

Bank Name	AXA Bank Belgium
LEI Code	LSGM84136ACA92XCN876
Country Code	BE



2019 EU-wide Transparency Exercise Key Metrics

(mln FLID 0/)	As of	As of	As of	As of	COREP CODE	REGULATION
(mln EUR, %) Available capital (amounts)	30/09/2018	31/12/2018	31/03/2019	30/06/2019		
	1.003	1.012	1 003	1.010	C 01 00 (*020 ±010)	Article FO of CDD
Common Equity Tier 1 (CET1) capital - transitional period	1,003	1,012	1,003	1,019	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	1,003	1,012	1,003	1,019	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,093	1,102	1,093	1,109	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	1,093	1,102	1,093	1,109	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,103	1,111	1,099	1,115	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	1,103	1,111	1,099	1,115	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	6,262	6,716	6,856	6,903	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	6,262	6,716	6,856	6,903	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	16.02%	15.08%	14.63%	14.76%	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	16.02%	15.08%	14.63%	14.76%	(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	17.46%	16.42%	15.94%	16.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.46%	16.42%	15.94%	16.06%	(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	17.61%	16.55%	16.04%	16.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.61%	16.55%	16.04%	16.15%	(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	27,138	26,389	27,378	27,617	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	4.03%	4.18%	3.99%	4.02%	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	1,093	1,102	1,093	1,109	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,093	1,102	1,093	1,109	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,138	26,389	27,378	27,617	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	27,138	26,389	27,378	27,617	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.2%	4.0%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.2%	4.0%	4.0%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

AXA Bank Belgium

			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	1,103	1,111	1,099		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	1,003	1,012	1,003		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	636	636	636		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	420	414	408		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-2	3	-1		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2	2	2		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	\vdash		2		2		C 01.00 (r210,c010)	
		Funds for general banking risk	0	0	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	11				C 01.00 (r230,c010)	
		Adjustments to CET1 due to prudential filters		6	6		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-15	-13	-13		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	associated DTLs	-10	-10	-8		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-21	-21	-23		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (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	0	0	0	0	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.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (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	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-4	-4	-4	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	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)	90	90	90	90	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	90	90	90	90	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) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,093	1,102	1,093	1,109	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10	9	6	6	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3	3	2	2	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	6	6	4		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	6,262	6,716	6,856	6,903	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
THE PROPERTY OF THE PROPERTY O	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)	16.02%	15.08%	14.63%	14.76%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.46%	16.42%	15.94%	16.06%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.61%	16.55%	16.04%	16.15%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,003	1,012	1,003	1,019	[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)	16.02%	15.08%	14.63%	14.76%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Mome items	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 regu				•		ı

(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)	3,482	3,478	3,561	3,517	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	611	467	547	422	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	2,871	3,011	3,014	3,095	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	171	165	176	170	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	65	444	460	467	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)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	144	172	145	175	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	144	172	145	175	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	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,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	676	659	659	659	C 02.00 (R590, c010)
Of which basic indicator approach	676	659	659	659	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,725	1,799	1,856	1,916	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	6,262	6,716	6,856	6,903	



2019 EU-wide Transparency Exercise P&L AXA Bank Belgium

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	1,452	2,096	473	989
Of which debt securities income	29	38	9	18
Of which loans and advances income	334	449	110	220
Interest expenses	1,259	1,813	374	816
(Of which deposits expenses)	64	54	12	20
(Of which debt securities issued expenses)	70	93	25	53
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	14	13	1	0
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	8	9	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	-16	-40	-6	-19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	28	-11	-13
Gains or (-) losses from hedge accounting, net	1	1	-1	10
Exchange differences [gain or (-) loss], net	-1	4	-13	-3
Net other operating income /(expenses)	28	22	6	10
TOTAL OPERATING INCOME, NET	244	320	75	159
(Administrative expenses)	177	229	87	137
(Depreciation)	4	6	1	2
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-5	6	-3	-5
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-5	6	-3	-5
Of which pending legal issues and tax litigation ¹		5		
Of which restructuring ¹		0		
(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)	13	20	0	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	13	20	0	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	55	60	-10	24
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	39	45	-7	19
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	39	45	-7	19
Of which attributable to owners of the parent	39	45	-7	19
(1) Information available only as of end of the year		10	·	

⁽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

AXA Bank Belgium

(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	957				404				1,042				606				IAS 1.54 (i)
Financial assets held for trading	1,059	0	1,038	21	774	0	761	13	973	0	956	17	932	0	913	20	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily 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)(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	2,318	2,305	1	12	2,319	2,306	1	12	2,215	2,201	1	12	2,211	2,198	1	12	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	23,177				22,817				23,030				23,625				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	24	0	24	0	18	0	18	0	17	0	17	0	16	0	16	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	287				403				670				920				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	227				218				203				234				
TOTAL ASSETS	28,050				26,953				28,149				28,544				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

