

2018 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE



2018 EU-wide Stress Test: Summary

Belfius Banque SA

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,490		1,365	1,342	1,311	1,277	1,185	1,025
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	172		-2	-2	-2	-372	-2	-2
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-38		-169	-156	-136	-888	-480	-348
Profit or (-) loss for the year	560		383	375	368	-633	-16	-36
Coverage ratio: non-performing exposure (%)	61.66%	61.90%	49.25%	42.24%	37.70%	43.82%	35.46%	31.34%
Common Equity Tier 1 capital	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Total Risk exposure amount (all transitional adjustments included)	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246
Common Equity Tier 1 ratio, %	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
Fully loaded Common Equity Tier 1 ratio, %	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
Tier 1 capital	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Total leverage ratio exposures	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
Leverage ratio, %	5.59%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
Fully loaded leverage ratio, %	5.52%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Belfius Banque SA

								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IR	В	F-1	RB	A-IF	RB	F-IR	RB	Performing	Non performing		Of which: from non performing	Coverage Ratio Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure1	provisions	exposures	exposures ¹
	Central banks and central governments	22,478		0		4,476	0	0	0	20,349		69		0.0
	Institutions	35,597	2	0	0	2,309	0	0	0	19,961		4	0	0.0
	Corporates	29,707	1,258	0	0	18,220	52	0	0	27,474		1,303	902	71.7
	Corporates - Of Which: Specialised Lending	1,974		0	0	712	0	0	0	1,820				54.0
	Corporates - Of Which: SME	6,458	868	0	0	4,679	0	0	0	6,346		728	624	71.7 54.0 71.9
	Retail	39,657	455	0	0	3,448	2	0	0	39,649	455	259	192	42.2
	Retail - Secured on real estate property	26,977	148	0	0	1,522	2	0	0	26,977		31	17	11.7
	Retail - Secured on real estate property - Of Which: SME	6,358	46	0	0	483	0	0	0	6,358		9	5	11.1
Belfius Bangue SA	Retail - Secured on real estate property - Of Which: non-SME	20,619	101	0	0	1,039	2	0	0	20,619	101	22	12	11.9
	Retail - Qualifying Revolving	24	0	0	0	2	0	0	0	24		0	0	-
	Retail - Other Retail	12,656	307		0	1,924	0	0	0	12,648				
	Retail - Other Retail - Of Which: SME	8,010	230	0	0	1,222	0	0	0	8,003				
	Retail - Other Retail - Of Which: non-SME	4,646	77	0	0	701	0	0	0	4,646	77	53	47	60.7
	Equity									5	0	0	0	-
	Securitisation													
	Other non-credit obligation assets							_	-	0	0	0	0	-
	IRB TOTAL	127,440	1,715	0	0	28,453	53	0	0	107,438	1,714	1,636	1,094	63.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR			IRB	A-IR	в	F-IR	B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	19,019	0	0	(773	0	0	0	18,013	0	5	0	<u> </u>
	Institutions	20,561	0	0	(527	0	0	0	17,510		1	0	0.0%
	Corporates	19,931	1,175	0	(13,256	52	0	0	18,329	1,174	1,089	848	72.2%
	Corporates - Of Which: Specialised Lending	958	1	0	(264	0	0	0	879	1	7	0	57.2%
	Corporates - Of Which: SME	6,405	868	0	(4,630	0	0	0	6,293	868	728		71.9%
	Retail	39,328	448	0	(3,409	2	0	0	39,320	450	256	190	42.1%
	Retail - Secured on real estate property	26,783	145	0	(1,510	2	0	0	26,783		31	17	11.7%
	Retail - Secured on real estate property - Of Which: SME	6,332	46	0	0	481	0	0	0	6,332	46	9	5	11.1%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,451	99	0	0	1,028	2	0	0	20,451	101	21	12	11.9%
	Retail - Qualifying Revolving	24	0	0	0	2	0	0	0	24	0	0	0	-
	Retail - Other Retail	12,521	303	0	0	1,897	0	0	0	12,513	303	225	172	56.9%
	Retail - Other Retail - Of Which: SME	7,966	229	0	(1,214	0	0	0	7,958	229	174	127	55.6%
	Retail - Other Retail - Of Which: non-SME	4,555	74	0	(683	0	0	0	4,555	74	51	45	61.0%
	Equity									5	0	0	0	-
	Securitisation													(
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	98,838	1,623	0	0	17,965	53	0	0	93,176	1,625	1,351	1,038	63.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	d					
								31/12/20	17					
			Exposure	e values			Risk expo	osure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0 0	0	0	0	(0 0	0	0	-
	Institutions	2,520		0	(532	0	0	0	174		0	0	-
	Corporates	6,447		0	(2,957	0	0	0	5,988		113	0	-
	Corporates - Of Which: Specialised Lending	518	0	0	(153	0	0	0	518	3 0	1	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	(0 0	0	0	0	(0 0	0	0	-
		12	0	0	(1	0	0	0	12	2 0	0	0	60.9%
	Retail - Secured on real estate property	9	0	0	(1	0	0	0	ç	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	(0 0	0	0	0	1	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	(1	0	0	0	8	3 0	0	0	-
	Retail - Qualifying Revolving	0	0	0	(0 0	0	0	0	(0 0	0	0	-
	Retail - Other Retail	3	0	0	(0 0	0	0	0	3	8 0	0	0	60.9%
	Retail - Other Retail - Of Which: SME	1	0	0	(0 0	0	0	0	1	0	0	0	72.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	(0 0	0	0	0	2	2 0	0	0	59.9%
	Equity									(0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets									(0 0	0	0	-
	IRB TOTAL	8,980	0	0		3,490	0	0	0	6,174	0	113	0	60.9%



Belfius Banque SA

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-IR	B	F-3	RB	A-I	RB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	397	(0	0	0	0	0	0	397		() (0 -
	Institutions	5,295	(0	0	370	0	0	0	656		() (0 -
	Corporates	480	(0	0	310	0	0	0	475		6	4 (0 -
	Corporates - Of Which: Specialised Lending	29	(0	0	18	0	0	0	26	0	6	4 (0 -
	Corporates - Of Which: SME	5	(0	0	3	0	0	0	5	0	() (0 -
	Retail	103	3	0	0	17	0	0	0	103	2	-	2	1 52.0%
	Retail - Secured on real estate property	38	(0	0	3	0	0	0	38	0	() (0 -
	Retail - Secured on real estate property - Of Which: SME	6	(0	0	0	0	0	0	6	0	() (0 -
France	Retail - Secured on real estate property - Of Which: non-SME	31	(0	0	3	0	0	0	31	. 0	() (0 -
	Retail - Qualifying Revolving	0	(0	0	0	0	0	0	0	0	() (0 -
	Retail - Other Retail	65	2	0	0	14	0	0	0	65		1	1	1 52.0%
	Retail - Other Retail - Of Which: SME	21	(0	0	4	0	0	0	21	. 0	() (0 46.7%
	Retail - Other Retail - Of Which: non-SME	44	2	0	0	10	0	0	0	44	2	1	1	1 52.4%
	Equity									0	0	() (0 -
	Securitisation													
	Other non-credit obligation assets					-				0	0	() (0 -
	IRB TOTAL	6,275	3	0	0	696	0	0	0	1,631	2	6	5 1	1 52.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	8	F-1	RB	A-	IRB	F-IR		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	2,691	0	0	0	3,540		0	0	1,569	0	55	0	-
	Institutions	1,583	0	0	0	30		0	0	8	0	0	0	-
	Corporates	52	0	0	0	60	0	0	0	50	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	2	. 0	0	0	-
	Retail	4	0	0	0	0	0	0	0	4	0	0	0	57.4%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	. 0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	. 0	0	0	57.4%
	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	0	0	0	0	0	0	1	. 0	0	0	57.4%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,330	0	0	0	3,630	0	0	0	1,630	0	55	0	57.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	RΒ	F-	-IRB	A-I	RB	F-IF	RB	Performing	Non performing		Of which: from	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks and central governments	0	(0 0		0 0	0	0	C	0	0		0 0) -
	Institutions	786		0 0) (0 224	0	0	C	185			0 0) -
	Corporates	675	(0 0) (0 82	0	0	C	669	0	1	3 0	0.09
	Corporates - Of Which: Specialised Lending	0	(0 0) (0 0	0	0	C	0	0	1	0 0	0.09
	Corporates - Of Which: SME	0	(0 (0 0	0	0	0	0	0		0 0	
	Retail	11	(0 (0 1	0	0	0	11	0		0 0	75.29
	Retail - Secured on real estate property	8		0 0		0 0	Ű	0	C	8	0		0 0) -
	Retail - Secured on real estate property - Of Which: SME	1	(0 0) (0 0	0	0	C	1	0		0 0) -
United States	Retail - Secured on real estate property - Of Which: non-SME	7	(0 0) (0 0	0	0	C	7	0	1	0 0) -
	Retail - Qualifying Revolving	0	(0 0) (0 0	0	0	C	0	0	1	0 0) -
	Retail - Other Retail	3	(0 0) (0 0	0	0	C	3	0	1	0 0	75.2%
	Retail - Other Retail - Of Which: SME	1	(0 0) (0 0	0	0	C	1	0	1	0 0	90.3%
	Retail - Other Retail - Of Which: non-SME	2	(0 0) (0 0	0	0	C	2	0	1	0 0	51.3%
	Equity									0	0		0 0) -
	Securitisation													
	Other non-credit obligation assets									0	0	1	0 0	-
	IRB TOTAL	1,472		0 0) (307	0	0	0	865	0	13	3 0	1.9%



Belfius Banque SA

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-IR	B	F-IR	IB	Performing	Non performing	Stock of		Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	Central banks and central governments	C	() 0	(0	0	0	0	(0		0 0	-
	Institutions	1.812	(0 0	(226	0	0	0	(0 0	0	0 0	-
	Corporates	43	(0 0	(21	0	0	0	4	3 0	(0	-
	Corporates - Of Which: Specialised Lending	C	(0 0	(0	0	0	0	(0 0) (0 0	-
	Corporates - Of Which: SME	C	(0 0	(0 0	0	0	0	(0 0	(0 0	-
	Retail	11	(0 0	(1	0	0	0	11	L 0	(0 0	66.3%
	Retail - Secured on real estate property	9	(0 0	(0 0	0	0	0	9	0 0	(0 0	-
	Retail - Secured on real estate property - Of Which: SME	1	(0 0	(0 0	0	0	0	1	L 0	(0 0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	8	(0 0	(0 0	0	0	0	8	3 0	(0 0	-
	Retail - Qualifying Revolving	0	(0 0	(0 0	0	0	0	(0 0	(0 0	-
	Retail - Other Retail	2	(0 0	(0 0	0	0	0	;	2 0	(0 0	66.3%
	Retail - Other Retail - Of Which: SME	C	(0 0	(0 0	0	0	0	(0 0) (0 0	82.8%
	Retail - Other Retail - Of Which: non-SME	2	(0 0	(0 0	0	0	0	i	2 0) (0 0	66.0%
	Equity									(0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets						-	_		(0 0	(0 0	-
	IRB TOTAL	1,866	0	0 0		248	0	0	0	55	0		0	66.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-	IRB	F-IR	в	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	C) (0 0) (0 0	0	0	0		0 0	0	0	-
	Institutions	1,530	0	0 0) (153	0	0	0	51	5 0	0	0	-
	Corporates	71		0 0	0 0	146	0	0	0		5 0	0	0	-
	Corporates - Of Which: Specialised Lending	66		0 0	0 0	145	0	0	0		0 0	0	0	-
	Corporates - Of Which: SME	C		0 0		0 0	0	0	0		0 0	0	0	-
	Retail	8	I (0 0) (1	0	0	0		8 0	0	0	50.0%
	Retail - Secured on real estate property	4	(0 0) (0 0	0	0	0		4 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	C) (0 0) (0 0	0	0	0		0 0	0	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	3		0 0) (0 0	0	0	0		3 0	0	0	-
	Retail - Qualifying Revolving	C) (0 0) (0 0	0	0	0		0 0	0	0	-
	Retail - Other Retail	4	i (0 0) (0 0	0	0	0		4 0	0	0	50.0%
	Retail - Other Retail - Of Which: SME	1	. (0 0) (0 0	0	0	0		1 0	0	0	48.8%
	Retail - Other Retail - Of Which: non-SME	4	i (0 0) (0 0	0	0	0		4 0	0	0	55.4%
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	1,609	0	0	0	300	0	0	0	52	8 0	0	0	50.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	31/12/20. osure amounts	1/					
		A-IR	В	F-	IRB	A-1	RB	F-IR	в	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	13	(0 0	(0	(0 0	0	1	3 0	(0 0	-
	Institutions	155	(0 0	C	14	C	0 0	0	15	0	(0 0	-
	Corporates	609	(0 0	(212	0	0 0	0	605	9 0	(0 0	-
	Corporates - Of Which: Specialised Lending	91	(0 0	(49	(0 0	0	9	0	(0 0	-
	Corporates - Of Which: SME	0	(0 0	(0	(0 0	0		0 0	(0 0	-
	Retail	1	() 0	(0	(0 0	0		L 0	(0 0	35.8%
	Retail - Secured on real estate property	1	(0 0	0	0	C	0 0	0		0	(0 0	-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	0	0	C	0 0	0		0 0	(0 0	-
Australia	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	0	0	C	0 0	0		0 0	(0 0	-
	Retail - Qualifying Revolving	0	(0 0	0	0	C	0 0	0		0 0	(0 0	-
	Retail - Other Retail	1	(0 0	0	0	C	0 0	0		0	(0 0	35.8%
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0	C	0 0	0	1	0 0	(0 0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	(0 0	(0	(0 0	0		0	(0 0	39.9%
	Equity										0 0	(0 0	-
	Securitisation													-
	Other non-credit obligation assets										0 0	(0 0	-
	IRB TOTAL	778		0 0	0	226	0	0	0	774	0	0	0 0	35.8%



