2020 EU-wide Transparency Exercise

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Belfius Bank

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	8,792	8,793	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,792	8,793	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,289	9,290	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	9,289	9,290	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	10,714	10,749	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,714	10,749	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	57,549	56,643	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	57,549	56,643	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	15.28%	15.52%	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	15.28%	15.52%	(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	16.14%	16.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.14%	16.40%	(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	18.62%	18.98%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.62%	18.98%	(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	162,228	167,069	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	5.73%	5.56%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Belfius Bank

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,289	9,290	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,289	9,290	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	162,228	167,069	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	162,228	167,069	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.6%	C 47.00 (r330,c010)	

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Capital

Belfius Bank

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**10,714**	**10,749**	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 adjustments)**	**8,792**	**8,793**	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	442	467	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-10	18	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4,920	4,920	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	50	5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-258	-264	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	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	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	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	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	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	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 institiution does not have a significant investment	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	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 institiution has a significant investment	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**497**	**497**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	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	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)**	**9,289**	**9,290**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**1,425**	**1,460**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,098	1,091	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	327	368	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	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	57,549	56,643	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**15.28%**	**15.52%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**16.14%**	**16.40%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**18.62%**	**18.98%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**8,792**	**8,793**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**15.28%**	**15.52%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

Belfius Bank

(mln EUR, %)	RWAs		
	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	46,222	45,759	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	15,289	15,358	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	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	30,572	30,056	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	360	345	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)[2]	1,965	1,908	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,143	755	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	114	116	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,415	1,567	C 02.00 (R520, c010)
Of which the standardised approach	279	420	C 02.00 (R530, c010)
Of which IMA	1,137	1,147	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	32	107	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,140	3,140	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,140	3,140	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	3,551	3,398	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	57,549	56,643	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

Belfius Bank

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	771	1,491
Of which debt securities income	100	195
Of which loans and advances income	496	958
Interest expenses	364	700
(Of which deposits expenses)	32	60
(Of which debt securities issued expenses)	69	138
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	7
Net Fee and commission income	103	199
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	-2	2
Gains or (-) losses on financial assets and liabilities held for trading, net	-107	-35
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	65	43
Gains or (-) losses from hedge accounting, net	-102	-89
Exchange differences [gain or (-) loss], net	34	58
Net other operating income /(expenses)	-217	5
TOTAL OPERATING INCOME, NET	184	982
(Administrative expenses)	219	433
(Cash contributions to resolution funds and deposit guarantee schemes)		222
(Depreciation)	27	55
Modification gains or (-) losses, net	0	-9
(Provisions or (-) reversal of provisions)	14	70
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	14	70
(Other provisions)	0	0
Of which pending legal issues and tax litigation[1]		
Of which restructuring[1]		
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	80	317
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	80	317
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-156	-122
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-115	-88
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**-115**	**-88**
Of which attributable to owners of the parent	-115	-88

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

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

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Total Assets: fair value and impairment distribution

Belfius Bank

(mln EUR)	As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	8,328				31,077				IAS 1.54 (i)
Financial assets held for trading	13,689	306	12,447	936	13,308	366	11,963	978	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,959	9	95	1,855	1,963	10	93	1,859	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	258	2	0	255	248	2	0	245	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	124,424				113,988				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,835	0	1,835	0	1,844	0	1,843	1	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	5,156				5,218				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	3,392				3,495				
TOTAL ASSETS	159,040				171,140				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,889	7,949	2	-1	-176	-1	8,895	8,621	4	-2	-175	-3	Annex V.Part 1.31, 44(b)
	Loans and advances	97,037	10,531	1,732	-201	-213	-1,125	85,411	11,081	1,903	-140	-445	-1,163	Annex V.Part 1.32, 44(a)

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

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Breakdown of liabilities

Belfius Bank

(mln EUR)

