



Spring 2020 EU-wide Transparency Exercise

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Belfius Bank

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	8,564	8,941	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	8,564	8,941	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,061	9,438	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	9,061	9,438	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	10,466	10,830	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	10,466	10,830	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	55,415	56,398	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	55,415	56,398	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	15.45%	15.85%	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	15.45%	15.85%	(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	16.35%	16.74%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.35%	16.74%	(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	18.89%	19.20%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.89%	19.20%	(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	157,635	158,834	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	5.75%	5.94%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,061	9,438	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	9,061	9,438	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	157,635	158,834	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	157,635	158,834	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.9%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	10,466	10,830	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)	8,564	8,941	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	604	897	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	36	62	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4,582	4,583	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 (f) 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	-33	9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-251	-257	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 CRR
	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	-20	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 (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-20	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	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 institution 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 exceeding 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)	9,061	9,438	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,406	1,391	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,109	1,098	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	296	294	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	55,415	56,398	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)	15.45%	15.85%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.35%	16.74%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.89%	19.20%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,564	8,941	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.45%	15.85%	[D]/[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		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	45,289	45,397	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	15,347	15,265	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	29,551	29,762	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	390	370	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,051	1,854	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	1,557	1,382	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	39	43	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,495	1,315	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	262	235	C 02.00 (R530, c010)
Of which IMA	1,233	1,080	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	11	11	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	2,976	3,140	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,976	3,140	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,009	3,267	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	55,415	56,398	

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P&L
Belfius Bank

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	2,280	3,036
Of which debt securities income	308	408
Of which loans and advances income	1,429	1,904
Interest expenses	1,164	1,541
(Of which deposits expenses)	96	128
(Of which debt securities issued expenses)	233	309
(Expenses on share capital repayable on demand)	0	0
Dividend income	169	179
Net Fee and commission income	248	351
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	-3	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	350	311
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-192	-203
Gains or (-) losses from hedge accounting, net	-38	49
Exchange differences [gain or (-) loss], net	-18	-29
Net other operating income /(expenses)	-192	-190
TOTAL OPERATING INCOME, NET	1,442	1,958
(Administrative expenses)	661	897
(Depreciation)	77	106
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-33	-40
(Commitments and guarantees given)	-33	-40
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹		16
Of which restructuring ¹		22
(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)	101	153
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	101	153
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	4
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	640	846
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	505	653
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	505	653
Of which attributable to owners of the parent	505	653

⁽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 30/09/2019				As of 31/12/2019				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	6,240				6,864				IAS 1.54 (i)	
Financial assets held for trading	14,464	321	13,095	1,048	12,498	306	11,301	892	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,258	8	113	2,138	2,069	9	97	1,964	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	1,673	2	0	1,671	1,674	3	0	1,672	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	125,011				122,902				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,939	0	1,939	0	1,574	0	1,574	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	5,513				4,882				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,009				2,179					
TOTAL ASSETS	159,108				154,643				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 30/09/2019						As of 31/12/2019						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	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,922	8,416	2	-1	-181	-1	8,626	8,001	2	-1	-185	-1	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	99,683	7,820	1,827	-189	-170	-1,116	99,060	7,084	1,790	-197	-153	-1,123	-1,123	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		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	14,187	11,146	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	8,388	8,307	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	116,376	116,124	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	8,629	7,539	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	436	263	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	431	362	IAS 37.10; IAS 1.54(l)
Tax liabilities	53	53	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	1,066	1,140	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	149,567	144,933	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		22,751	18,626	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	66	59	Annex V.Part 1.31
Deposits	Central banks	3,965	4,017	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	15	31	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,827	11,045	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,349	6,399	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,262	5,802	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,347	755	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,156	5,475	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,511	2,627	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,857	15,660	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,918	8,740	ECB/2013/33 Annex 2.Part 2.9.1
	Households	52,499	53,609	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	10,102	10,665	Annex V.Part 1.42(f), 44(c)
Debt securities issued		29,114	28,748	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,209	1,157	Annex V.Part 1.37
Other financial liabilities		83	74	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		147,581	143,115	