Belfius Banque SA

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performir exposures ¹
	Central banks and central governments	-						0	0		0 0			
	Institutions	660		0		46	0	0	0	19	12 0	() -
	Corporates	20		0 0		20	0	0	0	2		(0 0) -
	Corporates - Of Which: Specialised Lending	() (0 0		0 0	0	0	0	-	0 0	() () -
	Corporates - Of Which: SME	2		0 0		0 0	0	0	0		2 0	(0) -
	Retail	25	i (0 0) 4	۵	0	0	2	5 0	(0 0	51
	Retail - Secured on real estate property	17	· (0 0		1	0	0	0	1	7 0	(0 0) -
	Retail - Secured on real estate property - Of Which: SME	-	. (0 0	-	0 0	0	0	0		1 0	(0 0) -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	16		0 0		1	0	0	0	1	.6 0	(0 0) -
	Retail - Qualifying Revolving	() (0 0		0 0	0	0	0		0 0	(0 0	-
	Retail - Other Retail	8		0 0		3 3	0	0	0		8 0	(0 0	51.4
	Retail - Other Retail - Of Which: SME	() (0 0		0 0	0	0	0		0 0	(0 0	46.
	Retail - Other Retail - Of Which: non-SME	8	((0 0		3 3	0	0	0		8 0	(0 0	51.9
	Equity										0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets								_		0 0	(0 0	
	IRB TOTAL	714	0	0		70	0	0	0	24	7 0		0	51.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR		F-I	RB	A-I	RB	F-IF	ιB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	C	0	0	0	-
	Institutions	110	0	0	0	8	0	0	0	101		0	0	-
	Corporates	464	12	0	0	486	0	0	0	386	12	21	12	100.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	41	0	0	0	45	0	0	0	41	. 0	0	0	-
	Retail	58	1	0	0	6	0	0	0	58		0	0	39.1%
	Retail - Secured on real estate property	39	0	0	0	2	0	0	0	39	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	0	0	0	0	5	0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	34	0	0	0	2	0	0	0	34	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	a	0	0	0	0	0	0	-
	Retail - Other Retail	19	1	0	0	4	0	0	0	19	1	0	0	39.1%
	Retail - Other Retail - Of Which: SME	13	1	0	0	2	0	0	0	13	1	0	0	38.5%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	1	0	0	0	6	i 0	0	0	44.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	632	13	0	0	500	0	0	0	545	13	22	12	95.7%



Belfius Banque SA

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	20,334	16	76	6	36.8%	20,319	31	83	12	38.7%	20,305	46	88	18	39.4%
	Institutions	19,954	7	6	0	6.5%	19,947	14	6	1	6.9%	19,938		7	2	6.7%
	Corporates	27,281	1,451	1,383	946	65.2%	27,072	1,660		995	60.0%	26,849	1,882	1,532	1,048	55.7%
	Corporates - Of Which: Specialised Lending	1,813	74	50	37	49.9%	1,804			38	45.9%	1,792		54	40	
	Corporates - Of Which: SME	6,253	960	764	646	67.2%	6,160	1,054		668		6,068			689	
	Retail	39,260	844	304	229		38,896			261		38,546		378	292	
	Retail - Secured on real estate property	26,794	331	43	24	7.2%	26,617	507		30	5.9%	26,440		64	36	5.2%
	Retail - Secured on real estate property - Of Which: SME	6,293	111	13	8	6.7%	6,227			10	5.5%	6,161	244	19	12	4.9%
Belfius Banque SA	Retail - Secured on real estate property - Of Which: non-SME	20,501	219	30	16	7.4%	20,391	329	38	20	6.1%	20,279	441	45	24	5.4%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	24	0	0	0	26.0%	23	1	0	(26.0%
	Retail - Other Retail	12,443	513	261	205	39.9%	12,255			231	33.0%	12,083	873	314	256	
	Retail - Other Retail - Of Which: SME	7,836	397	200	150	37.7%	7,682			170	30.8%	7,540		242	188	27.2%
	Retail - Other Retail - Of Which: non-SME	4,606	116	60	55	47.2%	4,573	150	66	62	41.2%	4,542	181	72	68	37.4%
	Equity	4	0	0	0	51.3%	4	0	0	0	51.2%	4	0	0	(51.2%
	Securitisation		-													
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	106,834	2,318	1,768	1,181	51.0%	106,238	2,913	1,896	1,270	43.6%	105,643	3,509	2,006	1,359	38.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	aseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments						17.995		18	-						
		18,004		9	4	40.0%	17,995	18	13	/	40.0%	17,986	27	1/	11	40.0
	Corporates	17,504		1.162	000	4.2%	17,498	1.537	1.231	1	4.9%	17,490	1.732	1.291	1	5.1
	Corporates - Of Which: Specialised Lending	18,154		1,162	890	25.4%	17,967	1,537	1,231	935	21.7%	17,772	1,/32	1,291	981	20.3
	Corporates - Of Which: SPEcialised Lending	6.201	960	763	646	67.3%	6.108	1.052	9 795	667		6.018	1.143	824	690	60.3
	Retail	38,935	835	300	226	27.0%	38,575	1,052	339	258		38,228		373	288	18.6
	Retail - Secured on real estate property	26,602	329	43	24	7.2%	26,427	504	54	30	5.9%	26,251	680	63	36	5.2
	Retail - Secured on real estate property - Of Which: SME	6,267	111	13	7	6.8%	6,201	177	16	10	5.5%	6,135	243	19	12	4.9
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,335	218	30	16	7.5%	20,226	326	38	20	6.1%	20,115	437	45	24	5.4
Deigiani	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	0	0	0	26.0%	23	1	0	0	26.0
	Retail - Other Retail	12,310	506	257	202	39.8%	12,125	692	285	228		11,954	862	309	252	29.2
	Retail - Other Retail - Of Which: SME	7,793	394	199	149	37.7%	7,640	547	220	168	30.8%	7,500	687	240	187	27.1
	Retail - Other Retail - Of Which: non-SME	4,517	112	58	53	47.3%	4,484	145	64	60	41.2%	4,454	175	70	65	37.4
	Equity	4	0	0	0	51.3%	4	0	0	0	51.2%	4	0	0	0	51.2
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	92,602	2,199	1,473	1,119	50.9%	92,038	2,763	1,585	1,200	43.4%	91,479	3,322	1,684	1,281	38.69

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						1
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0		0 0	-	0	0	0	0	-	0	0	0) -
	Institutions	174	1 C		0 0	8.8%	174		0	0	8.8%	174	0	0		0 8.8%
	Corporates	5,983		116	i 1	16.8%	5,976		121	2	16.7%	5,966		125		4 16.9%
	Corporates - Of Which: Specialised Lending	516	5 2	1	0	6.9%	514	4	1	0	6.9%	511	6	1	Ţ	0 6.9%
	Corporates - Of Which: SME	(0 0	(0 0	-	0	0	0	0	-	0	0	0	Ţ	J -
	Retail	12	2 0		0 0	33.4%	12	0	0	0	26.2%	12	0	0	-	0 22.5%
	Retail - Secured on real estate property	ç	9 0		0 0	3.6%	g	0	0	0	3.5%	8	0	0	-	0 3.4%
	Retail - Secured on real estate property - Of Which: SME	1			0 0	3.6%	1	0	0	0	3.6%	1	0	0	-	0 3.5%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	3 0		0 0	3.6%	8	0	0	0	3.5%	8	0	0	-	0 3.4%
	Retail - Qualifying Revolving	() ()		0 0	26.2%	0	0	0	0	26.2%	0	0	0	-	0 26.2%
	Retail - Other Retail		3 0		0 0	48.6%	3	0	0	0	43.2%	3	0	0	-	0 39.69
	Retail - Other Retail - Of Which: SME	1			0 0	29.8%	1	0	0	0	25.7%	1	0	0	-	0 23.69
	Retail - Other Retail - Of Which: non-SME	2	2 0		0 0	57.5%	2	0	0	0	55.3%	2	0	0	-	0 53.2%
	Equity	() ()		0 0	-	0	0	0	0	-	0	0	0	-) -
	Securitisation															
	Other non-credit obligation assets	(0 0	(0 0	-	0	0	0	0	-	0	0	0		J -
	IRB TOTAL	6,169) 5	116	i 1	17.4%	6,161	12	121	2	16.9%	6,152	22	125	4	4 16.9%



Belfius Banque SA

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	(min EUR, %)															
	Central banks and central governments	39	7 0		0 0	40.0%	396		0	0	40.0%	39	6 0	0		0 40. 0 3. 1 12.
	Institutions	65	5 0		0 0	6.2%	656		0	0	4.2%	65		0		0 3.
	Corporates	47.	3 2		5 (10.6%	471	4	4	0	11.6%	46	9 6	5		1 12.
	Corporates - Of Which: Specialised Lending	2	5 1		4 (3.7%	24	2	4	0	3.7%	2	3 3	4	1	3.
	Corporates - Of Which: SME		5 0		0 0	14.6%	5	0	0	0	15.3%		5 0	0	1	0 3.: 0 16.6. 2 25.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 3.4. 0 14.0. 1 39.4.
	Retail	10	4		2 1	34.8%	100	6	2	2	29.0%	9	8 7	2		2 25.
	Retail - Secured on real estate property	3	7 1		0 0	3.6%	37	1	0	0	3.5%	3	7 1	0		D 3.
	Retail - Secured on real estate property - Of Which: SME		5 0		0 0	3.6%	6	0	0	0	3.6%		6 0	0		3.
France	Retail - Secured on real estate property - Of Which: non-SME	3	1 1		0 0	3.6%	31	1	0	0	3.5%	3	0 1	0		3.
	Retail - Qualifying Revolving		0 0		0 0	26.0%	0	0	0	0	26.0%		0 0	0		25.
	Retail - Other Retail	6	4 4		2 1	39.6%	63	5	2	2	34.0%	6	2 6	2		2 30.4
	Retail - Other Retail - Of Which: SME	2	1 1		0 0	18.9%	20	1	0	0	15.3%	1	9 2	1		0 14.0
	Retail - Other Retail - Of Which: non-SME	4	3 3		1 1	45.2%	43	3	1	1	41.7%	4	3 4	2		1 39.4
	Equity		0 0		0 0	-	0	0	0	0	-		0 0	0		D -
	Securitisation															
	Other non-credit obligation assets		0 0		0 0	-	0	0	0	0	-		0 0	0		D -
	IRB TOTAL	1,623	6		7 2	27.5%	1,624	10	7	2	22.1%	1,62	0 14	7		3 19.8