LIABILITIES:	Carrying amount		
	As of 31/03/2020	As of 30/06/2020	*References*
Financial liabilities held for trading	12,557	12,316	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,916	7,943	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	118,697	131,103	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,201	8,327	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	332	383	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	377	436	IAS 37.10; IAS 1.54(l)
Tax liabilities	80	57	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,358	1,004	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	Annex V Part 1.29
TOTAL LIABILITIES	149,517	161,568	IAS 1.9(b);IG 6
TOTAL EQUITY	9,523	9,572	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	159,040	171,140	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Belfius Bank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		20,604	20,484	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	153	158	Annex V.Part 1.31
Deposits	Central banks	4,233	13,079	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	88	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,160	11,950	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,159	7,466	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	6,943	7,111	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,152	1,355	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,420	5,250	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,743	2,762	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,333	17,792	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,792	10,271	ECB/2013/33 Annex 2.Part 2.9.1
	Households	55,239	57,651	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,134	12,267	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27,213	26,142	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,165	1,148	Annex V.Part 1.37
Other financial liabilities		72	71	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		147,370	159,689	

2020 EU-wide Transparency Exercise

Market Risk

Belfius Bank

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020									
Traded Debt Instruments	95	183	36	11	52	10							43	7	45	14						
Of which: General risk	0	12	36	11	52	10							43	7	45	14						
Of which: Specific risk	95	171	0	0	0	0							0	0	0	0						
Equities	132	167	0	0	0	0							0	0	0	0						
Of which: General risk	16	22	0	0	0	0							0	0	0	0						
Of which: Specific risk	51	52	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	3	1	0	2	0							2	0	2	1						
Commodities risk	5	9	0	0	0	0							0	0	0	0						
Total	**232**	**361**	**37**	**11**	**54**	**10**	**0**	**0**	**0**	**0**	**0**	**1,137**	**45**	**8**	**47**	**15**	**0**	**0**	**0**	**0**	**0**	**1,147**

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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
Consolidated data	Central governments or central banks	24	24	0		27	27	0	
	Regional governments or local authorities	749	829	233		900	977	245	
	Public sector entities	1,075	1,075	146		1,089	1,089	139	
	Multilateral Development Banks	111	110	0		111	110	0	
	International Organisations	7,723	7,723	0		18,202	18,202	0	
	Institutions	2,362	2,311	53		1,206	950	26	
	Corporates	8,430	6,659	5,415		8,582	6,658	5,098	
	of which: SME	3,485	2,821	2,548		3,819	2,966	2,333	
	Retail	829	678	387		721	625	358	
	of which: SME	829	678	387		720	624	357	
	Secured by mortgages on immovable property	254	241	94		298	285	102	
	of which: SME	162	155	54		221	211	68	
	Exposures in default	101	48	65	47	109	52	66	50
	Items associated with particularly high risk	441	342	506		540	444	666	
	Covered bonds	58	58	6		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	4		3	3	5	
	Equity	1,827	1,827	6,719		1,888	1,888	6,945	
	Other exposures	6,781	6,781	1,830		6,802	6,802	1,851	
	Standardised Total [2]	30,768	28,709	15,458	51	40,536	38,170	15,506	54

(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.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
BELGIUM	Central governments or central banks	24	24	0		27	27	0	
	Regional governments or local authorities	30	30	2		31	30	2	
	Public sector entities	22	22	4		22	22	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	2		10	10	3	
	Corporates	5,857	4,543	4,262		6,102	4,638	4,010	
	of which: SME	3,369	2,708	2,440		3,709	2,864	2,251	
	Retail	821	671	383		714	619	354	
	of which: SME	821	670	383		713	618	353	
	Secured by mortgages on immovable property	173	165	58		237	225	75	
	of which: SME	155	148	51		214	205	66	
	Exposures in default	86	48	64	35	95	51	65	39
	Items associated with particularly high risk	376	324	478		450	403	604	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	4		3	3	5	
	Equity	1,827	1,827	6,719		1,888	1,888	6,945	
	Other exposures	6,311	6,311	1,830		6,365	6,365	1,851	
	Standardised Total[2]				161				199