(mlr	ı EUR)			As of 30/09/20						L/12/2018					As of 31/	<u> </u>						/06/2019			
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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditinpaired Stage 2 Stage 3 Credit-impaired	Stage 1 Assets without significant		Stage 3 Credit-impaired assets	Stage 1 Assets without significant	increase in credit risk since	Stage 3	Stage 1 Assets without significant	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	2,305	5	0	0	0	0 2,306	5	0	0	0	0	2,201			0	0 0		2,197	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	C		0	0 0		0	0		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	177	2 (0	0	0	0 176	5 (0	0	0	0	181			o	0 0		189	0		0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	21,224	4 1,540	315	-4	-9	-67 20,919	1,486	6 31	7 -	5 -12	-64	21,131	1,486	5 30	8 -	4 -11	-6.	21,692	1,518	30	1 -4	-11	-61	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 Risk AXA Bank Belgium

							,	WA Dalik D	Cigiairi											
	SA				IM										IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memor		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		CE RISKS CA			VaR (Memora	andum item)	STRESSED VaR (Memor	randum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		E RISKS CAPITAL RGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		(SVaDt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		ILABLE (SVaRt-	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR A	2 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2018	As of 31/12/2018			As of 30/0	9/2018									As of 31/12,	/2018				
Traded Debt Instruments	144		0 0	0	0							0	0	0	0					
Of which: General risk	144	172	0 0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0							0	0	0	0					
Equities Of which: General risk	0	0		0	0									0	0					
Of which: Specific risk	0	0		0	0									0	0					
Foreign exchange risk	0	0	0 0	0	0							0	0	0	0					
Commodities risk	0	0	0 0	0	0							0	0	0	0					
Total	144	172	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
	As of 31/03/2019	As of 30/06/2019			As of 31/0	3/2019									As of 30/06	/2019				
Traded Debt Instruments	145	175	0 0	0	0							0	0	0	0					
Of which: General risk	145	175	0 0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0							0	0	0	0					
Equities	0	0	0 0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0	0		0	U L							0	0	0	U O					
Foreign exchange risk	0	l o			0							l 0		0	0					
Commodities risk	0			Ŏ	ő										ő					
Total	145	175	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

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

AXA Bank Belgium

					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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	2,032	2,032	0		1,486	1,486	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	197	197	0		192	192	0	
	Multilateral Development Banks	346	346	0		348	348	0	
	International Organisations	642	642	0		643	643	0	
	Institutions	389	376	109		417	405	93	
	Corporates	289	276	199		320	306	223	
	of which: SME	109	98	75		125	115	88	
	Retail CM5	246	106	76		154	66	48	
Consolidated data	of which: SME	24	20	11		9	9	5	
	Secured by mortgages on immovable property of which: SME	118	118	42		0	0	0	
	Exposures in default	12	4	2	7	11	[U	6	7
	Items associated with particularly high risk	13	13	20	/	13	13	10	,
	Covered bonds	1,361	1,120	112		646	588	59	
	Claims on institutions and corporates with a ST credit assessment	1,501	1,120 N	0		0	0	0	
	Collective investments undertakings (CIU)		0			0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	232	232	215		219	219	182	
	Standardised Total ²	5,880	5,465					630	16

⁽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 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 an provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,194	1,194	0		639	639	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	24	20	6		18	14	4	
	Corporates of which: SME	140	126 98	91 75		153	139	103 88	
	Retail	109 243	105	75		125 152	115 65	88 48	
	of which: SME	243	20	11		152	05	40 5	
BELGIUM	Secured by mortgages on immovable property	54	54	19		ا م	0	J	
	of which: SME	4	4	2		0	0	l o	
	Exposures in default	12	5	1	7	11	4	6	
	Items associated with particularly high risk	7	7	10	,	13	13	19	
	Covered bonds	82	82	8		82	82	8	
	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	232	232	215		219	219	182	
	Standardised Total ²				7				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 an 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	346	346	0		348	348	0	
	International Organisations	642	642	0		643	643	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LONLINDOUNG	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	
	Items associated with particularly high risk	7	7	10		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 Standardised Total ²	0	0	0	0	0	0	0	

		exposures, but includes gener	al 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	107	107	0		106	106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	197	197	0		192	192	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	40	18		31	31	15	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0		
	of which: SME	0				0	0		
FRANCE	Secured by mortgages on immovable property	64	64	22		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	1,243	1,002	100		528	470	47	
	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.



Credit Risk - Standardised Approach

AXA Bank Belgium

					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	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		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0		
•	of which: SME	0	0	0	2	0	0	0		
	Exposures in default	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			
	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	0	0	0		U n	0	0		
	Standardised Total ²	U	0	U	0	U	U	0		

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	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
	(min FUD 0/)	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	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
Counterpart 5		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	0	0	0		0	0	0	
		0	0	0		0	0	0	
		0	0	0		0	0	0	
		0	0			0	0 0		
		n	n			0	0		
					0				0
Country of Counterpart 5	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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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).
(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				
	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			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 6	Secured by mortgages on immovable property 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		Ů	0	0	0	Ü		
	Covered bonds	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.									
					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			
	International Organisations	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			
C	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 7	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 Items associated with particularly high risk	0	0	0	U	0	0	0	U		
	Covered bonds	0	0			0	0				
	Claims on institutions and corporates with a ST credit assessment	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		