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1,565	3	3 57	7 1	40.0%	1,562	7	58	3	40.0%	1,559	10	59	4	40.0%
	Institutions	5	6 C	0 (0 0	46.3%	8	0	0	0	43.8%	8	0	0	0	41.8%
	Corporates	50) C	0 (0 0	26.4%	49	1	0	0	26.7%	49	1	0	0	27.2%
	Corporates - Of Which: Specialised Lending	(0 0) (0 0	19.5%	0	0	0	0	19.5%	0	0	0	0	19.5%
	Corporates - Of Which: SME		: C) (0 0	5.7%	2	0	0	0	5.7%	2	0	0	0	5.6%
	Retail		C () (0 0	9.6%	3	0	0	0	8.6%	3	0	0	0	8.2%
	Retail - Secured on real estate property		0	0 (0 0	3.6%	2	0	0	0	3.5%	2	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME			0 (0 0	3.6%	1	0	0	0	3.5%	1	0	0	0	3.4%
Italy	Retail - Secured on real estate property - Of Which: non-SME		c (0 (0 0	3.6%	2	0	0	0	3.6%	2	0	0	0	3.5%
,	Retail - Qualifying Revolving	(0 0) (0 0	25.9%	0	0	0	0	25.5%	0	0	0	0	25.3%
	Retail - Other Retail		. 0) (0 0	38.5%	1	0	0	0	33.1%	1	0	0	0	30.7%
	Retail - Other Retail - Of Which: SME	(0 0) (0 0	22.3%	0	0	0	0	22.7%	0	0	0	0	22.9%
	Retail - Other Retail - Of Which: non-SME		. 0) (0 0	41.4%	1	0	0	0	35.6%	1	0	0	0	32.7%
	Equity	(0 0) (0 0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	() C	0 (0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	1,626	4	57	7 1	38.3%	1,623	7	58	3	38.3%	1,619	11	60	4	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man manfarming	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments) 0	() (D -	C	0	C	0	-	0	0	C	0 0	-
	Institutions	18	5 0	() (D 11.3%	185	0	C	0	16.1%	185	0	C) (17.5%
	Corporates	66) 1	13	3 (0 6.8%	669	1	14	0	11.4%	669	1	14	(15.7%
	Corporates - Of Which: Specialised Lending) 0	() (0.0%	0	0	C	0	0.0%	0	0	C) (0.0%
	Corporates - Of Which: SME		0 0	() (30.3%	0	0	0	0	30.3%	0	0	C	0 0	30.3%
	Retail	1	1 0	() (26.8%	11	0	C	0	17.1%	11	0	C	(13.39
	Retail - Secured on real estate property		3 0	() (3.6%	8	0	0	0	3.6%	8	0	C) (3.5%
	Retail - Secured on real estate property - Of Which: SME		0	() (3.6%	1	0	C	0	3.6%	1	0	C	(3.5%
United States	Retail - Secured on real estate property - Of Which: non-SME		7 0	() (3.6%	7	0	0	0	3.6%	7	0	C) (3.5%
	Retail - Qualifying Revolving		0 0	() (26.2%	0	0	C	0	26.2%	0	0	C	0 0	26.2%
	Retail - Other Retail		3 0	() (38.1%	3	0	C	0	27.9%	3	0	C	0 0	23.5%
	Retail - Other Retail - Of Which: SME		0	() (60.3%	1	0	C	0	49.6%	1	0	C	0 0	43.7%
	Retail - Other Retail - Of Which: non-SME		2 0	() (22.4%	2	0	C	0	17.3%	2	0	C	0 0	15.4%
	Equity		0 0	() (D -	0	0	C	0	-	0	0	0	0 0	-
	Securitisation		-					-								
	Other non-credit obligation assets		0 0	((J -	0	0	C	0	-	0	0	C	0	-
	IRB TOTAL	86	i 1	13		8.3%	865	1	14	0	12.4%	864	1	14	0	15.7%



Belfius Banque SA

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments		0 0	0	0	-	0	0	(0	-	ſ	0	0		0 -
	Institutions		0 0	0	0	47.6%	0	0	(0	45.1%	(0	0		D
	Corporates	4	3 0	0	0	21.6%	43	0	(0	21.6%	43	0	0		D
	Corporates - Of Which: Specialised Lending		0 0	C	0	-	0	0	(0	-	(0	0		D -
	Corporates - Of Which: SME		0 0	C	0	-	0	0	(0	-	(0	0		D -
	Retail	1	1 0	0	0	40.3%	11	0	(0	29.3%	11	0	0		D
	Retail - Secured on real estate property		9 0	C	0	3.6%	9	0	(0	3.5%	ç	0	0		D
	Retail - Secured on real estate property - Of Which: SME		1 0	C	0	3.6%	1	0	(0	3.5%	1	0	0		D
Germany	Retail - Secured on real estate property - Of Which: non-SME		8 0	0	0	3.6%	8	0	(0	3.6%	8	0	0		D
	Retail - Qualifying Revolving		0 0	0	0	26.1%	0	0	(0	26.0%	(0	0		D
	Retail - Other Retail		2 0	0	0	52.5%	2	0	(0	43.6%	2	0	0		D
	Retail - Other Retail - Of Which: SME		0 0	0	0	23.5%	0	0	(0	18.1%	(0	0		D
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	55.3%	2	0	(0	47.8%	2	0	0		D
	Equity		0 0	C	0	-	0	0	(0	-	(0	0		D -
	Securitisation															
	Other non-credit obligation assets		0 0	C	0	-	0	0	(0	-	(0	0		D -
	IRB TOTAL	5	5 0	0	0	35.0%	55	0	G	0	26.3%	54	0	0	1	0 3

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0		0 (40.0%	C) () () (40.0%	0	C	0	-	40.0%
	Institutions	515	C		0 0	10.5%	514	4 0) () (10.6%	514	1	0		10.4%
	Corporates		C		0 0	0.4%		5 () () (0.6%	5	C	0		1.1%
	Corporates - Of Which: Specialised Lending	(C		0 0) -	() () () (-	0	C	0) -
	Corporates - Of Which: SME	(C		0 0) -	() () () (-	0	C	0) -
	Retail	8	C		0 0	43.3%	٤	3 () () (38.0%	8	C	0		33.9%
	Retail - Secured on real estate property	4	0		0 (3.6%	4	1 () (0 0	3.6%	4	0	0		3.5%
	Retail - Secured on real estate property - Of Which: SME	(C		0 (3.6%	() () (0 0	3.6%	0	C	0		3.5%
Spain	Retail - Secured on real estate property - Of Which: non-SME		0		0 (3.6%	3	3 () (0 0	3.6%	3	C	0		3.5%
	Retail - Qualifying Revolving	(C		D (26.2%	C) () (0 0	26.2%	0	0	0		26.2%
	Retail - Other Retail	4	C		D (46.2%	4	1 () (0 0	43.6%	4	0	0		41.3%
	Retail - Other Retail - Of Which: SME		C		0 0	47.3%	1) () (45.8%	1	C	0		44.6%
	Retail - Other Retail - Of Which: non-SME	4	C		0 0	42.9%	4	4 0) () (37.7%	4	C	0		34.1%
	Equity	(C		0 0) -	() () () (-	0	C	0) -
	Securitisation															
	Other non-credit obligation assets	(C		D () -	() () (0 0	-	0	C	0) -
	IRB TOTAL	527	1		0 0	22.5%	527	1) 0	17.5%	527	1	0	(15.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/2020)	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹ per			Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1	3 0	0	0	40.0%	13	0	C	0	40.0%	13	0	0	(0 40.0%
	Institutions	15		0	C	2.0%	150	0	C	0	2.3%	150	0	0	(0 2.2%
	Corporates	60	8 1	0	0	12.9%	607	1	C	0	14.9%	607	2	0	(0 16.9%
	Corporates - Of Which: Specialised Lending	9	0 1	0	0	11.5%	89	1	C	0	13.0%	89	2	0	(0 15.0%
	Corporates - Of Which: SME		0 0	0	0	-	0	0	C	0	-	0	0	0	() -
	Retail		1 0	0	0	12.7%	1	0	C	0	9.6%	1	0	0	(0 8.3%
	Retail - Secured on real estate property		1 0	0	0	3.6%	1	0	C	0	3.5%	1	0	0	(0 3.4%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	3.3%	0	0	C	0	3.2%	0	0	0	(0 3.2%
Australia	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	3.6%	0	0	C	0	3.6%	0	0	0	(0 3.5%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	C	0	-	0	0	0	() -
	Retail - Other Retail		1 0	0	0	14.1%	1	0	C	0	10.7%	1	0	0	(0 9.2%
	Retail - Other Retail - Of Which: SME		0 0	0	0	12.3%	0	0	0	0	14.4%	0	0	0	(0 15.0%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	14.2%	1	0	0	0	10.5%	1	0	0	(9.0%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	C	0	-	0	0	0	(J -
	IRB TOTAL	77.	3 1	0	0	12.4%	773	2	0	0	14.3%	772	2	0		16.2%



Belfius Banque SA

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments) 0	(0	40.0%	0	0	0	0	40.0%	0	0	0		40.0
	Institutions	19	2 0	(0	6.1%	192	0	0	0	7.2%	192	0	0		7.2
	Corporates	2	9 0	(0	17.7%	29	0	0	0	17.7%	29	1	0		17.2
	Corporates - Of Which: Specialised Lending		0 0	(0	-	0	0	0	0	-	0	0	0) -
	Corporates - Of Which: SME		2 0	(0	8.4%	2	0	0	0	8.2%	2	0	0		8.1
	Retail	2	5 0	(0	24.8%	25	1	0	0	22.6%	25	1	0		21.1
	Retail - Secured on real estate property	1	7 0	(0	3.6%	17	0	0	0	3.6%	17	0	0		3.5
	Retail - Secured on real estate property - Of Which: SME		L 0	(0	3.6%	1	0	0	0	3.6%	1	0	0		3.5
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	1	5 0	(0	3.6%	16	0	0	0	3.6%	16	0	0		3.59
	Retail - Qualifying Revolving		0 0	(0	26.1%	0	0	0	0	26.2%	0	0	0		26.19
	Retail - Other Retail		3 0	(0	31.8%	8	0	0	0	30.4%	8	1	0		29.8
	Retail - Other Retail - Of Which: SME		0 0	(0	25.9%	0	0	0	0	22.5%	0	0	0		21.04
	Retail - Other Retail - Of Which: non-SME		7 0	(0	32.1%	7	0	0	0	30.8%	7	1	0		30.29
	Equity		0 0	(0	-	0	0	0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets		0 0	(0	-	0	0	0	0	-	0	0	0		-
	IRB TOTAL	240	i 1		0	20.9%	246	1	0	0	19.3%	245	2	0		18.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	:0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0		0 (-	0	0 0	C	(-	0	C	0	0	1 -
	Institutions	101	0		0 0	4.0%	101	0	C	(4.3%	101	C	0	0	4.1%
	Corporates	382	15	2	3 13	83.7%	379	19	24	13	72.3%	375	22	25	14	64.2%
	Corporates - Of Which: Specialised Lending	(0		0 (-	0	0 0	C	(-	0	C	0	0	<i>i</i> -
	Corporates - Of Which: SME	41	1		0 (31.9%	40	1	1		32.0%	39	2	1	1	32.1%
	Retail	57	2		1 (24.7%	56	i 2	1		20.1%	56	3	1	1	17.7%
	Retail - Secured on real estate property	38	0		0 (3.6%	38	1	C	(3.5%	38	1	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	5	0		0 (3.6%	5	i 0	C	(3.5%	5	C	0	0	3.4%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	33	0		0 (3.6%	33	1	C	(3.5%	33	1	0	0	3.4%
	Retail - Qualifying Revolving	0	0		D (26.0%	0	0 0	C	(25.9%	0	C	0	0	25.9%
	Retail - Other Retail	19	1		D (30.6%	18	8 2	1	(26.0%	18	2	1	1	23.4%
	Retail - Other Retail - Of Which: SME	13	1		0 0	30.1%	12	2	C	(25.4%	12	2	1	0	22.7%
	Retail - Other Retail - Of Which: non-SME	6	0		0 0	34.4%	6	i 0	C	(31.3%	6	C	0	0	29.6%
	Equity	0	0		0 0	-	0	0 0	C	(-	0	C	0	0) -
	Securitisation									-						
	Other non-credit obligation assets	(0		D (-	0	0 0	C	(-	0	C	0	0	-
	IRB TOTAL	541	17	2	3 13	77.6%	536	21	25	14	66.1%	532	26	26	15	58.3%