(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.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	111	110	0		111	110	0	
	International Organisations	7,723	7,723	0		18,202	18,202	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	458	458	0		417	417	0	
	Standardised Total[2]				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	400	400	9		373	373	7	
	Corporates	411	254	166		416	261	174	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	0		5	5	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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

(mln EUR, %)		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	175	175	35		250	250	50	
	Public sector entities	770	770	0		798	798	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	366	315	8		543	331	8	
	Corporates	186	171	171		181	165	157	
	of which: SME	48	44	44		46	43	35	
	Retail	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	27	27	14		27	27	13	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	5	0	0	3	5	0	0	3
	Items associated with particularly high risk	13	10	14		13	10	14	
	Covered bonds	58	58	6		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				7				5

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(mln EUR, %)		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	114	111	31		106	104	30	
	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	222	221	114		165	165	85	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				4				3

(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.

(mln EUR, %)		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
ITALY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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.

(mln EUR, %)		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Belfius Bank

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**Central banks and central governments**	18,345	36	20,541	3,270	0	50	19,972	37	22,107	3,271	1	49
	Institutions	31,295	0	28,941	1,881	0	11	29,483	0	27,184	1,749	0	16
	Corporates	46,158	1,257	40,271	23,108	238	1,332	48,243	1,485	42,038	22,947	386	1,503
	Corporates - Of Which: Specialised Lending	2,748	23	2,401	868	14	10	2,769	74	2,421	894	36	15
	Corporates - Of Which: SME	12,362	770	9,987	7,233	97	746	15,452	965	12,533	7,826	147	892
	Retail	47,335	402	46,794	4,035	207	247	47,179	407	46,737	3,780	211	276
	Retail - Secured on real estate property	32,624	112	32,624	1,827	70	37	32,665	110	32,665	1,656	69	47
	Retail - Secured on real estate property - Of Which: SME	7,667	31	7,667	540	19	10	7,515	32	7,515	498	20	16
	Retail - Secured on real estate property - Of Which: non-SME	24,958	81	24,958	1,287	51	27	25,150	79	25,150	1,158	49	31
	Retail - Qualifying Revolving	20	0	18	2	0	0	22	0	20	2	0	0
	Retail - Other Retail	14,691	290	14,151	2,206	137	210	14,493	297	14,053	2,123	142	229
	Retail - Other Retail - Of Which: SME	9,521	227	9,032	1,458	104	161	9,358	234	8,970	1,433	108	181
	Retail - Other Retail - Of Which: non-SME	5,170	63	5,119	748	33	50	5,135	63	5,083	690	33	48
	Equity	250	1	250	360	0		244	0	244	345	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**32,655**						**32,092**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
BELGIUM	**Central banks and central governments**	15,501	0	17,944	1,005	0	0	17,078	0	19,459	999	0	0
	Institutions	20,518	0	18,290	403	0	6	20,141	0	17,980	404	0	9
	Corporates	35,695	1,219	29,637	18,206	238	1,153	37,333	1,444	30,938	17,683	386	1,312
	Corporates - Of Which: Specialised Lending	1,366	23	1,292	386	14	9	1,392	74	1,316	403	36	13
	Corporates - Of Which: SME	12,320	770	9,953	7,217	97	746	15,251	963	12,372	7,735	147	890
	Retail	47,046	397	46,507	4,000	206	244	46,891	402	46,451	3,746	208	273
	Retail - Secured on real estate property	32,484	112	32,484	1,820	70	37	32,524	110	32,524	1,648	69	47
	Retail - Secured on real estate property - Of Which: SME	7,647	31	7,647	538	19	10	7,493	32	7,493	496	20	16
	Retail - Secured on real estate property - Of Which: non-SME	24,837	81	24,837	1,281	50	27	25,031	78	25,031	1,152	49	31
	Retail - Qualifying Revolving	20	0	18	1	0	0	22	0	19	2	0	0
	Retail - Other Retail	14,542	286	14,005	2,179	136	207	14,346	292	13,908	2,096	139	226
	Retail - Other Retail - Of Which: SME	9,475	225	8,988	1,450	104	159	9,312	232	8,926	1,425	107	179
	Retail - Other Retail - Of Which: non-SME	5,067	61	5,017	728	32	48	5,033	60	4,982	672	32	47
	Equity	221	1	221	295	0	0	216	0	216	282	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Other Countries	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	6	0	0	4	0	4	8	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,610	0	3,542	487	0	1	3,546	0	3,490	396	0	2
	Corporates	6,593	0	5,970	2,677	0	126	6,989	0	6,314	2,892	0	126
	Corporates - Of Which: Specialised Lending	663	0	481	126	0	1	662	0	479	124	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail	9	0	8	1	0	0	9	0	8	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	**Central banks and central governments**	401	0	401	0	0	0	400	0	400	0	0	0
	Institutions	2,343	0	2,342	252	0	0	1,928	0	1,920	197	0	1
	Corporates	931	0	741	451	0	1	914	0	725	569	0	3
	Corporates - Of Which: Specialised Lending	6	0	6	6	0	0	5	0	5	14	0	0
	Corporates - Of Which: SME	6	0	6	3	0	0	106	0	81	24	0	1
	Retail	90	2	89	17	1	1	87	2	86	15	1	1
	Retail - Secured on real estate property	24	0	24	2	0	0	23	0	23	2	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	2	0	0	18	0	18	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	66	2	65	15	1	1	65	2	64	14	1	1
	Retail - Other Retail - Of Which: SME	19	1	19	3	0	0	18	1	18	3	0	0
	Retail - Other Retail - Of Which: non-SME	47	2	47	11	1	1	47	2	46	10	1	1
	Equity	20	0	20	48	0	0	20	0	20	47	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).

