 116 1,444 1,561	0 0 0 0 0 116 1,444 1,561	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 116 1,444 1,561	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,053
[0 - 3M [Latvia	1,301	1,301				1,301	U		J			J	2,033



General governments exposures by country of the counterparty

							Belfius Banque							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
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)	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 70 0 72 0 142	0 0 0 70 0 72 0 142	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 70 0 72 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	26
[0 - 3M [Portugal	0 0 0 0 0 0 33 0	0 0 0 0 0 33 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 33 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Belfius Banque As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with r	negative fair value	Off-balance s	neet exposures	
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)	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 2 0 101 0	0 0 0 2 0 101 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 0 101 0	0 0 0 0 0 105 0	0 0 0 0 0 500 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	101
[0 - 3M [Sweden	104	104	J.			104	103	300		U	U		
[0 - 3M [United Kingdom													
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0 0 0 0 0 85 69	0 0 0 0 0 85 69 153	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 85 69 153	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hong Kong		200				199							



General governments exposures by country of the counterparty

							Belfius Banque							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	0 0 0 0 0 0 399	0 0 0 0 0 0 399 399	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 399 399	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	173
[0 - 3M [u.s.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China													
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	0 0 0 0 0 22 0	0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 5 0	0 0 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Middle East	5	5	0	0	0	5	0	0	0	0	0	0	5
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 79 0 79	0 0 0 0 0 79 0 79	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 79 0 79	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	55



General governments exposures by country of the counterparty

Belfius Banque

							Dellius Dalique							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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)	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	70 1 0 3 8 21 42	12	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	70 1 0 3 8 21 42		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 41 41	0 0 0 0 0 0	2
[0 - 3M [Others	177 0 24 0 0 0 8	177 0 24 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	177 0 24 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	

Notes and definition

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 have 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, - (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.



General governments exposures by country of the counterparty

							Belfius Banque							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Belgium	1,604 573 407 1,029 1,780 4,152 13,451	1,604 573 407 1,029 1,780 4,152 13,451 22,996	107 0 34 8 11 9 44	0 0 0 0 0 0	0 0 0 31 0 0 0	1,497 569 359 969 1,317 3,678 12,897 21,285	0 1 4 5 20 41 597 668		0 0 0 23 27 25 18	3 132 38 141 317 172 146 950	254 4,092 713 54 2,875 147 2,727	0 0 0 0 0 0	1,412
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Belfius Banque							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
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)		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	100 0 0 781 0 97 302	100 0 0 781 0 97 302 1,280	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	100 0 0 781 0 97 302	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20
[0 - 3M [Germany	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 58	0 0 0 0 0 0 0 203	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia						J. T.	30	203	J		J	J	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0 0 0 0 0 123 1,448 1,571	0 0 0 0 0 123 1,448 1,571	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 123 1,448 1,571	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,066
[0 - 3M [Latvia	2,371	2,371		j	V	2/3/ 2			J				2,000



General governments exposures by country of the counterparty

							Belfius Banque As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with no	sitivo fair valuo	Dorivatives with	negative fair value	Off-balance sh	eet exposures	
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)	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	Carrying amount	Notional amount	Carrying amount	n negative fair value Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 71 0 0 74 0	0 0 71 0 0 74 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 71 0 0 74 0 145	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	26
[0 - 3M [Portugal	0 0 0 0 0 0 33 0	0 0 0 0 0 33 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 33 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Belfius Banque As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with ne	egative fair value	Off-balance s	neet exposures	
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)	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 2 0 153 0	0 0 0 2 0 153 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 2 0 153 0 155	0 0 0 0 0 112 0	0 0 0 0 0 489 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	122
[0 - 3M [Sweden	133	155	U.			133		403		U	U		122
[0 - 3M [United Kingdom													
[0 - 3M [Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0 0 0 0 35 81 68	0 0 0 0 35 81 68 184	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 35 81 68 184	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Hong Kong	104	104	U.			104		U	V	<u> </u>		U	V



General governments exposures by country of the counterparty

							Belfius Banque								
		As of 30/06/2019													
		Direct exposures													
	(mln EUR)	On balance sheet Derivatives											Off balance sheet		
												Off-balance sh			
								Derivatives with positive fair value		Derivatives with	negative fair value			Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non- no	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Japan	0 0 0 0 0 0 0 397	0 0 0 0 0 0 0 397 397	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 397	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	171	
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China														
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA	0 0 0 0 0 0 22 0	0 0 0 0 0 0 0 22 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M [Other Central and eastern Europe countries non EEA	22 0 0 0 5 0 0	0 0 0 0 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	22 0 0 0 5 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Middle East	5	5	0	0	0	5	0	0	0	0	0	0	5	
Total [0 - 3M [Latin America and the Caribbean	0 0 0 0 76 0 0	0 0 0 0 76 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 76 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

Belfius Banque

							beilius balique								
							As of 30/06/2019								
		Direct exposures													
	(mln EUR)			Off bala	Off balance sheet										
		Total gross carrying amount of non- derivative financial assets			Derivatives with positive fair value Derivatives with negatives.					n negative fair value	Off-balance s	heet exposures			
Residual Maturity	Country / Region		Total gross carrying amount of non- no	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	84 0 3 0 7 20 40	84 0 3 0 7 20 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	84 0 3 0 7 20 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 18	0 0 0 0 0 0 0	7	
[0 - 3M [Others	0 19 4 0 0 0 0 10	0 19 4 0 0 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 19 4 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		

Notes and definition

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 have 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Guyana, French Guiana, French Guiana, Guyana, French Guiana, Guyana, French Gu

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



Performing and non-performing exposures

			A	s of 30/09/201	8		As of 31/12/2018							
		Gross carrying amount			accumulated c				Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
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⁾ Insitutions report here collective allowances for incurrred 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.



Performing and non-performing exposures

			A	As of 31/03/201	9		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		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
	Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
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 incurrred 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.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cre provisions for exforted for bearance meaning.	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	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)	589	247	117	107	289	631	255	122	108	292			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	33	2	0	0	28	32	2	0	0	27			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	10	3	1	1	5	34	27	7	7	4			
Non-financial corporations	454	202	111	101	192	472	188	110	97	195			
of which: small and medium-sized enterprises at amortised cost	415	175	93	84	188	404	180	99	89	193			
Households	92	40	4	4	64	92	38	4	4	66			
DEBT INSTRUMENTS other than HFT	589	247	117	107	289	631	255	122	108	292			
Loan commitments given	8	1	0	0	6	13	6	0	0	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.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019							
	Gross carrying exposures wit measures	amount of th forbearance	Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	o			
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.