Belfius Banque SA

								A	dverse Scenari	0						
				31/12/201	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)				-				94							
	Central banks and central governments Institutions	20,332		85	/	37.4%	20,313 19,930		94	14	38.7%	20,295		100	22	39.39 13.79
	Corporates	27.093		1.615	1.009	61.6%	26,526		10	1.169		25,984		2.008	1.323	48.29
	Corporates - Of Which: Specialised Lending	1.809		1,015	1,009	48.4%	26,326		73		40.1%	23,984			1,323	36.8
	Corporates - Of Which: Specialised certaining	6,155		825	676	63.9%	5,918					5.659		987	810	52.19
	Retail	38,884		670	290	23.7%	37,931					36,953			555	17.69
	Retail - Secured on real estate property	26,517		281	47	7.7%	25,927				8,9%	25,353		412	159	9.09
	Retail - Secured on real estate property - Of Which: SME	6,290		130	9	8.1%	6,191	213			8.5%	6,063			29	8,59
Belfius Bangue SA	Retail - Secured on real estate property - Of Which: non-SME	20,227		151	38	7.6%	19,736				9.0%	19,289		260	130	9.19
Beilius Bulique Sit	Retail - Qualifying Revolving	24	0	0	0	26.1%	23		0	0	26.0%	23		0	0	25.99
	Retail - Other Retail	12,343	613	389	243	39.6%	11,980	976	484	317	32.5%	11,578	1,378	547	396	28.79
	Retail - Other Retail - Of Which: SME	7,742	491	326	187	38.0%	7,421	813	412	252	31.0%	7,055	1,178	468	324	27.5%
	Retail - Other Retail - Of Which: non-SME	4,602	121	63	56	46.2%	4,560	163	72	65	39.6%	4,523	200	79	72	35.9%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	106,264	2,888	2,383	1,307	45.3%	104,704	4,448	2,793	1,613	36.3%	103,152	5,999	3,088	1,907	31.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenarie	0						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	18,002		17	4	40.0%	17,990	23	22	9	40.0%	17,979		26	14	40.0%
	Institutions	17,503		2	1	7.8%	17,490	20	3	2	7.7%			4	2	7.4%
	Corporates	17,974		1,342	950	62.1%	17,464	2,039	1,536	1,099	53.9%			1,696	1,244	48.9%
	Corporates - Of Which: Specialised Lending	873		12	1	21.4%	858	22	14	4	18.4%			16	6	18.1%
	Corporates - Of Which: SME	6,103		824		63.9%	5,868	1,293	908	739	57.2%					
	Retail	38,561		664		23.7%	37,614	2,156	841	420	19.5%					17.6%
	Retail - Secured on real estate property	26,325		279		7.7%	25,737	1,193	362	107	8.9%					9.0%
	Retail - Secured on real estate property - Of Which: SME	6,264	114	129	9	8.1%	6,166	212	146	18	8.5%	6,038	340	150	29	8.5%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	20,061	491	150	37	7.6%	19,572	981	216	88	9.0%	19,126	1,426	259	130	9.1%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	1	0	0	26.0%	23	1	0	0	25.9%
	Retail - Other Retail	12,212	604	385	240	39.7%	11,854	962	479	313	32.5%	11,456	1,360	541	391	28.7%
	Retail - Other Retail - Of Which: SME	7,700	487	324	185	38.1%	7,382	805	409	250	31.1%	7,020	1,167	465	322	27.6%
	Retail - Other Retail - Of Which: non-SME	4,512	117	61	54	46.3%	4,471	158	70	62	39.6%	4,436	194	76	69	35.8%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	92,045	2,756	2,025	1,242	45.0%	90,562	4,239	2,402	1,529	36.1%	89,065	5,736	2,678	1,811	31.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scena	rio						
				31/12/20	18				31/12/201	9				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions	174	0		0	- 11.5%	174			0	- 11.6%	17				11.7%
	Corporates	5,981	7	132	1	17.2%	5,962		14		11.0%	5,95		5 148		18.1%
	Corporates - Of Which: Specialised Lending	5,501	, , , , , , , , , , , , , , , , , , , ,	152	1	6.9%	5,502		14		6.9%	5,55		140	1	6.99
	Corporates - Of Which: SME	510	-		0	-	511	,		0	-	50	0 0) 0		0.57
	Retail	12	0		0	32.2%	12			0	25.4%	1	2			21.79
	Retail - Secured on real estate property	9	0		0	6.2%	8			0	7.9%		8 (0		8.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.2%	1			0 0	7.9%		1 () 0) (8.2%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	6.2%	8	C	0 (0 0	7.9%		8 (0 0) ()	8.2%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	C	0	0 (0 0	26.2%		0 0	0 0) ()	26.1%
	Retail - Other Retail	3	0	(0	46.9%	3	(C) (0 0	39.1%		3 (0 0) (33.9%
	Retail - Other Retail - Of Which: SME	1	0		0	28.3%	1	. 0) (0 0	22.9%		1 (0 0) (20.4%
	Retail - Other Retail - Of Which: non-SME	2	0		0	57.2%	2	0) (0 0	54.6%		2 (0 0) (52.3%
	Equity	0	0	0	0	-	C	0		0 0	-		0 0	0 0) (-
	Securitisation															
	Other non-credit obligation assets	0	0	(0	-		0 0	(0 0	-		0 (0 0) (-
	IRB TOTAL	6,166	7	132	1	17.6%	6,148	26	142	2 5	18.0%	6,13	5 37	149	7	18.1%



Belfius Banque SA

								٨	dverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20)20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	397) (40.0%	396	0	0	0	40.0%	396		L 0	(40.0
	Institutions	656) (7.3%	655	1	0	0	7.3%	655		L 0	(D 7.04
	Corporates	473	2	10) (12.4%	470	5	11	1	14.8%	467	' 8	3 11		1 15.04
	Corporates - Of Which: Specialised Lending	25	1	9	0 0	3.7%	24	2	9	0	3.7%	2	3	3 9	(3.7
	Corporates - Of Which: SME	5	C	0) (14.8%	5	1	0	0	16.2%	4	1	L 0	(0 17.2
	Retail	100	5	3	2	30.6%	97	9	4	2	23.0%	93	12	2 4	2	2 19.84
	Retail - Secured on real estate property	37	1	. 1		6.1%	37	1	1	0	7.8%	36	2	2 1	(0 8.1
	Retail - Secured on real estate property - Of Which: SME	6	0	1	. (6.2%	6	0	1	0	7.9%	6	i 0	1 1	(0 8.2
France	Retail - Secured on real estate property - Of Which: non-SME	31	1) (6.1%	31	1	0	0	7.8%	30	1	L 0	(0 8.1
	Retail - Qualifying Revolving	(0	0) (26.0%	0	0	0	0	25.9%	(0	0 0	(25.9
	Retail - Other Retail	63	5	2	2	34.0%	60	8	3	2	25.2%	57	11	1 3		2 21.5
	Retail - Other Retail - Of Which: SME	20	2	1	. (15.6%	17	4	1	1	12.1%	15	i 7	7 1	1	1 11.49
	Retail - Other Retail - Of Which: non-SME	43	3	1	. 1	44.7%	43	4	2	1	40.7%	42	4	1 2		2 38.5
	Equity	(0	0) (-	0	0	0	0	-	(0 0	0 0	(D -
	Securitisation															
	Other non-credit obligation assets	(C) () (-	0	0	0	0	-	(0 0	0 0	(D -
	IRB TOTAL	1,626	8	14	2	24.6%	1,618	16	15	3	19.6%	1,611	22	15	4	17.89

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1,56	5 4	57	1	40.0%	1,561	. 8	58	3	40.0%	1,556	12	60	5	40.0%
	Institutions		B 0	0	0	48.9%	8	0	0	0	49.9%	8	0	0	0	49.8%
	Corporates	5	0 0	0	0	27.1%	49	1	0	0	27.7%	48	2	1	0	27.3%
	Corporates - Of Which: Specialised Lending		0 0	0	0	19.5%	0	0	0	0	19.5%	C	0	0	0	19.5%
	Corporates - Of Which: SME		2 0	0	0	5.7%	2	0	0	0	5.6%	2	0	0	0	5.6%
	Retail		3 0	0	0	11.4%	3	0	0	0	11.5%	3	0	0	0	11.4%
	Retail - Secured on real estate property		3 0	0	0	6.0%	2	. 0	0	0	7.5%	2	. 0	0	0	7.8%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.0%	1	. 0	0	0	7.5%	1	. 0	0	0	7.7%
Italy	Retail - Secured on real estate property - Of Which: non-SME		2 0	0	0	6.2%	2	. 0	0	0	8.0%	2	0	0	0	8.3%
/	Retail - Qualifying Revolving		0 0	0	0	25.8%	0	0	0	0	25.4%	0	0	0	0	25.0%
	Retail - Other Retail		1 0	0	0	37.7%	1	. 0	0	0	32.0%	1	. 0	0	0	29.6%
	Retail - Other Retail - Of Which: SME		0 0	0	0	22.2%	0	0	0	0	22.6%	C	0	0	0	22.9%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	40.5%	1	. 0	0	0	34.6%	1	. 0	0	0	32.1%
	Equity		0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0		0	0	0	0	-	C	0 0	0	0	-
	IRB TOTAL	1,620	5 4	57	2	38.3%	1,621	9	59	4	38.0%	1,616	14	61	5	38.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	((0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	185	(0	0	42.6%	185	0	0	0	42.7%	185	0	0	0	44.1%
	Corporates	665	1	14	0	10.6%	668	1	16	0	22.0%	668	1	17	0	24.8%
	Corporates - Of Which: Specialised Lending	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates - Of Which: SME	((0	0	35.6%	0	0	0	0	35.6%	0	0	0	0	35.6%
	Retail	11		0	0	25.6%	11	. 0	0	0	17.5%	11	0	0	0	14.6%
	Retail - Secured on real estate property	8	(0	0	6.1%	8	0	0	0	7.9%	8	0	0	0	8.3%
	Retail - Secured on real estate property - Of Which: SME	1	. (0	0	6.1%	1	. 0	0	0	7.9%	1	0	0	0	8.2%
United States	Retail - Secured on real estate property - Of Which: non-SME	7		0	0	6.2%	7	0	0	0	8.0%	7	0	0	0	8.3%
	Retail - Qualifying Revolving	((0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.1%
	Retail - Other Retail	3	(0	0	36.2%	3	: 0	0	0	26.8%	3	0	0	0	22.9%
	Retail - Other Retail - Of Which: SME	1		0	0	59.3%	1	. 0	0	0	45.7%	1	0	0	0	37.7%
	Retail - Other Retail - Of Which: non-SME	2		0	0	21.8%	2	. 0	0	0	18.0%	2	0	0	0	16.4%
	Equity	((0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	((0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	865	1	15	0	18.9%	864	2	16	0	26.6%	863	2	17	1	28.0%