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Belfius Bank

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	**Central banks and central governments**	223	0	223	63	0	0	223	0	223	63	0	0
	Institutions	1,772	0	1,772	76	0	0	1,283	0	1,282	55	0	0
	Corporates	102	0	82	152	0	0	103	0	84	161	0	0
	Corporates - Of Which: Specialised Lending	102	0	72	144	0	0	103	0	72	153	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	**Central banks and central governments**	1,584	0	1,584	2,084	0	49	1,578	0	1,578	2,076	0	48
	Institutions	53	0	52	34	0	0	29	0	27	18	0	0
	Corporates	44	0	44	47	0	0	42	0	42	50	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 7	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 8	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 9	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		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, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2020 — Direct exposures — On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives — Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Austria	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	2,516	2,516	113	0	0	2,401	0	1	0	5	327	0	
[3M - 1Y [	Belgium	461	461	0	0	0	456	2	120	0	15	5,179	0	
[1Y - 2Y [	Belgium	408	408	12	0	0	380	3	58	20	141	79	0	
[2Y - 3Y [	Belgium	1,439	1,439	10	0	23	1,371	12	148	16	295	525	0	
[3Y - 5Y [	Belgium	1,428	1,428	21	0	0	1,045	13	74	7	23	2,382	0	
[5Y - 10Y [	Belgium	4,002	4,002	21	0	0	3,525	38	336	26	172	10	0	
[10Y - more	Belgium	13,135	13,135	7	0	0	12,618	736	1,356	30	146	2,056	0	
Total	Belgium	**23,389**	**23,389**	**184**	**0**	**23**	**21,795**	**804**	**2,093**	**99**	**797**	**10,557**	**0**	**1,414**
[0 - 3M [	Bulgaria													
[3M - 1Y [	Bulgaria													
[1Y - 2Y [	Bulgaria													
[2Y - 3Y [	Bulgaria													
[3Y - 5Y [	Bulgaria													
[5Y - 10Y [	Bulgaria													
[10Y - more	Bulgaria													
Total	Bulgaria													
[0 - 3M [	Cyprus													
[3M - 1Y [	Cyprus													
[1Y - 2Y [	Cyprus													
[2Y - 3Y [	Cyprus													
[3Y - 5Y [	Cyprus													
[5Y - 10Y [	Cyprus													
[10Y - more	Cyprus													
Total	Cyprus													
[0 - 3M [	Czech Republic													
[3M - 1Y [	Czech Republic													
[1Y - 2Y [	Czech Republic													
[2Y - 3Y [	Czech Republic													
[3Y - 5Y [	Czech Republic													
[5Y - 10Y [	Czech Republic													
[10Y - more	Czech Republic													
Total	Czech Republic													
[0 - 3M [	Denmark													
[3M - 1Y [	Denmark													
[1Y - 2Y [	Denmark													
[2Y - 3Y [	Denmark													
[3Y - 5Y [	Denmark													
[5Y - 10Y [	Denmark													
[10Y - more	Denmark													
Total	Denmark													
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Estonia	10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Estonia	**10**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	250	250	0	0	0	250	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		777	777	0	0	0	777	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		73	73	0	0	0	73	0	0	0	0	0	0	
[5Y - 10Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[10Y - more		302	302	0	0	0	302	0	0	0	0	0	0	