Credit Risk - Standardised Approach

AXA Bank Belgium

					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 Institutions	0	0	0		0	0	0	
	Corporates	0	0	١		0	0	0	
	of which: SME	0	0	Ö		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	
Counterpart	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 Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	U	U	0	U	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	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		
	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

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty 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	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 Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
_		0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0			
	Exposures in default	0	١	0	0	0	0		0	
	Items associated with particularly high risk	0	0	0	Ü	0	0			
	Covered bonds	0				n l	0			
	Claims on institutions and corporates with a ST credit assessment	0	ľ			n l	0			
	Collective investments undertakings (CIU)	0	l o			n l	0			
	Equity	0	0			0	0			
	Other exposures	0	0			0	0			
	Standardised Total ²				0				0	



Credit Risk - Standardised Approach

AXA Bank Belgium

					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	2,038	2,038	(1,616	1,616	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	192	192	(190	190	0	
	Multilateral Development Banks	349	349			347	347	0	
	International Organisations	634	634			636	636	0	
	Institutions	615	607		5	411	398	67	
	Corporates	382	368	II.	3	434	415	256	
	of which: SME	124	115	87	7	140	126	96	
	Retail	151	60	43	3	204	107	76	
Consolidated data	of which: SME	13	13	7	7	23	23	13	
Consolidated data	Secured by mortgages on immovable property	10	10	4	1	13	13	6	
	of which: SME	5	5	3	3	5	5	3	
	Exposures in default	11	4	Ţ	5 6	9	3	3	6
	Items associated with particularly high risk	13	13	20		13	13	20	
	Covered bonds	144	144	14	1	143	143	14	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	246	246			157	157	149	
	Standardised Total ²	4,785	4,665	720	16	4,173	4,037	591	18

(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			
			Ac of 21	/02/2010	Standardisc	а Арргоасп	Ac of 20	(06/2010	
			AS OF 51	/03/2019			AS OF 50	/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	977	977	0		762	762	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	117	0		0	0	0	
	Institutions	117 207	117 193	25 159		10 188	171	112	
	Corporates of which: SME	124	115	87		140	171	96	
	Retail	150	60	43		203	107	76	
	of which: SME	130	13	7		23	23	13	
BELGIUM	Secured by mortgages on immovable property	10	10	4		13	13	6	
	of which: SME	5	5	3		5	5	3	
	Exposures in default	10	4	5	6	9	3	3	6
	Items associated with particularly high risk	13	13	20		13	13	20	
	Covered bonds	82	82	8		81	81	8	
	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	246	246	231		157	157	149	
	Standardised Total ²				7				9

(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 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 an 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	349	349	0		347	347	0		
	International Organisations	634	634	0		636	636	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		2	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
LUXEMBOURG	of which: SME	0	0	0		0	0	0		
LONELIDOONG	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		
	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 expections	0	0	0		0	0	0		
	Other exposures Standardised Total ²	U	U	U	0	U	U	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

				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	/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, %)	247	247			106	100							
	Central governments or central banks	317	317	0		106	106	0						
	Regional governments or local authorities Public sector entities	192	192	0		190	190	0						
	Multilateral Development Banks	0	0	0		0	0							
	International Organisations	0	0	0		0	0	0						
	Institutions	333	333	20		296	296	21						
	Corporates	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Retail	1	0	0		1	0	0						
FRANCE	of which: SME	0	0	0		0	0	0						
INAINCL	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 Claims on institutions and corporates with a ST credit assessment	26	26	3		26	26	3						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	l 0		0	0							
	Other exposures	0	0			0	0							
	Standardised Total ²	J. Company			0				0					



Credit Risk - Standardised Approach

AXA Bank Belgium

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
		0.:	F V-11	Bick overseurs amount	Value adjustments and	0.:	F V-11	Dick ovnosuvo amount	Value adjustments and
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	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	
	Multilateral Development Banks International Organisations	0 0	0	0 0		0	0	0 0	
	Institutions Corporates of which: SME	0 0 0	0 0 0	0 0		0 0 0	0 0	0 0	
Country of	Retail of which: SME Secured by mortgages on immovable property	0 0 0	0	0		0 0	0 0	0 0	
Counterpart 4	of which: SME Exposures in default	0 0	0	0	0	0	0	0 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0		0 0	0 0	0 0	
	Collective investments undertakings (CIU) Equity Other exposures	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							0
		exposures, but includes genera				ed Approach			
			As of 31,	/03/2019			As of 30)/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	The state of the s	voure value	, amount	provisions ²		- Inposure value	- Jour Cambant	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	
	Multilateral Development Banks International Organisations Institutions	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	
Country of Counterpart 5	of which: SME Secured by mortgages on immovable property of which: SME	0 0	0	0		0	0	0 0	
	Exposures in default Items associated with particularly high risk	0 0	0	0	0	0	0	0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0	0 0 0	0 0		0 0 0	0 0	0 0	
	Equity Other exposures Standardised Total ²	0	0	0 0	0	0	0	0 0	0
		(1) Original exposure, unlike Ex					ques (e.g. substitution effects)		
		exposures, but includes genera		nterparty excludes those for sec	curistisation exposures, additiona	al valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
			al credit risk adjustments.			al valuation adjustments (AVAs) ed Approach			
			al credit risk adjustments.	nterparty excludes those for secondary (03/2019)				0/06/2019	
			al credit risk adjustments.		Standardise	ed Approach		0/06/2019	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of	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	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	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	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	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	exposures, but includes genera	As of 31	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	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 O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor	Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	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 O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factor curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	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 O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O	Value adjustments and provisions ² Out due to credit conversion factor curistisation exposures, additional	Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	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 O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 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 (min EUR, %)	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O	Value adjustments and provisions ² Ot due to credit conversion factor curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0
	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	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 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 Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 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	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	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	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	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 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	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or local authorities 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 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	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	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 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 Recured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O t due to credit conversion factor curistisation exposures, additional standardise Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Compared to the state of the	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