Belfius Banque SA

								A	dverse Scenari	o						
				31/12/20)18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratii Non performir exposures ¹
	Central banks and central governments		n i	n r		-	0	0	0	0	-	(0	0	0	-
	Institutions		0 1			51.8%	0	0	0	0	49.2%	(0	0	0	47
	Corporates	4	3 (0 0) (34.1%	43	0	0	0	34.0%	4	1	0	0	33
	Corporates - Of Which: Specialised Lending		0 1	0 0) (-	0	0	0	0	-	(0	0	0	-
	Corporates - Of Which: SME		0 () () (-	0	0	0	0	-	(0	0	0	-
	Retail	1	1 (0 0) (38.2%	11	0	0	0	27.1%	11	0	0	0	21
	Retail - Secured on real estate property		9 1	0 () (6.1%	9	0	0	0	7.9%	ç	0	0	0	8
	Retail - Secured on real estate property - Of Which: SME		1 (0 () (6.0%	1	0	0	0	7.8%	1	0	0	0	
Germany	Retail - Secured on real estate property - Of Which: non-SME		B	0 0) (6.1%	8	0	0	0	7.9%	8	0	0	0	
	Retail - Qualifying Revolving		0 1	0 0) (26.1%	0	0	0	0	25.9%	(0	0	0	2
	Retail - Other Retail		2 (0 0) (50.2%	2	0	0	0	38.9%	2	0	0	0	3
	Retail - Other Retail - Of Which: SME		0 1	0 0) (20.4%	0	0	0	0	15.4%	(0	0	0	1
	Retail - Other Retail - Of Which: non-SME		2 (0 0) (54.0%	2	0	0	0	45.2%	2	0	0	0	39
	Equity		0 1	0 0) (-	0	0	0	0	-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 (0 0) (-	0	0	0	0	-	(0	0	0	-
	IRB TOTAL	5	5 (0 0	0	35.8%	54	1	0	0	32.2%	54	1	0	0	30.4

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	(40.0%
	Institutions	51	3 1	1	0	10.8%	510	5	2	1	11.2%	508	7	2		1 11.3%
	Corporates		5 0	0	0	0.5%	5	0	0	0	1.4%	5	0	0	(D 1.8%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0	-	0	0	0	(1 -
	Corporates - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0	(1 -
	Retail		8 0	0	0	42.4%	8	0	0	0	36.2%	8	0	0	(31.5%
	Retail - Secured on real estate property		4 0	0	0	6.2%	4	0	0	0	8.0%	4	0	0	(8.3%
. .	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	6.1%	0	0	0	0	7.9%	0	0	0	(8.3%
Spain	Retail - Secured on real estate property - Of Which: non-SME		3 0	0	0	6.2%	3	0	0	0	8.0%	3	0	0	(8.3%
	Retail - Qualifying Revolving		0 0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	(26.1%
	Retail - Other Retail		4 0	0	0	45.6%	4	0	0	0	41.9%	4	i 0	0	(38.7%
	Retail - Other Retail - Of Which: SME		1 0	0	0	46.9%	1	0	0	0	44.1%	1	. 0	0	(41.2%
	Retail - Other Retail - Of Which: non-SME		4 0	0	0	42.0%	4	0	0	0	36.5%	3	0	0	(33.1%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	(1 -
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0	0	(1 -
	IRB TOTAL	52	6 2	1	0	14.3%	523	5	2	1	12.2%	520	7	3	1	L 12.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	1	3 0	(0	40.0%	13	3 ((0	40.0%	13	i 0	0	(40.0%
	Institutions	15	0 0	0	0	13.6%	150) (0	0	13.7%	150	0 0	0	(12.5%
	Corporates	60	8 1		0	24.6%	605	5 4	1	1	23.1%	603	6	2	1	23.6%
	Corporates - Of Which: Specialised Lending	9	0 0		0	20.4%	87	/	1	1	20.1%	86	5	1	1	20.1%
	Corporates - Of Which: SME		0 0		0	-	C) (0	-	0	0 0	0	() -
	Retail		1 0		0	13.1%	1			0	11.6%	1	. 0	0	(11.0%
	Retail - Secured on real estate property		1 0		0	6.0%	1			0	7.8%	1	. 0	0	(8.1%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	5.0%	C) (0	6.6%	0	0 0	0	(7.2%
Australia	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	6.1%	C) (0	0	7.9%	0	0	0	(8.3%
	Retail - Qualifying Revolving		0 0		0	-	0) (0	-	0	0 0	0	(-
	Retail - Other Retail		1 0		0	14.3%	1	1 (0	12.4%	1	. 0	0	(11.6%
	Retail - Other Retail - Of Which: SME		0 0	0	0	12.2%	0) (0	0	14.6%	0	0 0	0	(15.3%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	14.4%	1	1 (0	0	12.3%	1	. 0	0	(11.4%
	Equity		0 0	0	0	-	C) (0	0	-	0	0 0	0	() -
	Securitisation									-		-				
	Other non-credit obligation assets		0 0	0	0	-	C) (0	0	-	0	0	0	() -
	IRB TOTAL	77.	3 1	1	0	23.4%	770	5	1	1	22.7%	768	7	2	2	23.2%



Belfius Banque SA

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	0	0	40.0%	0	0	0	0	40.0%	() (0	(40.0%
	Institutions	19	2 0	0	0	27.9%	191	0	0	0	28.4%	191		0 0	(28.7%
	Corporates	2	9 0	0	0	27.3%	29	1	0	0	26.9%	28	3 1	1	(26.6%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0	-	() (0 0	(-
	Corporates - Of Which: SME		2 0	0	0	10.5%	2	0	0	0	11.8%	2	2 0) ()	(12.1%
	Retail	2	5 0	0	0	24.9%	25	1	0	0	23.3%	24	1 1	. 0	(21.8%
	Retail - Secured on real estate property	1	7 0	0	0	6.2%	17	0	0	0	7.9%	17	7 (0 0	(8.2%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.1%	1	0	0	0	7.9%	1	L (0 0	(8.2%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	1	6 0	0	0	6.2%	16	0	0	0	7.9%	16	5 C	0 0	(8.2%
	Retail - Qualifying Revolving		0 0	0	0	26.2%	0	0	0	0	26.1%	() (0 0	(26.1%
	Retail - Other Retail		8 0	0	0	31.6%	8	0	0	0	30.1%	8	3 1	0	(29.3%
	Retail - Other Retail - Of Which: SME		0 0	0	0	25.6%	0	0	0	0	21.6%	() (0 0	(19.9%
	Retail - Other Retail - Of Which: non-SME		7 0	0	0	31.8%	7	0	0	0	30.5%	5	7 1	0	(29.9%
	Equity		0 0	0	0	-	0	0	0	0	-	() (0 0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	() (0 0	(-
	IRB TOTAL	24	6 1	1	0	26.2%	245	2	1	0	25.7%	244	2	1	1	24.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0	-	0	0 0	(0	-	0	0	0	0	-
	Institutions	10	0	0	0	27.8%	101	L C	(0	30.5%	101		0	0	32.0%
	Corporates	380	17	26	13	77.1%	372	2 25	29	15	60.2%	365	32	31	17	52.3%
	Corporates - Of Which: Specialised Lending	(0 0	0	0	-	0	0 0	(0	-	0	0	0	0	-
	Corporates - Of Which: SME	4(1 1	1	0	30.7%	40	2	1	1	31.5%	38	3	2	1	31.7%
	Retail	57	7 2	1	0	23.2%	55	5 3	1	1	18.2%	54	5	1	1	. 16.7%
	Retail - Secured on real estate property	38	8 C	0	0	6.1%	38	3 1	0	0	7.8%	38	1	0	0	8.1%
	Retail - Secured on real estate property - Of Which: SME		i (0	0	6.1%	5	5 0	0	0	7.8%	5	0	0	0	8.1%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	3	8 C	0	0	6.1%	33	3 1	0	0	7.8%	33	1	0	0	8.2%
	Retail - Qualifying Revolving		0 0	0	0	26.0%	0	0 0	0	0	25.9%	0	0	0	0	25.8%
	Retail - Other Retail	18	3 2	1	0	28.0%	17	7 3	1	1	21.5%	17	3	1	1	. 19.5%
	Retail - Other Retail - Of Which: SME	12	2 1	. 1	0	27.3%	11	1 2	1	0	20.6%	11	3	1	1	18.8%
	Retail - Other Retail - Of Which: non-SME	(i C	0	0	33.9%	6	5 C	0	0	30.5%	6	0	0	0	28.9%
	Equity	(0 0	0	0	-	0	0 0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	C) ((0	-	0	0	0	0	
	IRB TOTAL	538	19	27	13	71.4%	529	29	30	16	55.1%	520	37	32	18	47.8%



Belfius Bangue SA

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	1,273	0	119	0	922	0	0	0	0.0%
	Regional governments or local authorities	359	0	174	0	358	2	3	2	100.0%
	Public sector entities	312	0	149	0	312	0	0	0	0.0%
	Multilateral Development Banks	105	0	0	0	47	0	0	0	0.0%
	International Organisations	9,879	0	0	0	9,862	0	0	0	0.0%
	Institutions	1,400	0	32	0	6	0	0	0	0.0%
	Corporates	5,144	80	4,034	111		125	109	46	36.4%
	of which: SME	2,002	31	1,779	41		43	49	13	30.6%
	Retail	596	6	341	8	595	11	7	5	44.0%
Belfius Banque SA	of which: SME	596	6	340	8	594	11	7	5	44.0%
Dellius Dalique SA	Secured by mortgages on immovable property	396	0	144	0	395	0	10	0	0.0%
	of which: SME	207	0	67	0	207	0	5	0	0.0%
	Items associated with particularly high risk	138	0	207	0	0	0	0	0	0.0%
	Covered bonds	56	0	6	0	56	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	5	0	0	0	0	0	0.0%
	Equity			7,093	0	521	0	0	0	0.0%
	Securitisation									
	Other exposures			1,771	0	1	0	0	0	0.0%
	Standardised Total	28,210	86	14,074	119	18,080	138	129	53	38.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	26	0	59	0	20	0	0	0	0.0%
	Regional governments or local authorities	32	0	6	0	32	0	0	0	0.0%
	Public sector entities	23	0	5	0	23	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	2	0	0	0	0.0%
	Corporates	3,153	35	2,915	46		48	70	14	29.8%
	of which: SME	1,921	31	1,703	41	1,917	43	48	13	30.6%
	Retail	591	6	338	8	589	11	7	5	44.0%
Belgium	of which: SME	590	6	337	8	589	11	7	5	44.0%
Deigidin	Secured by mortgages on immovable property	372	0	132	0	371	0	10	0	0.0%
	of which: SME	202	0	65	0	202	0	5	0	0.0%
	Items associated with particularly high risk	137	0	205	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	3	0	0	0	0	0	0.0%
	Equity					521	0	0	0	0.0%
	Securitisation									
	Other exposures					1	0	0	0	0.0%
	Standardised Total	12,328	41	12,526	54	4,663	59	87	19	32.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
						31/12/2017				
		Exposure	values	Risk expos	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	ő	0	0	0	0	0	ů ů	0	0.0%
	Public sector entities	ő	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1.157	0	23	0	0	0	0	0	0.0%
	Corporates	238	0	140	0	238	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%
United Kingdom	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,397	0	163	0	238	0	1	0	0.0%