Total		**1,427**	**1,427**	**0**	**0**	**0**	**1,427**	**0**	**0**	**0**	**0**	**0**	**0**	**50**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	1	2	0	0	0	0	
Total		**27**	**27**	**0**	**0**	**0**	**27**	**1**	**2**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		680	680	0	0	0	680	0	0	0	0	0	0	
[10Y - more		899	899	0	0	0	899	0	0	0	0	0	0	
Total		**1,578**	**1,578**	**0**	**0**	**0**	**1,578**	**0**	**0**	**0**	**0**	**0**	**0**	**2,076**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**14**	**14**	**0**	**0**	**0**	**14**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		70	70	0	0	0	70	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		73	73	0	0	0	73	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**143**	**143**	**0**	**0**	**0**	**143**	**0**	**0**	**0**	**0**	**0**	**0**	**19**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		33	33	0	0	0	33	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**33**	**33**	**0**	**0**	**0**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**30**
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**15**	**15**	**0**	**0**	**0**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[10Y - more		27	27	0	0	0	27	0	0	0	0	0	0	
Total		**32**	**32**	**0**	**0**	**0**	**32**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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	
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		223	223	0	0	0	223	96	467	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**224**	**224**	**0**	**0**	**0**	**224**	**96**	**467**	**0**	**0**	**0**	**0**	**93**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		97	97	0	0	0	97	0	0	0	0	0	0	
[5Y - 10Y [		78	78	0	0	0	78	0	0	0	0	0	0	
[10Y - more		55	55	0	0	0	55	0	0	0	0	0	0	
Total		**230**	**230**	**0**	**0**	**0**	**230**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2020 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Off balance sheet - Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		83	83	0	0	0	83	0	0	0	0	0	0	
[10Y - more		313	313	0	0	0	313	0	0	0	0	0	0	
Total		**396**	**396**	**0**	**0**	**0**	**396**	**0**	**0**	**0**	**0**	**0**	**0**	**170**
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland	19	19	0	0	0	19	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**19**	**19**	**0**	**0**	**0**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		22	22	0	0	0	22	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**22**	**22**	**0**	**0**	**0**	**22**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		75	75	0	0	0	75	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**75**	**75**	**0**	**0**	**0**	**75**	**0**	**0**	**0**	**0**	**0**	**0**	**59**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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	
[0 - 3M [	Africa	80	80	0	0	0	80	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [		81	81	0	0	0	81	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	37	0	
Total		**177**	**177**	**0**	**0**	**0**	**177**	**0**	**0**	**0**	**0**	**37**	**0**	**9**
[0 - 3M [	Others	1	1	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		19	19	0	0	0	19	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		12	12	12	0	0	0	0	0	0	0	0	0	
Total		**32**	**32**	**12**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Belfius Bank