AXA Bank Belgium

					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	0	
		0	0	0		0	0	0	
		0	0	0		0	0	0	
		0	0	0		0	0	0	
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	0	0	0		0	0	0		
		0	0	0		0	0	0	
		0	0	0		0	0	0	
		0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
-		0	0	0		0	0	0	
Counterpart 8		0	0	0		0	0	0	
		0	0	0	0	0	0	0	
		0	0		Ü	0	0		
		0	0			0	0		
		0	0			n	0		
		0	0			n l	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).

(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	·		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
<u></u>	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	١			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
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	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	<u> </u>	0	0	0	U	U	U	0

Credit Risk - IRB Approach AXA Bank Belgium

							IRB Ap	proach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Expo	Original Exposure ¹		Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Val adjusti
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provis
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	,
	Institutions	0	0	0	0	0	0	0	0	0	0	0	j
	Corporates	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0)
	Retail	21,289	312	21,301	2,871	470	72	21,948	306		3,011	483	3
	Retail - Secured on real estate property	19,752	260	19,756	2,449	395	40	20,396	259	20,400	2,581	412	<u>/</u>
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	964	28	967	159	17	5	987	26	990	165		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	18,788	232	18,789	2,289	378	35	19,409	233	19,410	2,416	399)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail	1,537	53	1,545	422	75	32	1,552	48	1,561	430	72	<u>'</u>
	Retail - Other Retail - Of Which: SME	405	14	411	61	7	9	417	12	423	63	6	,
	Retail - Other Retail - Of Which: non-SME	1,132	39	1,135	361	68	23	1,135	35	1,138	367	66	,
	Equity	0	0	0	0	0		0	0	0	0	. 0	1
	Other non credit-obligation assets				0						0		
	IRB Total ²				2,871						3,011		

(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	Risk exposu	adjustments		Risk exposu	re amount	Value adjustme			
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	()
	Institutions	0	0	0	0	0	0	0	0	0	0	C	
	Corporates	0	0	0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
	Retail	21,122	309	21,135	2,853	465	72	21,773	304	21,786	2,992	479	Ð
	Retail - Secured on real estate property	19,594	256	19,598	2,434	390	40	20,231	256	20,235	2,565	407	7
DELCTUM	Retail - Secured on real estate property - Of Which: SME	964	28	967	159	17	5	987	26	990	165	12	2
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	18,630	228	18,631	2,274	373	35	19,244	231	19,245	2,400	395	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	()
	Retail - Other Retail	1,528	52	1,536	419	75	32	1,542	47	1,551	427	71	L
	Retail - Other Retail - Of Which: SME	405	14	411	61	7	9	417	12	423	63	6	5
	Retail - Other Retail - Of Which: non-SME	1,123	38	1,126	358	68	23	1,125	35	1,128	364	65	5
	Equity	0	0	0	0	0	0	0	0	0	0	(D
	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	unt Value Original Exposure ¹ Exposure Value		Exposure	Risk exposure amount	Value adjustme	
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	provisions		Of which: defaulted	- Value ⁻	Of which: defaulted	and provisio
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	0
	Institutions	0 0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0 0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0			0	0	0
	Corporates - Of Which: SME	0 0	0	وا	0	0		0	9	0
	Retail Retail - Secured on real estate property	39	39	5	1 0	43		43	5	1
	Retail - Secured on real estate property - Of Which: SME		1 0			40		40	٦	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	36	36	4	1 0	40		40	4	1
	Retail - Qualifying Revolving		0	o o	0 0	0		0	o l	0
	Retail - Other Retail	3	3	1	0 0	3		3	1	0
	Retail - Other Retail - Of Which: SME	0 0	0	o	0 0	0) o	0	o	0
	Retail - Other Retail - Of Which: non-SME	3 0	3	1	0 0	3	3 0	3	1	0
	Equity	0 0	0	О	0 0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