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	30	30	0		29	29	0	
	Regional governments or local authorities	883	965	301		566	644	195	
	Public sector entities	1,103	1,103	151		1,062	1,062	143	
	Multilateral Development Banks	117	117	0		113	112	0	
	International Organisations	5,664	5,664	0		6,136	6,136	0	
	Institutions	1,378	826	23		1,007	705	20	
	Corporates	8,045	6,141	4,981		7,953	6,414	5,193	
	of which: SME	3,667	2,631	2,368		3,400	2,709	2,430	
	Retail	797	670	383		801	671	384	
	of which: SME	797	670	383		800	671	383	
	Secured by mortgages on immovable property	534	421	167		216	206	79	
	of which: SME	238	192	63		150	144	49	
	Exposures in default	98	47	62	46	100	48	63	47
	Items associated with particularly high risk	507	411	603		492	351	520	
	Covered bonds	58	58	6		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
Collective investments undertakings (CIU)	4	4	5		4	4	5		
Equity	1,905	1,905	7,002		1,894	1,894	6,963		
Other exposures	7,161	7,161	1,859		6,721	6,721	1,836		
Standardised Total²	28,284	25,523	15,542	49	27,152	25,056	15,408	49	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BELGIUM	Central governments or central banks	30	30	0		29	29	0	
	Regional governments or local authorities	29	28	2		29	29	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	8	8	2		7	7	2	
	Corporates	5,540	4,077	3,802		5,570	4,431	4,135	
	of which: SME	3,556	2,528	2,269		3,287	2,605	2,331	
	Retail	789	664	379		792	663	379	
	of which: SME	789	663	379		792	663	379	
	Secured by mortgages on immovable property	449	341	128		154	147	51	
	of which: SME	233	187	61		143	138	47	
	Exposures in default	81	44	58	35	84	46	60	36
	Items associated with particularly high risk	454	373	545		393	325	481	
	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)	4	4	5		4	4	5		
Equity	1,905	1,905	7,002		1,894	1,894	6,963		
Other exposures	6,686	6,686	1,859		6,153	6,153	1,836		
Standardised Total²				136				133	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	340	340	8		344	344	8	
	Corporates	444	261	172		427	263	175	
	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	1	1	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2	2	0		1	1	0		
Standardised Total²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	117	117	0		113	112	0	
	International Organisations	5,664	5,664	0		6,136	6,136	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	459	459	0		556	556	0		
Standardised Total²				1				0	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	300	300	60		0	0	0	
	Public sector entities	789	789	0		763	763	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	978	426	10		621	318	8	
	Corporates	186	177	176		174	162	161	
	of which: SME	34	32	31		47	43	42	
	Retail	2	2	1		1	1	0	
	of which: SME	2	2	1		1	1	0	
	Secured by mortgages on immovable property	30	29	15		28	28	14	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	7	1	1	3	6	0	0	3
	Items associated with particularly high risk	5	5	8		13	10	15	
	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				6				6	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	128	127	76		110	109	31	
	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	161	161	84		171	171	88	
	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	0	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				3				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,017	986	355		982	980	303	
	of which: SME	4	2	2		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	7	0	0	7	7	0	0	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	8	8	0		5	5	0		
Standardised Total ²				7				7	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Bank

		IRB Approach																
		As of 30/09/2019					As of 31/12/2019											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(min EUR, %)																	
	Central banks and central governments	18,445	42	20,601	3,234	2	60	18,044	39	20,325	3,083	1	52					
	Institutions	30,602	0	28,175	1,983	0	11	30,808	0	28,514	1,782	0	10					
	Corporates	44,010	1,362	38,382	22,235	246	1,284	45,385	1,273	39,210	22,493	252	1,300					
	Corporates - Of Which: Specialised Lending	2,922	68	2,525	910	35	10	2,718	23	2,361	885	14	10					
	Corporates - Of Which: SME	11,580	874	9,305	6,601	123	715	12,211	780	9,765	7,011	105	713					
	Retail	45,223	427	44,879	3,890	223	134	46,929	443	46,385	4,051	233	237					
	Retail - Secured on real estate property	30,965	138	30,965	1,716	86	33	32,281	153	32,281	1,861	96	33					
	Retail - Secured on real estate property - Of Which: SME	7,304	36	7,304	503	22	8	7,535	41	7,535	534	26	8					
	Retail - Secured on real estate property - Of Which: non-SME	23,662	102	23,662	1,212	64	25	24,745	112	24,745	1,327	70	25					
	Retail - Qualifying Revolving	19	0	19	1	0	0	19	0	17	1	0	0					
	Retail - Other Retail	14,238	290	13,896	2,173	137	101	14,629	290	14,087	2,188	138	203					
	Retail - Other Retail - Of Which: SME	9,238	225	8,944	1,433	104	50	9,436	226	8,949	1,436	104	153					
	Retail - Other Retail - Of Which: non-SME	5,000	64	4,952	741	33	52	5,193	63	5,139	752	33	50					
Equity	259	0	259	390	0	0	261	1	261	370	0	0						
Other non credit-obligation assets																		
IRB Total ²				31,732						31,779								