As of 31/03/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Of which performing but past due >30 days and <=90 days	Gross carrying amount: Of which non-performing[1]	Of which non-performing: Of which: defaulted	Of which non-performing: Of which Stage 3	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	Accumulated impairment...: On non-performing exposures[3]	On non-performing exposures: Of which Stage 3	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits									
Debt securities (including at amortised cost and fair value)	**17,002**	**0**	**3**	**3**		**177**	**1**		**0**
Central banks	0	0	0	0		0	0		0
General governments	6,617	0	0	0		50	0		0
Credit institutions	2,705	0	0	0		0	0		0
Other financial corporations	1,423	0	1	1		1	0		0
Non-financial corporations	6,258	0	2	2		127	1		0
Loans and advances(including at amortised cost and fair value)	**118,956**	**134**	**1,732**	**1,732**		**415**	**1,125**		**288**
Central banks	7,704	0	0	0		0	0		0
General governments	19,340	0	507	507		6	388		0
Credit institutions	15,646	0	0	0		1	0		0
Other financial corporations	7,681	3	215	215		45	124		8
Non-financial corporations	33,303	13	796	796		333	532		177
of which: small and medium-sized enterprises at amortised cost	23,868	12	614	614		268	413		130
of which: Loans collateralised by commercial immovable property at amortised cost	**10,060**	**0**	**152**	**152**		**171**	**56**		**72**
Households	35,283	117	214	214		30	81		103
of which: Loans collateralised by residential immovable property at amortised cost	**24,356**	**81**	**112**	**112**		**15**	**15**		**92**
of which: Credit for consumption at amortised cost	**1,820**	**22**	**39**	**39**		**7**	**26**		**1**
DEBT INSTRUMENTS other than HFT	**135,958**	**134**	**1,735**	**1,735**		**592**	**1,126**		**288**
OFF-BALANCE SHEET EXPOSURES	**48,216**		**33**	**33**		**107**	**10**		**18**

As of 30/06/2020

(mln EUR)	Gross carrying amount	Gross carrying amount: Of which performing but past due >30 days and <=90 days	Gross carrying amount: Of which non-performing[1]	Of which non-performing: Of which: defaulted	Of which non-performing: Of which Stage 3	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	Accumulated impairment...: On non-performing exposures[3]	On non-performing exposures: Of which Stage 3	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**30,641**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**17,661**	**0**	**5**	**5**	**4**	**177**	**3**	**3**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	6,961	0	0	0	0	49	0	0	0
Credit institutions	2,549	0	0	0	0	0	0	0	0
Other financial corporations	1,442	0	4	4	3	1	2	2	0
Non-financial corporations	6,709	0	2	2	2	127	1	1	0
Loans and advances(including at amortised cost and fair value)	**100,217**	**189**	**1,903**	**1,903**	**1,903**	**585**	**1,163**	**1,163**	**361**
Central banks	0	0	0	0	0	0	0	0	0
General governments	20,678	17	507	507	507	6	388	388	0
Credit institutions	1,991	0	0	0	0	0	0	0	0
Other financial corporations	8,286	13	323	323	323	66	156	156	59
Non-financial corporations	33,537	59	859	859	859	464	540	540	260
of which: small and medium-sized enterprises at amortised cost	25,046	50	690	690	690	379	420	420	227
of which: Loans collateralised by commercial immovable property at amortised cost	**10,295**	**0**	**191**	**191**	**191**	**209**	**58**	**58**	**125**
Households	35,725	99	214	214	214	48	79	79	42
of which: Loans collateralised by residential immovable property at amortised cost	**24,528**	**68**	**110**	**110**	**110**	**28**	**13**	**13**	**35**
of which: Credit for consumption at amortised cost	**1,795**	**16**	**38**	**38**	**38**	**6**	**26**	**26**	**0**
DEBT INSTRUMENTS other than HFT	**148,519**	**189**	**1,908**	**1,908**	**1,908**	**762**	**1,166**	**1,166**	**361**
OFF-BALANCE SHEET EXPOSURES	**58,323**		**86**	**86**	**86**	**163**	**11**	**11**	**59**