					IRB Ap	oproach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value	Of whic defaulte	n: provisions	Of which: defaulted		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		ő		0 0	ol ol	0 0	0	0
	Corporates	0 0	0	0	0 0	o	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail	29 1	. 29	4	1 0	30	1 30	4	1
	Retail - Secured on real estate property	26 1	. 26	3	1 0	27	1 27	3	1
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	26 1	. 26	3	1 0	27	1 27	3	1
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	4 0	4	1	0 0	3	0 3	1	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	4 0	4	1	0 0	3	0 3	1	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								

						IRB App	oroach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	0 0	0	0	derdanced	0	0	0	0		0	0
	Institutions		0	0	0		0	0			0	0
	Corporates	0 0	0	0	C	0	0	0	0		0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	(0	0
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	(0	0
	Retail	0 0	0	0	C	0	0	0	0	(0	0
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	(0	0
Country of Country and 1	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	(0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	(0	0
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	(0	0
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	(0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	(0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	(0	0
	Equity	0 0	0	0	С	0	0	0	0	(0	0
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach

AXA Bank Belgium

						IRB Ap	proach					
			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 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	C	0	C	0	0	0	()
	Institutions	0 0	0	0	C	0	C	0	0	0	()
	Corporates	0 0	0	0	C	0	C	0	0	0	()
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	()
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	()
	Retail	0 0	0	0	C	0	C	0	0	0	()
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0		ן
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	(ال
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	()
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	()
suricity of Courted part 5	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	()
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0)
	Equity	0 0	0	0	C	0	C	0	0	0	()
	Other non credit-obligation assets											
	IRB Total											A

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	(0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposi	ıre amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value⁴		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	(0		0 0	0	0	(0
	Institutions	0 0	0	0	(0		0 0	0	0	(0
	Corporates	0 0	0	0	(0	(0 0	0	0	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0	stments and Of which: Exposure Value Value Of which:	(0			
	Corporates - Of Which: SME	0 0	0	0	(0		0	0	0	(0
	Retail Convey on work patents are not to the convey of the	0 0	0	0	(0		0
	Retail - Secured on real estate property Detail - Secured on real estate property - Of Which - SME	0 0	"	0	(0	0	,	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1	١	(0	0		n l
, ,	Retail - Qualifying Revolving			0	(1 0		0
	Retail - Other Retail			0	(0	0		0
	Retail - Other Retail - Of Which: SME	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	(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 Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	value⁻		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	0		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
	Corporates - Of Which: SME	0 0	0	0	0	0	(0	0		0
	Retail	0 0	0	0	0	0	(0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0	(0	0	0		0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	(0	0	0		0
country of counterpart o	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		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	C	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		0
	Equity	0 0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposu	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted 0 0 0 0	Of which: defaulted	and provisions		Value ¹ which: aulted	Of which: defaulted	and provisions	
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	0		0	0 0	0	0
	Corporates	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	О	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	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	0
Country of Country of O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	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 30,	/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which:	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB Approach

AXA Bank Belgium

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Expos	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Valu adjustn	
	(mln EUR, %)	Of which: defaulted		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	22,698	298	22,712	3,014	487	71	23,502	292	23,516	3,095	471	
	Retail - Secured on real estate property	21,436	254	21,442	2,616	422	37	22,213	250	22,219	2,688	409	
	Retail - Secured on real estate property - Of Which: SME	1,157	27	1,162	200	17	7	1,190	29	1,195	207	18	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	20,279	227	20,280	2,416	405	30	21,023	221	21,024	2,481	391	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,262	44	1,270	398	65	34	1,289	42	1,297	407	62	
	Retail - Other Retail - Of Which: SME	297	11	303	49	5	9	303	11	308	50	5	
	Retail - Other Retail - Of Which: non-SME	965	33	967	349	60	25	986	31	988	357	57	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,014						3,095		

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposi	ıre 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	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0)
	Corporates	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0)
	Retail	22,518	296	22,532	2,995	483	70	23,316	290		3,076		Ð
	Retail - Secured on real estate property	21,264	252	21,269	2,599	418	37	22,035	248	22,040			7
DEL CTUM	Retail - Secured on real estate property - Of Which: SME	1,157	27	1,162	200	17	7	1,190	29	1,195	207		3
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	20,106	225	20,107	2,399	401	29	20,844	219	20,845	2,465	388	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	1,255	44	1,262	395	65	34	1,281	42	1,289	404	62	2
	Retail - Other Retail - Of Which: SME	297	11	303	49	5	9	303	11	308	50	5	5
	Retail - Other Retail - Of Which: non-SME	957	33	960	346	60	25	978	31	981	354	57	7
	Equity	0	0	0	0	0	0	0	0	0	0	0)
	Other non credit-obligation assets												
	IRB Total												