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

		IRB Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	(min EUR, %)																
	Central banks and central governments	15,626	0	18,042	885	0	0	15,257	0	17,791	829	0	0				
	Institutions	21,293	0	18,980	419	0	5	20,502	0	18,316	408	0	6				
	Corporates	32,966	1,323	27,198	17,144	246	1,107	34,829	1,235	28,573	17,535	252	1,113				
	Corporates - Of Which: Specialised Lending	1,500	68	1,394	432	35	8	1,320	23	1,246	386	14	9				
	Corporates - Of Which: SME	11,531	874	9,258	6,572	123	715	12,172	780	9,734	6,997	105	713				
	Retail	44,941	423	44,599	3,856	221	132	46,643	438	46,102	4,016	231	234				
	Retail - Secured on real estate property	30,831	137	30,831	1,708	86	33	32,144	153	32,144	1,853	96	33				
	Retail - Secured on real estate property - Of Which: SME	7,285	36	7,285	502	22	8	7,516	41	7,516	533	26	8				
	Retail - Secured on real estate property - Of Which: non-SME	23,546	102	23,546	1,206	64	25	24,628	112	24,628	1,320	70	25				
	Retail - Qualifying Revolving	19	0	19	1	0	0	19	0	17	1	0	0				
	Retail - Other Retail	14,090	285	13,751	2,147	135	99	14,480	285	13,941	2,161	135	200				
	Retail - Other Retail - Of Which: SME	9,190	223	8,898	1,424	103	49	9,387	224	8,902	1,427	103	152				
	Retail - Other Retail - Of Which: non-SME	4,900	62	4,853	723	32	50	5,093	61	5,039	734	32	49				
Equity	230	0	230	311	0	0	231	1	231	302	0	0					
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0				
	Institutions	2,651	0	2,628	518	0	1	3,045	0	3,025	476	0	1				
	Corporates	7,006	0	6,124	2,727	0	122	6,548	0	5,876	2,608	0	134				
	Corporates - Of Which: Specialised Lending	709	0	506	130	0	1	680	0	490	128	0	1				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	10	0	10	1	0	0	10	0	10	1	0	0				
	Retail - Secured on real estate property	7	0	7	0	0	0	7	0	7	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	6	0	6	0	0	0	6	0	6	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0	0	0				
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	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 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	(min EUR, %)																
	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	2	0	2	3	0	0					
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(min EUR, %)																
	Central banks and central governments	403	0	403	0	0	0	397	0	397	0	0	0				
	Institutions	3,020	0	3,012	268	0	0	3,417	0	3,407	249	0	0				
	Corporates	920	0	737	464	0	3	913	0	730	466	0	2				
	Corporates - Of Which: Specialised Lending	18	0	18	9	0	1	16	0	16	18	0	0				
	Corporates - Of Which: SME	5	0	5	1	0	0	5	0	5	3	0	0				
	Retail	92	2	91	17	1	1	91	2	90	17	1	1				
	Retail - Secured on real estate property	24	0	24	2	0	0	24	0	24	2	0	0				
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	19	0	19	2	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	69	2	68	15	1	1	67	2	66	15	1	1				
	Retail - Other Retail - Of Which: SME	20	0	19	3	0	0	19	1	19	3	0	0				
	Retail - Other Retail - Of Which: non-SME	49	2	48	11	1	1	48	2	47	11	1	1				
Equity	23	0	23	67	0	0	23	0	23	53	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).

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Belfius Bank

		IRB Approach																		
		As of 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
SPAIN	Central banks and central governments	153	0	153	51	0	0	175	0	175	50	0	0							
	Institutions	581	0	581	71	0	0	1,531	0	1,527	65	0	0							
	Corporates	162	0	140	203	0	0	138	0	115	182	0	0							
	Corporates - Of Which: Specialised Lending	106	0	76	170	0	0	97	0	68	152	0	0							
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail	7	0	7	1	0	0	9	0	9	1	0	0							
	Retail - Secured on real estate property	3	0	3	0	0	0	4	0	4	0	0	0							
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0							
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0							
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Other non credit-obligation assets																				
IRB Total																				

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

		IRB Approach																		
		As of 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
ITALY	Central banks and central governments	1,584	0	1,584	2,084	0	51	1,574	0	1,574	2,071	0	50							
	Institutions	34	0	33	23	0	0	49	0	47	26	0	0							
	Corporates	45	0	45	48	0	0	44	0	43	46	0	0							
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0							
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail	2	0	2	0	0	0	2	0	2	0	0	0							
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Other non credit-obligation assets																				
IRB Total																				

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

		IRB Approach																		
		As of 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0							
	Institutions	367	0	379	142	0	0	350	0	360	136	0	0							
	Corporates	55	0	1,827	349	0	1	55	0	1,578	300	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	7	0	7	0	0	0	7	0	7	0	0	0							
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	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	3	0	3	0	0	0	3	0	3	0	0	0							
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	3	0	3	0	0	0	3	0	2	0	0	0							
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0							
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0							
	Equity	1	0	1	1	0	0	0	0	0	1	0	0							
Other non credit-obligation assets																				
IRB Total																				