Belfius Bangue SA

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	770	0	0	0	770	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	Ő	G	0 0	0	0	ŏ	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	C	0	0	0	0	0.0%
	Institutions	135	0	4	0	3	0	0	0	0.0%
	Corporates	131	2	128	3	127	5	5	3	62.1%
	of which: SME	15	0	13	0	15	0	1	0	0.0%
	Retail	1	0	0	C	1	0	0	0	0.0%
France	of which: SME	1	0	0	0	1	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	17	0	8	0	17	0	0	0	0.0%
	of which: SME	4	0	2	0	4	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,054	2	141	3	918	5	5	3	62.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated 31/12/2017				
		Exposure	values	Risk exposu	re amounts	,,				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ra Non perforn exposures
	Central governments or central banks	0	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	
	Corporates	1	0	1	0	1	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	
Ttoly	of which: SME	0	0	0	0	0	0	0	0	
Italy	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					0	0	0	0	
	Securitisation									
	Other exposures					0	0	0	0	
	Standardised Total	1	0	1	0	1	0	0	0	-

						Restated				
						31/12/2017				
		Exposure	values	Risk exposi	ure amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	966	32	378	49	908	42	10	9	21.9%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	1	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	969	32	379	49	908	42	10	9	21.9%



Belfius Banque SA

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	219	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	101	0	2	0	0	0	0	0	0.0%
	Corporates	31	2	31	2	30	19	17	17	89.5%
	of which: SME	4	0	4	0	4	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	0.0%
Germany	of which: SME	1	0	0	0	1	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	352	2	34	2	31	19	17	17	89.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

				Restated											
						31/12/2017									
		Exposure	values	Risk exposu	re amounts										
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1					
	(min EUR, %)								-						
	Central governments or central banks	124	0	60	0	0	0	0	0	0.0%					
	Regional governments or local authorities	0	0	0	0	0	2	2	2	100.0%					
	Public sector entities	0	0	0	0	0	0	0	0	0.0%					
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%					
	International Organisations	0	0	0	0	0	0	0	0	0.0%					
	Institutions	0	0	0	0	0	0	0	0	0.0%					
	Corporates	200	0	105	0	190	0	0	0	0.0%					
	of which: SME	0	0	0	0	0	0	0	0	0.0%					
	Retail	0	0	0	0	0	0	0	0	0.0%					
Spain	of which: SME	0	0	0	0	0	0	0	0	0.0%					
Spain	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%					
	of which: SME	0	0	0	0	0	0	0	0	0.0%					
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%					
	Covered bonds	0	0	0	0	0	0	0	0	0.0%					
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%					
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%					
	Equity					0	0	0	0	0.0%					
	Securitisation														
	Other exposures					0	0	0	0	0.0%					
	Standardised Total	325	0	164	0	190	2	2	2	100.0%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Australia	of which: SME	0	0	0	0	0	0	0	0	0.0%
Ausu alia	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0	0	0.0%



Belfius Banque SA

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ure amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non•defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Cove Non ex
	Central governments or central banks	0	0	0	0	0	0	0	0)
	Regional governments or local authorities	0	0	0	0	0	0	0	0)
	Public sector entities	0	0	0	0	0	0	0	0)
	Multilateral Development Banks	0	0	0	0	0	0	0	0)
	International Organisations	0	0	0	0	0	0	0	0)
	Institutions	0	0	0	0	0	0	0	0)
	Corporates	9	0	9	0	9	0	0	0)
	of which: SME	8	0	8	0	8	0	0	0)
	Retail	0	0	0	0	0	0	0	0)
Switzerland	of which: SME	0	0	0	0	0	0	0	0)
Switzenanu	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0)
	of which: SME	0	0	0	0	0	0	0	0)
	Items associated with particularly high risk	0	0	0	0	0	0	0	0)
	Covered bonds	0	0	0	0	0	0	0	0)
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0)
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0)
	Equity					0	0	0	0)
	Securitisation									
	Other exposures					0	0	0	0)
	Standardised Total	11	0	9	0	9	0	0	0	

Restated 31/12/2017 Risk exposure amounts Of which: from non performing exposures Exposure values Performing exposure1 Non performing exposure1 Coverage Ratio Non performing exposures1 Stock of provisions Non-defaulted Non-defaulted (min EUR, %) ents or local authorities nal or nt Banks 60 59 48 Luxembourg Secured by mor es on im vable property of which: SMi d with particularly high risk ered bonds s on institutions and corporates with a tive investments undertakings (CIU) ates with a ST credit a ation 0.0% 2.0% 0 56 70 66



								Ba	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	922	0	() 0	40.0%	922	1	0	0	40.0%	921	1	0	0	40.0%
	Regional governments or local authorities	358	3		3 2	89.8%	358		3	2	81.5%	357	3	3	2	74.7%
	Public sector entities	311	0	(0 0	1.1%	311		0	0	1.1%	310	2	0	0	1.1%
	Multilateral Development Banks	47	0	(0 0	5.0%	47		0	0	5.0%	47	0	0	0	5.0%
	International Organisations	9,859	3	(0 0	5.0%	9,856	6	0	0	5.0%	9,853	9	1	0	5.0%
	Institutions	6	0	(0 0	67.4%	6	0	0	0	66.0%	6	0	0	0	64.7%
	Corporates	4,934	195	133		32.7%	4,872		154		31.2%	4,813	316	173	97	30.5%
	of which: SME	1,960	80	63		29.1%	1,926		76		28.5%	1,894		86	41	28.2%
	Retail	579	27	12		36.3%	564		17		34.3%	550			19	33.4%
Belfius Banque SA	of which: SME	578	27	12	10	36.3%	563		17	14	34.3%	549	56	21	19	33.4%
Dellius Dalique SA	Secured by mortgages on immovable property	386	9	13	1	6.1%	378	17	14	1	6.0%	370	25	14	1	5.9%
	of which: SME	202	4	e	5 0	7.0%	198	8	7	1	6.9%	194	12	7	1	6.8%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	56	0	(0 0	0.0%	56	0	0	0	0.0%	56	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	521	0	(0 0	27.6%	520	0	0	0	33.9%	520	1	1	0	38.1%
	Securitisation															
	Other exposures	1	0	(0 0	27.2%	1	0	0	0	27.1%	1	0	0	0	27.1%
	Standardised Total	17,981	237	161	77	32.3%	17,891	327	189	99	30.2%	17,805	414	213	120	29.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	20	0	() 0	40.0%	20	0	0	0	40.0%	20) 0	0	C	40.0%
	Regional governments or local authorities	32	. 0	(0 0	8.7%	32	0	0	0	8.7%	32		0	C	8.7%
	Public sector entities	23	0	(0 0	8.3%	23	0	0	0	8.3%	23	8 0	0	C	8.4%
	Multilateral Development Banks	0	0	(0 0	0.0%	0	0	0	0	0.0%		0 0	0	C	0.0%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0	0.0%		0 0	0	C	0.0%
	Institutions	2	0	(0 0	64.6%	2	0	0	0	62.9%		2 0	0	C	61.5%
	Corporates	3,046	105	92	30	28.7%	2,994				28.4%			126	58	28.3%
	of which: SME	1,882		61		29.1%	1,849				28.6%				τ.	28.3%
	Retail	574		12	10	36.3%	559		17		34.3%					33.4% 33.4%
Belgium	of which: SME	573		12	10	36.4%	558		17		34.3%				19	33.4%
Deigiani	Secured by mortgages on immovable property	363		12	1	6.1%	354		13	1	6.1%			14	1	6.0%
	of which: SME	197	4	e	5 0	7.1%	193	8	7	1	6.9%		12	7	1	6.8%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0	0.0%		0 0	0	C	0.0%
	Covered bonds	C	0	(0 0	0.0%	0	0	0	0	0.0%		0 0		C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0	0	0.0%		0 0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	0.0%	0	0	0	0	0.0%		0 0	0	C	0.0%
	Equity	521	0	(0 0	27.6%	520	0	0	0	33.9%	520) 1	1	0	38.1%
	Securitisation															
	Other exposures	1	. 0	(0 0	27.2%	1	0	0	0	27.1%		0		C	27.1% 27.4%
	Standardised Total	4,582	140	116	i 40	28.8%	4,506	215	140	60	27.8%	4,435	287	162	79	27.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Corporates	236	2	2	1	32.3%	234	3	2	1	32.4%	233	5	3	2	32.4%
	of which: SME	0	0	0	0	25.5%	0	0	0	0	25.6%	0	0	0	0	25.6% 26.3% 26.3%
	Retail	0	0	0	0	26.5%	0	0	0	0	26.4%	0	0	0	0	26.3%
United Kingdom	of which: SME	0	0	0	0	26.5%	0	0	0	0	26.4%	0	0	0	0	26.3%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0 0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	236	2	2	1	32.2%	235	3	2	1	32.3%	233	5	3	2	32.3%



								Ba	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	770	0	C	0	40.0%	770	1	0	0	40.0%	769	1	0	0	40.0% 7.8% 0.0%
	Regional governments or local authorities	0	0	0	0	7.8%	0	0	0	0	7.8%	0	0	0	0	7.8%
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	C	0	5.2%	3	0	0	0	5.6%	3	0	0	0	5.2%
	Corporates	126	6	5	3	54.3%	125		6	4	50.1%	123	9	6	4	47.1%
	of which: SME	15	0	1	0	25.7%	14	1	1	0	25.7%	14	1	1	0	25.7%
	Retail	1	0	C	0	47.3%	1	0	0	0	47.2%	0	0	0	0	47.0%
France	of which: SME	1	0	C	0	47.3%	1	0	0	0	47.2%	0	0	0	0	47.0%
Trance	Secured by mortgages on immovable property	16	0	C	0	5.0%	16	0	0	0	5.0%	16	1	0	0	5.0% 5.0% 0.0% 0.0%
	of which: SME	4	0	C	0	5.0%	4	0	0	0	5.0%	4	0	0	0	5.0%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	916	7	6	3	52.4%	914	8	7	4	47.3%	912	10	7	5	44.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %6)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0% 0.0% 25.5%
	Institutions		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Corporates		1 0	(0 0	25.7%	1	0	0	0	25.7%	1	0	0	0	25.5%
	of which: SME		0 0	(0 0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0 0	(0 0	26.9%	(0 0	0	0	26.8%	0	0	0	0	0.0% 26.6% 26.6%
Italy	of which: SME		0 0	(0 0	26.9%		0 0	0	0	26.8%	0	0	0	0	26.6%
Italy	Secured by mortgages on immovable property		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0	(0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0 0	(0 0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	(0 0	0.0%	(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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	(0 0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total		1 0		0	25.7%	1	0	0	0	25.7%	1	0	0	0	25.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	(0	C	0	0.0%	() 0	0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Public sector entities	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Multilateral Development Banks	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	International Organisations	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Institutions	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Corporates	908	42	10	9	21.9%	907	7 43	11	9	21.8%	906	44	11	10	21.8% 25.6%
	of which: SME	1	. 0	C	0	25.5%	1	L 0	0	0	25.6%	1	. 0	0		25.6%
	Retail	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
United States	of which: SME	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
United States	Secured by mortgages on immovable property	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	of which: SME	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Covered bonds	(0	C	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Equity	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Securitisation							-		-						
	Other exposures	(0	0	0	0.0%	(0 0	0	0	0.0%	0	0	0		0.0%
	Standardised Total	908	42	10	9	21.9%	907	43	11	9	21.8%	906	44	11	10	21.8%