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

						IRB 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 exposu	ıre 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	0 0	0	0	(0	0	0	0	0	C	0
	Institutions	0 0	0	0	C	0	0	0	0	0	C	
	Corporates	0 0	0	0	C	0	0	0	0	0	C	
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0	C)
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C)
	Retail	44 1	. 44	6	1	. 0	42	0	42	5	1	L
	Retail - Secured on real estate property	41 1	. 41	5	1	. 0	40	0	40	4	1	
LUVEMPOLIDO	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C)
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	41 1	. 41	5	1	. 0	40	0	40	4	1	L
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	C	
	Retail - Other Retail	2 0	2	1	(0	2	0	2	1	C	
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	2 0	2	1	C	0	2	0	2	1	C	
	Equity	0 0	0	0	(0	0	0	0	0	C	
	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 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure 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	0 (0	0		0	0	0	0	C	С	
	Institutions	0	0	0) (0	0	0	0	C	ı C	
	Corporates	0	0	0) (0	0	0	0	O	, C)
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0	ı C)
	Corporates - Of Which: SME	0	0	0		0	0	0	0	0	/ C)
	Retail	30	1 30	4	1	. 0	32	. 1	32	5	, 1	L
	Retail - Secured on real estate property	27	1 27	3	1	. 0	29	1	29	3	1	L
RANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	· 0)
IVAINCL	Retail - Secured on real estate property - Of Which: non-SME	27	1 27	3		. 0	29		29	3	1	
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	· 0)
	Retail - Other Retail	3	3	1		0	3	0	3	1	. 0	
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	3	1		0	3	0	3		0)
	Equity	0 0	0	0		0	0	0	0	C	0)
	Other non credit-obligation assets IRB Total											

						IRB Ap	proach					
			As of 31	/03/2019					As of 30	/06/2019		
		Original Exposure	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision	
Country of Counterpart 4	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB Approach

AXA Bank Belgium

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and			
	(mln EUR, %)	Of which: defaulted	Value ¹		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	0	0	0	0	0	0	0		o l
	Corporates	0 0	0	0	0	0	0	0	0	0	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	()
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(0
	Retail	0 0	0	0	0	0	0	0	0	0	(O
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	(0
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		P
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		P
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		9
	Equity	0 0	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	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln ELID 0/)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	(mln EUR, %) Central banks and central governments	deradited	0	0	derauited) 0		deradited	0	0	derauited	0
	Institutions		0	0	0				0	0		0
	Corporates		0	0					0	0		0
	Corporates - Of Which: Specialised Lending		o o	١	1				Ö	0		0
	Corporates - Of Which: SME		o o	0		o o			0	0		0
	Retail	0	0	0		0		o d	0	0		0
	Retail - Secured on real estate property	0 0	0	0	O.	0		0 0	0	0		0
Country of Country	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0		0 0	0	0		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0		0 0	0	0		0
	Retail - Qualifying Revolving	0 0	0	0	O	0		0 0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0		0 0	0	0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0		0 0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0 0	0	0	1	0
	Equity	0 0	0	0	С	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
	() = 0.0	Of which: defaulted	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 Institutions	0 0	0	0	0				0	0		<u> </u>
	Corporates		0	0	0				0	0		مُ ا
	Corporates - Of Which: Specialised Lending		0	0	0				0	0		ál
	Corporates - Of Which: SME		0	0	0				0	0		ál
	Retail		0	0	0				0	0		مُ
	Retail - Secured on real estate property		0	0	0				0	0		ي ا
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	C		0	0		5
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	C		0	0		o l
	Retail - Qualifying Revolving	0 0	0	0	0	0	C	0	0	0		J
	Retail - Other Retail	0 0	0	0	0	0	C	0	0	0		ე
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	0		J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0		J
	Equity	0 0	0	0	0	0	C	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 Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure 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	0 0	0	C	0	0	(0	0	0	()
	Institutions		0			0			0			
	Corporates Corporates - Of Which: Specialised Lending						(1		\downarrow	1
	Corporates - Of Which: SME			1					1 0		,	ó
	Retail								0		آر)
	Retail - Secured on real estate property	0 0	0	d		0	ď	0	0	0	أر	J
Country of Country	Retail - Secured on real estate property - Of Which: SME	0 0	0	C	o c	0	C	0	0	0	ı)
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	C) c	0	C	0	0	0	ı c	ן
	Retail - Qualifying Revolving	0 0	0	C) c	0	C	0	0	0	ı c)
	Retail - Other Retail	0 0	0	C) c	0	C	0	0	0	/ c	ן
	Retail - Other Retail - Of Which: SME	0 0	0	C	0	0	C	0	0	0	/)
	Retail - Other Retail - Of Which: non-SME	0 0	0	C		0	C	0	0	0	ď	7
	Equity	0 0	0	C		0	C	0	0	0	C	7
	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 31/	03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure 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	O)
	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		
	Corporates - Of Which: SME	0 0	0	0	0	0		0	0		
	Retail Convey on work and an analysis to the second of the	0 0	0	0	0			0	0		
	Retail - Secured on real estate property	0 0	0	0				0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0				0			
or o	Retail - Qualifying Revolving		0	0				0			
	Retail - Qualifying Revolving Retail - Other Retail		0	ا				0			
	Retail - Other Retail - Of Which: SME		0	ا				٥			
	Retail - Other Retail - Of Which: non-SME		0	Ĭ				٥			
	Equity		0	آ آ				, o			
	Other non credit-obligation assets	, i	Ů					Ů			
	IRB Total										