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

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

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

2020 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**		**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	**769**	**301**	**173**	**152**	**409**		**867**	**328**	**180**	**146**	**470**	**134**
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	29	2	2	2	24		28	2	2	2	26	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	74	66	37	37	5		90	68	41	40	19	4
Non-financial corporations	559	200	131	110	300		598	221	131	102	374	113
of which: small and medium-sized enterprises at amortised cost	388	114	67	56	200		436	141	74	54	269	
Households	107	33	3	3	80		151	37	6	3	51	18
DEBT INSTRUMENTS other than HFT	**769**	**301**	**173**	**152**	**409**		**867**	**328**	**180**	**146**	**470**	
Loan commitments given	**21**	**2**	**0**	**0**	**13**		**24**	**4**	**0**	**0**	**5**	**1**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							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] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Belfius Bank

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performing		Of which loans and advances subject to impairment				Of which: non-performing		Of which loans and advances subject to impairment		
			of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	92	8		92	8	0	107	9	9	107	8	0
B Mining and quarrying	24	0		24	0	0	29	0	0	29	1	0
C Manufacturing	2,785	212		2,785	176	0	2,700	219	219	2,700	195	0
D Electricity, gas, steam and air conditioning supply	1,513	12		1,502	8	0	1,535	11	11	1,524	12	0
E Water supply	930	4		895	4	0	956	3	3	921	4	0
F Construction	3,804	111		3,804	113	0	3,880	123	123	3,880	123	0
G Wholesale and retail trade	4,744	172		4,744	180	0	4,586	188	188	4,586	213	0
H Transport and storage	1,427	13		1,427	30	0	1,376	13	13	1,376	40	0
I Accommodation and food service activities	569	19		569	18	0	606	21	21	606	25	0
J Information and communication	743	25		743	21	0	799	21	21	799	25	0
K Financial and insurance activities	898	13		897	19	0	956	14	14	954	24	0
L Real estate activities	4,293	76		4,292	137	0	4,446	102	102	4,444	140	0
M Professional, scientific and technical activities	3,858	69		3,853	80	0	3,899	71	71	3,894	97	0
N Administrative and support service activities	1,417	29		1,417	31	0	1,452	29	29	1,452	47	0
O Public administration and defence, compulsory social security	433	0		419	0	0	417	0	0	403	0	0
P Education	76	4		76	4	0	78	4	4	78	4	0
Q Human health services and social work activities	4,864	9		4,833	17	0	4,875	9	9	4,844	19	0
R Arts, entertainment and recreation	556	17		553	13	0	551	17	17	548	22	0
S Other services	274	5		274	6	0	289	5	5	289	6	0
Loans and advances	33,303	796		33,200	865	0	33,537	859	859	33,436	1,003	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

Belfius Bank

(mln EUR)	As of 30/06/2020														
	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
			Performing			Non-performing				Performing			Non-performing			
				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request[1])	48,158	5,107														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		5,100	5,086	115	1,489	15	10	12	94	90	9	73	4	2	4	14
of which: Households		1,771	1,770	42	379	1	1	1	11	11	2	10	0	0	0	1
of which: Collateralised by residential immovable property		1,408	1,407	36	288	1	1	1	8	8	2	8	0	0	0	1
of which: Non-financial corporations		3,093	3,080	69	1,070	13	9	11	76	72	7	60	4	2	4	13
of which: Small and Medium-sized Enterprises		3,001	2,987	69	1,048	13	9	11	75	71	7	60	4	2	4	13
of which: Collateralised by commercial immovable property		1,793	1,785	48	679	9	7	7	49	48	4	41	1	1	1	9

(1) Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.