			anque or					B	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020		
	(mh EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of free free free free free free free f	Of which: from non erforming xposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	C	0	0.0%	C	0	0	0	0.0%	C	0 0	0	0	0.0%
	Regional governments or local authorities		0	C	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%	0) 0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0) 0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0) 0	0	0	0.0%
	Institutions		0	0	0	52.6%	0	0	0	0	49.9%	0) 0	0	0	47.6%
	Corporates	31	19	17	17	88.2%	30	20	17	17	87.1%	29	20	17	17	85.8%
	of which: SME		0	C	0	44.0%	4	0	0	0	42.3%	4	1 0	0	0	41.3%
	Retail		. 0	C	0	30.1%	1	0	0	0	30.8%	1	0	0	0	31.5%
Germany	of which: SME		0	0	0	30.1%	1	0	0	0	30.8%	1	0	0	0	31.5%
Germany	Secured by mortgages on immovable property		0	0	0	0.0%	0	0	0	0	0.0%	0) 0	0	0	0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Items associated with particularly high risk		0	C	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Covered bonds		0	C	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	C	0	0.0%	0	0	0	0	0.0%	0	0 0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	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) 0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0) 0	0	0	0.0%
	Standardised Total	31	. 19	17	17	88.1%	30	20	17	17	86.9%	30	20	17	17	85.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/2018	3				31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures 1
	Central governments or central banks) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities) 2	2	2	100.0%	(2	2	2	100.0%	0	2	2	2	100.0%
	Public sector entities) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0	0.0%	(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	0	0	0.0%
	Corporates	18	5	C	0	0.4%	182	8	0	0	0.7%	181	10	0	0	1.2%
	of which: SME) (C	0	25.7%	(0 0	0	0	25.7%	0	0	0	0	25.7%
	Retail) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
Spain	of which: SME) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
Span	Secured by mortgages on immovable property) (C	0	5.0%	(0 0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME) (0	0	5.0%	(0 0	0	0	5.0%	0	0	0	0	5.0%
	Items associated with particularly high risk) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	(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	0	0	0.0%
	Securitisation			-						-						
	Other exposures) (0	0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	18	6 8	2	2	31.5%	182	10	2	2	23.5%	181	12	3	2	20.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	aseline Scenario	2						
				31/12/201	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0		0 0	0.0%	C) (0 0) (0.0%	C	C	0 0	0	0.0%
	Regional governments or local authorities	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0 0	0	0.0%
	Public sector entities	0	0		0 0	0.0%	0) (0 0) (0.0%	0	0	0 0	0	0.0%
	Multilateral Development Banks	0	0		0 0	0.0%	0) (0 0) (0.0%	0	0	0 0	0	0.0%
	International Organisations	0	0	(0 0	0.0%	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	0	0 0	0	0.0%
	Corporates	0	0	(0 0	0.0%	0) (0 0) (0.0%	0	0	0 0	0	0.0%
	of which: SME	0	0		0 0	0.0%	0	0 0	0 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 0	0	0.0%
Australia	of which: SME	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0 0	0	0.0%
Australia	Secured by mortgages on immovable property	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0 0	0	0.0%
	of which: SME	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0 0	0	0.0%
	Items associated with particularly high risk	0	0	-	0 0	0.0%	0) (0 0) (0.0%		0	0 0	0	0.0%
	Covered bonds	0	0) 0	0.0%	0) (0 0) (0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	-	0 0	0.0%	0) () 0) (0.0%	0	0	0 0	0	0.0%
	Collective investments undertakings (CIU)	0	0		0 0	0.0%	0	0 0	0 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 0	0.0%	0	0	0 0	0	0.0%
	Securitisation															
	Other exposures	0	0	-	0 0	0.0%	0) (0 0	0 0	0.0%	0	0	0 0	0	0.0%
	Standardised Total	0	0	(0 0	0.0%	0	0 0	0 0	0	0.0%	0	0	0	0	0.0%



			unque SA					В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks) (C	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	
	Regional governments or local authorities) ()	0	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	
	Public sector entities	() (0) (0.0%	(0 0	0	0	0.0%	0	0	0	C	
	Multilateral Development Banks	() (0) (0.0%	(0 0	0	0	0.0%	0	0	0	C	
	International Organisations	() (0) (0.0%		0 0	0	0	0.0%	0	0	0	C	
	Institutions	() (0	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	
	Corporates		3 (1	L C	25.7%	8	8 0	1	0	25.7%	8	0	1	C	2
	of which: SME		· (1	L C	25.7%	7	0	1	0	25.7%	7	0	1	C	2
	Retail) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
Switzerland	of which: SME) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
Switzenanu	Secured by mortgages on immovable property) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
	of which: SME) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
	Items associated with particularly high risk) (0	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	(
	Covered bonds) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
	Claims on institutions and corporates with a ST credit assessment) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	
	Collective investments undertakings (CIU)	() (0	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0
	Equity) (0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0
	Securitisation															
	Other exposures) (0	0 0	0.0%	(0 0	0	0	0.0%	0	0	0	C	
	Standardised Total	8	1 O	1	0	25.7%	8	0	1	0	25.7%	8	0	1	0	25.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	6.6%	0	0	0	0	7.1%	0	0	0	0	6.8%
	Corporates	47	2	1	0	9.6%	47	2	1	0	13.3%	46	3	1	0	15.5%
	of which: SME	9	0	0	0	28.0%	9	0	0	0	28.3%	8	0	0	0	28.7%
	Retail	2	0	0	0	30.9%	2	0	0	0	31.1%	2	0	0	0	31.1% 31.3%
Luwombourg	of which: SME	2	0	0	0	31.1%	2	0	0	0	31.3%	2	0	0	0	31.3%
Luxembourg	Secured by mortgages on immovable property	6	0	0	0	5.0%	6	0	0	0	5.0%	6	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	56	2	1	0	10.9%	55	2	1	0	14.5%	54	3	1	1	16.5%



									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	922	0	C	0	40.0%	922	1	0	0	40.0%	921	1	. C) (40.0
	Regional governments or local authorities	358	3	3	2	89.8%	358	3	3	2	81.5%	357	3	3		2 74.7
	Public sector entities	311	1	0	0	1.1%	309	2	0	0	1.1%	308	3	0) (1.2
	Multilateral Development Banks	47	0	0	0	5.0%	47	0	0	0	5.0%	47	0) () (5.0
	International Organisations	9,859	3	0	0	5.0%	9,856	6	0	0	5.0%	9,853	9	1		5.0
	Institutions	6	0	0	0	67.8%	6	0	0	0	67.1%	6	0	0) (66.0
	Corporates	4,868	261	227	85	32.4%	4,715	414	281	129		4,558	571	328	17	
	of which: SME	1,921	119	139	36	30.0%	1,837	203	171	60	29.7%	1,747	293	199	81	29.3
	Retail	573	33	16	11	34.3%	547	59	24	19	31.4%	518	88	32	20	29.9
Delfine Densine CA	of which: SME	572	33	16	11	34.3%	546		24	19	31.5%	517	88	32	2	29.9
Belfius Banque SA	Secured by mortgages on immovable property	369	26	24	3	10.7%	340	55	30	6	10.8%	309	86	27		10.8
	of which: SME	195	12	15	1	11.5%	182	25	17	3	12.0%	168	38	14		11.9
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) () (0.0
	Covered bonds	56	0	0	0	0.1%	56	1	0	0	0.2%	56	1		1	0.2
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0		0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0) (0.0
	Equity	521	0	1	0	42.1%	520	1	2	0	43.4%	519	1	3		45.1
	Securitisation															
	Other exposures	1	0	C	0	39.4%	1	0	0	0	39.4%	1	0	0		39.3
	Standardised Total	17,892	327	271	101	31.0%	17.676	542	340	157	29.0%	17,454	764	394	213	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenario	0						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of fr provisions pe	Of which: from non erforming xposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	20) 0	0	0	40.0%	20	0	0	0	40.0%	20	0	0	0	40.0%
	Regional governments or local authorities	32	0	0	0	8.7%	32		0	0	8.7%	32		0	0	8.7%
	Public sector entities	23	8 0	0	0	8.5%	23	0	0	0	8.7%		0	0	0	8.7%
	Multilateral Development Banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	2 0	0	0	65.1%	2	0	0	0	64.9%		0	0	0	64.0%
	Corporates	2,984		178	50	29.9%	2,851		227	89	29.8%	2,712			130	29.5% 29.4%
	of which: SME	1,844		133	35	30.1%	1,762		165	59	29.8%	1,675		192	84	29.4%
	Retail	568		16	11	34.3%	542		24	18	31.4%	513		31	26	29.8%
Belgium	of which: SME	567		16	11	34.3%	541		24	18	31.4%	513		31	26	29.8%
Deigium	Secured by mortgages on immovable property	346	5 25	23	3	10.7%	317		29	6	10.9%	288	83	25	9	10.9%
	of which: SME	190	11	14	1	11.5%	177	24	17	3	12.0%	164	37	14	4	12.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	521	0	1	0	42.1%	520	1	2	0	43.4%	519	1	3	1	45.1%
	Securitisation															
	Other exposures	1	0	0	0	39.4%	1	0	0	0	39.4%	1	0	0	0	39.3%
	Standardised Total	4,497	224	217	64	28.4%	4,309	413	281	114	27.6%	4,111	611	329	165	27.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0) 0	0.0%	C) 0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0) 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0 0	0.0%	C) 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0) 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0) 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	236	2	3	1	33.2%	233	3 5	4	2	32.9%	231	7	4	2	32.9% 25.6%
	of which: SME	0	0	0) 0	25.7%	C	0 0	0	0	25.7%	0	0	0	0	25.6%
	Retail	0	0	0) 0	29.0%	0) 0	0	0	27.2%	0	0	0	0	26.3%
United Kingdom	of which: SME	0	0	0) 0	29.0%	C	0 0	0	0	27.2%	0	0	0	0	26.3%
	Secured by mortgages on immovable property	0	0	0	0 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0) 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0) 0	0.0%	0) 0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0) 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0 0	0.0%	C	0 (0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0 0	0.0%	C	0 0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	236	2	3	1 1	33.1%	233	5	4	2	32.9%	231	7	4	2	32.9%



									Adverse Scen	ario						
				31/12/2018					31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	provisions pe	Of which: from non erforming xposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1			Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	770	0	0	0	40.0%	770	1	0	0	40.0%	769	1	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	7.8%	0	0	0	0	7.8%	0	0	0	0	7.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	25.0%	3	0	0	0	25.8%	3	0	0	0	26.3%
	Corporates	125	7	7	4	50.0%	122	10	8	5	43.5%	118	14	8	5	39.5% 25.0%
	of which: SME	14	1	2	0	25.6%	13	2	2	1	25.3%	12	3	2	1	25.0%
	Retail	1	0	0	0	47.3%	1	0	0	0	47.0%	0	0	0	0	46.5%
France	of which: SME	1	0	0	0	47.3%	1	0	0	0	47.0%	0	0	0	0	46.5%
Trance	Secured by mortgages on immovable property	16	0	1	0	10.0%	15	1	1	0	9.4%	14	2	1	0	9.3%
	of which: SME	4	0	0	0	10.0%	4	0	0	0	8.3%	4	1	0	0	7.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation			-		-						-				
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	914	8	8	4	47.3%	910	12	9	5	40.0%	905	17	10	6	35.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/20:	18				31/12/2019	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	() (C	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Regional governments or local authorities	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Public sector entities	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Multilateral Development Banks	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	International Organisations	0) (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	0	0.09
	Institutions	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Corporates	1	. (0	0	30.2%	1	. 0	0	0	30.2%	1	(0 0	C	29.8
	of which: SME	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.0
	Retail	() (0	0	26.8%	0	0	0	0	26.5%	0	(0 0	C	26.3
Italy	of which: SME	0) (0	0	26.8%	0	0	0	0	26.5%	0	(0 0	0	26.3
Italy	Secured by mortgages on immovable property	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.0
	of which: SME	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.0
	Items associated with particularly high risk	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Covered bonds	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Claims on institutions and corporates with a ST credit assessment	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Collective investments undertakings (CIU)	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	0	0.09
	Equity	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Securitisation															
	Other exposures	() (0	0	0.0%	0	0	0	0	0.0%	0	(0 0	C	0.09
	Standardised Total	1		0	0	30.2%	1	. 0	0	0	30.2%	1	0	0 0	0	29.8%