					IRB Ap	proach					
			As of 31	/03/2019				As of 30	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value	Of which defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 10	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 - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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

							AXA Bank Belgium							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	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 [Austria	0 0 51 0 12 0 0	0 0 51 0 12 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 51 0 12 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 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	99 0 111 0 24 0 26	99 0 111 0 24 0 26	0 0 0 0 0 0	0 0 0 0 0 0	99 0 111 0 24 0 0	0 0 0 0 0 0 0 26	(((((0 0 0 0 0 0 0 0 0 0 0	0 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 [Bulgaria		233											
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							AXA Bank Belgium							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	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 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	0 52 55 129 0 62 0	0 52 55 129 0 62 0	0 0 0 0 0 0	0 0 0 0 0 0	0 52 55 129 0 62 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland													
[0 - 3M [Italy	0 16 0 224 0 11 23	0 16 0 224 0 11 23 274	0 0 0 0 0 0	0 0 0 0 0 0	0 16 0 224 0 0 0	0 0 0 0 0 11 23 34	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Latvia	274		J		2-70	3-T	J	J	J		J	J	



General governments exposures by country of the counterparty

							AXA Bank Belgium As of 31/12/2018	•					
						Dire	ct exposures						
	(mln EUR)			On balance s	heet		cc exposures		 Deriva	tives	Off balar	nce sheet	
	(IIIII EUK)							Derivatives with pos		Derivatives with negative fair value		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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Luxembourg	0 0 485 167 339 0 0	0 0 485 167 339 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 485 167 339 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	Malta												
[0 - 3M [Netherlands	0 16 242 80 0 0 0	80 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 16 242 80 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Poland	337	337	Ü	U	337		Ü	U		· ·	J	
[0 - 3M [Portugal												
[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

							AXA Bank Belgium						
						Divo	As of 31/12/2018	5					
				On balance of	book	Direc	ct exposures		Dovino	tives.	Off hala		-
	(mln EUR)			On balance s	neet 				Deriva	tives	Off Dala	nce sheet	_
											Off-balance s	sheet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair valu	e	<u> </u>	-
													Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)										
			positions	of which of the mainly and the	of which: Financial assets	of which: Financial assets at	of which the control of the control of				Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amoun	t		
					g p								
I 0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain												
[10Y - more Total													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Sweden												
[0 - 3M [
[0 - 3M [
[1Y - 2Y [United Kingdom												
[5Y - 10Y [[10Y - more													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Iceland												
[0 - 3M [
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Liechtenstein												
LOTAL													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Norway												
Total													
[U - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Australia												
[0 - 3M [
[0 - 3M [[3M - 1Y [
[2Y - 3Y [[2Y - 3Y [[3Y - 5Y [Canada												
[0 - 3M [
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Hong Kong												
[0 - 3M [
Total													



General governments exposures by country of the counterparty

							AXA Bank Belgium							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	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 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 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

AXA Bank Belgium

							7000 Barik Belgiairi							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance she	eet exposures	
														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	Tall Value allough outlet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
10. 2MI					tillough profit of loss	comprehensive income								
[0 - 3M [Africa													
[0 - 3M [Others	-1 0 0 0 0 0 0	-1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	n	n	0	n	1	0	0	0	n	0	n	

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 hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, 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

							AXA Bank Belgium							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet evnosures	
												OII-Dalance Sil	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	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)		of which Figure is a contra	of which time will control						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at fair value	Tall Value till bagil baller	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	51 12	51 12	0	0	51 12	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	
[10Y - more		0 63	0 63	0 0	0	0 63	0	(0 0	0	0	0 0	0	0
[0 - 3M [[3M - 1Y [544 0	544 0 110	0	0	0 0	544 0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	0 23	0 23	0	0	0 23	0 0	(0 0	0	0 0	0 0	0	
Total [0 - 3M [0 83 762	0 83 762	0 0	0 0 0	0 0 134	0 83 628	() ()	0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [7,02	7,02	·		231	923						·	
[1Y - 2Y [Bulgaria													
[0 - 3M [
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[0 - 3M [5,,,													
Total [0 - 3M [
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Czech Republic													
[0 - 3M [слест керивис													
Total [0 - 3M [1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Denmark													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							AXA Bank Belgium							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	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 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	0 104 0 129 63 0 0	0 104 0 129 63 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 104 0 129 63 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	15 0 77 150 0 19 87	15 0 77 150 0 19 87	0 0 0 0 0 0	0 0 0 0 0 0	15 0 77 150 0 0 0	0 0 0 0 0 19 87	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Latvia	349	349	Ü	0	242	106	0		0	O .	U	Ü	U



General governments exposures by country of the counterparty

							AXA Bank Belgium						
						Dire	As of 30/06/2019	,					
	(500)			On balance s	heet		ct exposures		Deriva	tives	Off balar	nce sheet	
	(mln EUR)			On Balance 3				Derivatives with pos		Derivatives with negative fair value		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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania												
[0 - 3M [Luxembourg	0 219 262 335 166 0 0	335 166 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 219 262 335 166 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 [Malta												
[0 - 3M [Netherlands	16 0 241 80 0 0 0	16 0 241 80 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16 0 241 80 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 [Poland	330											
[0 - 3M [Portugal												
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