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

		IRB Approach																		
		As of 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
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 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
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 30/09/2019					As of 31/12/2019													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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	70	70	0	0	0	70	0	0	0	0	0	0	0	0	0	9
[3M - 1Y [0	0	0	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	0	0	0	
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [74	74	0	0	0	74	0	0	0	0	0	0	0	0	0	
[10Y - more	20	20	0	0	0	20	0	0	0	0	0	0	0	47	0		
Total		173	173	0	0	0	173	0	0	0	0	0	0	47	0		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[1Y - 2Y [		19	19	0	0	0	19	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	10	10	10	0	0	0	0	0	0	0	0	0	0	0			
Total		32	32	10	0	0	22	0	0	0	0	0	0	0			

Notes and definitions

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

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Belfius Bank

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted	
(mln EUR)														
Debt securities (including at amortised cost and fair value)	17,537	0	3	3	182	1	0	16,793	0	3	3	186	1	0
Central banks	24	0	0	0	8	0	0	3	0	0	0	1	0	0
General governments	6,767	0	0	0	52	0	0	6,503	0	0	0	50	0	0
Credit institutions	2,575	0	0	0	0	0	0	2,651	0	0	0	0	0	0
Other financial corporations	1,537	0	1	1	1	0	0	1,453	0	1	1	1	0	0
Non-financial corporations	6,634	0	2	2	122	1	0	6,182	0	2	2	134	1	0
Loans and advances (including at amortised cost and fair value)	117,157	71	1,827	1,827	360	1,116	313	116,135	78	1,790	1,790	350	1,123	334
Central banks	5,646	0	0	0	0	0	0	6,148	0	0	0	0	0	0
General governments	19,861	3	557	557	6	388	0	19,550	2	509	509	6	388	0
Credit institutions	19,093	1	0	0	0	0	0	16,175	0	0	0	0	0	0
Other financial corporations	6,507	1	222	222	37	132	4	6,801	2	218	218	36	124	9
Non-financial corporations	32,452	14	795	795	291	513	174	32,590	17	807	807	282	528	188
of which: small and medium-sized enterprises at amortised cost	22,770	11	699	699	222	443	171	23,237	13	634	634	223	410	146
Households	33,598	51	254	254	25	84	136	34,870	57	255	255	25	83	137
DEBT INSTRUMENTS other than HFT	134,694	71	1,830	1,830	542	1,117	313	132,928	78	1,792	1,792	536	1,124	334
OFF-BALANCE SHEET EXPOSURES	45,081		84	84	96	16	64	46,470		42	42	93	11	19

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

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	737	259	132	107	425	727	305	160	145	394
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	31	2	2	2	25	29	2	2	2	24
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	74	66	37	36	5	68	62	33	33	5
Non-financial corporations	537	155	90	65	325	533	208	121	107	291
of which: small and medium-sized enterprises at amortised cost	375	147	65	57	195	360	122	60	53	187
Households	96	36	4	3	70	96	33	3	3	73
DEBT INSTRUMENTS other than HFT	737	259	132	107	425	727	305	160	145	394
Loan commitments given	10	2	0	0	0	30	10	0	0	7

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

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

Spring 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 30/09/2019					As of 31/12/2019				
	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				
A Agriculture, forestry and fishing	98	8	98	8	0	101	8	101	8	0
B Mining and quarrying	28	0	28	0	0	29	0	29	0	0
C Manufacturing	2,676	149	2,676	150	0	2,670	211	2,670	170	0
D Electricity, gas, steam and air conditioning supply	1,567	10	1,534	7	0	1,535	12	1,506	7	0
E Water supply	970	4	930	4	0	965	4	930	4	0
F Construction	3,608	112	3,608	108	0	3,681	115	3,681	106	0
G Wholesale and retail trade	4,605	192	4,605	174	0	4,570	170	4,570	164	0
H Transport and storage	1,340	15	1,340	30	0	1,263	12	1,263	30	0
I Accommodation and food service activities	546	34	546	14	0	561	19	561	16	0
J Information and communication	662	24	662	19	0	635	23	635	20	0
K Financial and insurance activities	817	14	816	19	0	831	14	829	18	0
L Real estate activities	4,306	98	4,305	135	0	4,434	87	4,433	130	0
M Professional, scientific and technical activities	3,594	66	3,589	71	0	3,653	64	3,648	74	0
N Administrative and support service activities	1,395	31	1,395	30	0	1,352	30	1,352	29	0
O Public administration and defence, compulsory social security	458	0	443	1	0	441	0	427	0	0
P Education	72	4	72	3	0	75	4	75	3	0
Q Human health services and social work activities	4,910	9	4,877	14	0	4,991	10	4,960	14	0
R Arts, entertainment and recreation	531	19	527	12	0	538	19	534	12	0
S Other services	269	5	269	4	0	265	6	265	5	0
Loans and advances	32,452	795	32,321	803	0	32,590	807	32,470	810	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.