							AXA Bank Belgium							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
	(IIIIII EOR)													
												Off-balance sh	eet exposures	
								Derivatives with posi	tive 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 [Spain													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							AXA Bank Belgium							
		As of 30/06/2019 Direct exposures												
				On balance s		Dire	ct exposures							
	(mln EUR)			Deriva	tives		Off balance sheet							
								Off-balance sheet exposures						
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region				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 - 3M [U.S.													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

AXA Bank Belgium

							AAA barik belgiuiri								
			As of 30/06/2019												
		Direct exposures													
	(mln EUR) On balance sheet								Derivatives						
Residual Maturity		Total gross carrying amount of non- derivative financial assets			Derivatives with positive fair value Derivatives with negative							Off-balance sheet exposures			
	Country / Region		Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non- non-	untry / 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
[0 - 3M [Africa														
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 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, 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 Revisa, 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, Con

(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

			Α	s of 30/09/201	8			As of 31/12/2018							
		Gross carry	ing 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		Of which non-performing ¹		performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing	
(role FUD)	ľ	days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
(mln EUR) Debt securities (including at amortised cost and fair value)	2,477	0	0	0	0	0	0	2,482	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,986	0	0	0	0	0	0	1,991	0	0	0	0	0	0	
Credit institutions	491	0	0	0	0	0	0	492	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	23,985	132	315	310	16	64	228	23,058	118	317	313	19	63	232	
Central banks	887	0	0	0	0	0	0	329	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
Credit institutions	1,733	0	0	0	0	0	0	870	0	0	0	0	0	0	
Other financial corporations	1,460	1	11	9	1	3	6	1,486	1	12	10	1	4	7	
Non-financial corporations	1,052	5	29	28	1	10	17	1,083	5	28	26	2	10	17	
of which: small and medium-sized enterprises at amortised cost	1,052	5	29	28	1	10	17	1,083	5	28	26	2	10	17	
Households	18,852	126	275	274	14	51	205	19,289	112	278	277	15	49	208	
DEBT INSTRUMENTS other than HFT	26,462	132	315	310	16	64	228	25,541	118	317	313	19	63	232	
OFF-BALANCE SHEET EXPOSURES	1,380		1	1	10	0	0	1,314		1	1	10	0	0	

⁽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

			Α	As of 31/03/201	9		As of 30/06/2019							
		Gross carryi	provisions ⁴			Collaterals and financial guarantees		Gross carrying amount			Accumulated in accumulated of value due to comprovisions ⁴		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	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)	2,382	0	0	0	0	0	0	2,387	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,889	0	0	0	0	0	0	1,897	0	0	0	0	0	0
Credit institutions	493	0	0	0	0	0	0	490	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	23,911	117	308	308	17	60	228	24,063	99	301	301	17	59	225
Central banks	974	0	0	0	0	0	0	544	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	493	0	0	0	0	0	0	541	0	0	0	0	0	0
Other financial corporations	1,680	1	13	13	1	4	9	1,648	1	13	13	1	4	9
Non-financial corporations	1,115	4	27	27	2	10	15	1,165	6	29	29	2	10	19
of which: small and medium-sized enterprises at amortised cost	1,115	4	27	27	2	10	15	1,165	6	29	29	2	10	19
Households	19,649	112	268	268	14	46	204	20,163	93	259	259	14	45	196
DEBT INSTRUMENTS other than HFT	26,293	117	308	308	17	60	228	26,450	99	301	301	17	59	225
OFF-BALANCE SHEET EXPOSURES	1,464		1	1	10	0	0	1,515		0	0	10	0	0

⁽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 cha value due to cre provisions for exforted forbearance me	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures with 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	received on exposures with forbearance measures		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	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)	271	78	8	8	260	284	84	8	7	272			
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	11	4	1	1	10	14	6	1	1	12			
Non-financial corporations	18	5	1	1	17	17	6	1	1	16			
of which: small and medium-sized enterprises at amortised cost	18	5	1	1	17	17	6	1	1	16			
Households	242	69	6	6	233	253	72	5	5	244			
DEBT INSTRUMENTS other than HFT	271	78	8	8	260	284	84	8	7	272			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

⁽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 amount of exposures with forbeara measures				Collateral and financial guarantees	Gross carrying exposures wit measures	amount of h 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			
(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	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)	303	87	8	7	290	311	90	8	7	298			
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	17	7	1	1	14	20	7	2	1	17			
Non-financial corporations	20	6	1	1	18	22	8	1	1	20			
of which: small and medium-sized enterprises at amortised cost	20	6	1	1	18	22	8	1	1	20			
Households	266	75	6	5	257	269	74	6	5	261			
DEBT INSTRUMENTS other than HFT	303	87	8	7	290	311	90	8	7	298			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

⁽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.