Standardised Tot ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	Ö	0.0%
	Regional governments or local authorities	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	International Organisations	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Institutions	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Corporates	907	43	11	9	21.9%	906	44	11	10	21.9%	904	46	12	10	22.0%
	of which: SME	1	0	0	0	25.3%	1	0	0	0	25.4%	1	0	0	0	25.5%
	Retail	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	of which: SME	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	of which: SME	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Items associated with particularly high risk	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Covered bonds	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0 0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.0%
	Securitisation							-					-			
	Other exposures	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	907	43	11	9	21.9%	906	44	11	10	21.9%	904	46	12	10	22.0%



		Deinus L	anque SP												
									Adverse Scen	iario					
				31/12/20	18				31/12/201	19				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of from n provisions perform exposu	on Non performing
	Central governments or central banks	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Regional governments or local authorities	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	0	0	0) 0	0.0%	0	0	0	0	0.0%		0	0	0.0%
	International Organisations	0	0	0) 0	0.0%	0	0	0	0	0.0%		0	0	0.0%
	Institutions	0	0	0) 0	56.8%	0	0	0	0	57.8%	0	0	0	0 57.1%
	Corporates	30	19	17	17	88.2%	29	20	18	17	86.7%	29	20	18	17 85.4%
	of which: SME	4	0	(0 0	45.2%	4	0	0	0	44.4%	4	0	0	0 44.0%
	Retail	1	0	(0 0	35.6%	1	0	0	0	37.6%	1	0	0	0 38.3%
Germany	of which: SME	1	0	(0 0	35.6%	1	0	0	0	37.6%	1	0	0	0 38.3%
Germany	Secured by mortgages on immovable property	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk	0	0	() 0	0.0%	0	0	0	0	0.0%		0	0	0 0.0%
	Covered bonds	0	0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)	0	0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Equity	C	0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Securitisation														
	Other exposures	C	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Standardised Total	31	19	17	17	88.1%	30	20	18	17	86.4%	29	21	18	18 84.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	Ū	0.0%
	Regional governments or local authorities		0 2	2	2 2	100.0%	0	2	2	2	100.0%	0	2	2	2	100.0%
	Public sector entities		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	(0 0	0.0%	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%	0	0	0	0	0.0%
	Corporates	18	4 6	() 0	0.8%	180	10	0	0	1.7%	177	13	0	0	2.2%
	of which: SME		0 0	() 0	29.7%	0	0	0	0	28.9%	0	0	0	0	27.9% 0.0%
	Retail		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Spain	of which: SME		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Spain	Secured by mortgages on immovable property		0 0	(0 0	10.0%	0	0	0	0	10.0%	0	0	0	0	10.0% 10.0% 0.0%
	of which: SME		0 0	() 0	10.0%	0	0	0	0	10.0%	0	0	0	0	10.0%
	Items associated with particularly high risk		0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		D 0		0 0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															-
	Other exposures		0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	18	5 8		2	29.6%	180	13	3	3	20.0%	177	16	3	3	17.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0	0	(0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0%
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	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	0	0	0	0.0%
	Corporates	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	0	0	0.0%	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	0	0	0	0.0%
Australia	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Australia	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%



			anque SA						Adverse Scer	nario					
				31/12/20:	18				31/12/20:	19				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions performin exposure	n Non performi
	Central governments or central banks	0	0	C) (0.0%	C	0 0	0	0	0.0%	. () (0 0	0 (
	Regional governments or local authorities	0	0	0) (0.0%	C	0	0	0	0.0%	() (0 0	0 0
	Public sector entities	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
	Multilateral Development Banks	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
	International Organisations	0	0	0) (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 0	0 0
	Corporates	8	0	1		30.2%	8	0	1	. 0	30.2%		3	1 1	0 30
	of which: SME	7	0	1		30.2%	7	· 0	1	0	30.2%		7 (1	0 30
	Retail	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
Switzerland	of which: SME	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
Switzenanu	Secured by mortgages on immovable property	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
	of which: SME	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
	Items associated with particularly high risk	C	0	0) (0.0%	C	0 0	0	0	0.0%) (0 0	0 0
	Covered bonds	C	0	0) (0.0%	C	0 0	0	0	0.0%) (0 0	0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	0) (0.0%	C	0	0	0	0.0%) (0 0	0 0
	Collective investments undertakings (CIU)	C	0	0) (0.0%	C	0 0	0	0	0.0%) (0 0	0 0
	Equity	0	0	0) (0.0%	C	0 0	0	0	0.0%) (0 0	0 0
	Securitisation														
	Other exposures	0	0	0	0 0	0.0%	0	0	0	0	0.0%) (0 0	0
	Standardised Total	8	0	1	. o	30.2%	8	0	1	0	30.2%	8	1	1	0 30.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/20:	18				31/12/201	.9				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of from provisions perfor expos	non Non performing
	Central governments or central banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Regional governments or local authorities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	International Organisations	() 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	(0 0	0	0	30.9%	0	0	0	0	33.4%	0	0	0	0 34.6% 1 19.1%
	Corporates	46	5 2	1	0	13.3%	45	4	1	1	17.1%	43	5	2	1 19.1%
	of which: SME	9	0 0	0	0	29.1%	9	0	0	0	29.8%	8	0	0	0 30.3%
	Retail		2 0	0	0	30.4%	2	0	0	0	30.3%	2	0	0	0 30.2%
Luwombourg	of which: SME		2 0	0	0	30.5%	2	0	0	0	30.5%	2	0	0	0 30.4%
Luxembourg	Secured by mortgages on immovable property	(i 0	0	0	10.0%	6	0	0	0	10.0%	6	1	0	0 10.0%
	of which: SME	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Items associated with particularly high risk	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%	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%	0	0	0	0 0.0%
	Securitisation														
	Other exposures	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Standardised Total	55	2	1	0	14.1%	53	4	2	1	17.4%	51	7	2	1 18.9%



2018 EU-wide Stress Test: Securitisations

Belfius Banque SA

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		637	650						
	Total		637	650						
	STA		0	0	0	0	0	0	0	0
REA	IRB		58	58	67	73	79	117	165	205
	Total		58	58	67	73	79	117	165	205
Impairments	Total	Total banking book others than assessed at fair value	2	2	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts Belfius Banque SA

	Actual	Restated		Baseline scenario	D		Adverse scenario)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	42,629	43,052	43,096	43,135	43,173	43,309	43,764	44,147
Risk exposure amount for securitisations and re-securitisations	58	58	67	73	79	117	165	205
Risk exposure amount other credit risk	42,571	42,994	43,029	43,063	43,095	43,192	43,599	43,942
Risk exposure amount for market risk	3,780	3,780	3,780	3,780	3,780	4,404	4,514	4,888
Risk exposure amount for operational risk	2,932	2,932	2,932	2,932	2,932	2,932	2,932	2,932
Other risk exposure amounts	1,279	1,279	1,279	1,279	1,279	1,279	1,279	1,279
Total risk exposure amount	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246

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2018 EU-wide Stress Test: Capital

Belfius Banque SA

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	9,429	9,541	9,808	10,071	10,329	8,478	8,414	8,322
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	936	764	1,032	1,295	1,552	131	115	79
	A.1.3	Accumulated other comprehensive income	-340	177	177	177	177	49	49	49
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-451	65	65	65	65	-52	-52	-52
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	112	112	112	112	112	101	101	101
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	4,148	4,013	4,013	4,013	4,013	4,013	4,013	4,013
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-89	-84	-84	-84	-84	-84	-84	-84
	A.1.8	(-) Intangible assets (including Goodwill)	-231	-231	-231	-231	-231	-231	-231	-231
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	-313	-361	-418
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	-2	-2	-2	-2
	A.1.11	(-) Defined benefit pension fund assets	-12	-12	-12	-12	-12	-1	-1	-1
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-23	-23	-23	-23	-23	-23	-23
	A.1.14.1	Of which: from securitisation positions (-)	-23	-23	-23	-23	-23	-23	-23	-23
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-17	-17	-17	-17	-17	-17
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		112						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in and confident immained IERS 0. ECL providence and of EL compared to related IERS 0.		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	104	0	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	104	0	0	0	0	0	0	0
		Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	104	0	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
		Of which: due to DTAs that rely on future profitability and arise from temporery differences and CET1 instruments of financial sector entities where the institution has a significant investment.	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	104	0						

2018 EU-wide Stress Test: Capital

Belfius Banque SA

EBA EUROPEAN BANKING AUTHORITY

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
	A.4.1	Tier 2 Capital instruments	939	939	939	939	939	939	939	939
	A.4.2	Other Tier 2 Cipital components and deductions	158	158	158	158	158	158	158	158
	A.4.3	Tier 2 transitional adjustments	191	191	191	191	191	191	191	191
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	5	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	C.3	Total Capital ratio	18.63%	18.69%	19.20%	19.70%	20.19%	16.33%	16.03%	15.63%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	D.3	TOTAL CAPITAL (fully loaded)	9,134	9,350	9,617	9,880	10,138	8,288	8,223	8,131
	E.1	Common Equity Tier 1 Capital ratio	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	E.3	Total Capital ratio	18.05%	18.32%	18.83%	19.32%	19.81%	15.96%	15.67%	15.27%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.2	Total leverage ratio exposures (fully loaded)	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.3	Leverage ratio (transitional)	5.59%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
	H.4	Leverage ratio (fully loaded)	5.52%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.25%	2.25%	3.38%	4.00%	4.00%	3.38%	4.00%	4.00%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

Belfius Banque SA

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,490	1,365	1,342	1,311	1,277	1,185	1,025
Interest income	3,101	2,947	2,955	3,118	3,308	3,364	3,488
Interest expense	-1,611	-1,582	-1,613	-1,807	-2,031	-2,179	-2,463
Dividend income	129	129	129	129	97	97	97
Net fee and commission income	290	290	290	290	261	261	261
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	172	-2	-2	-2	-372	-2	-2
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-18		
Other operating income not listed above, net	-335	-228	-228	-228	-360	-228	-228
Total operating income, net	1,746	1,555	1,531	1,501	885	1,313	1,153
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-38	-169	-156	-136	-888	-480	-348
Other income and expenses not listed above, net	-877	-894	-894	-894	-943	-897	-897
Profit or (-) loss before tax from continuing operations	831	492	481	471	-946	-64	-92
Tax expenses or (-) income related to profit or loss from continuing operations	-271	-109	-106	-103	313	48	57
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	560	383	375	368	-633	-16	-36
Amount of dividends paid and minority interests after MDA-related adjustments	215	115	113	110	0	0	0
Attributable to owners of the parent net of estimated dividends	345	268	263	258	-633	-16	-36
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



EVALUATE:2018 EU-wide Stress Test:Major capital measures and realised losses

Belfius Banque SA

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	505

Realised losses 01 January to 30 June 2018	min EUR	
Realised fines/litigation costs (net of provisions) (-)	0	
Other material losses and provisions (-)	0	



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Belfius Banque SA

		Actual								
		31/12/2017								
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial				
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing			
		Of which: defaulted	exposures ²	exposures ³	exposures					
(mln EUR)						-				
Debt securities (including at amortised cost and fair value)	14,275	0	2	2	105	1	0			
Central banks	27	0	0	0	0	0	0			
General governments	8,580	0	0	0	0	0	0			
Credit institutions	2,125	0	0	0	3	0	0			
Other financial corporations	1,846	0	0	0	2	0	0			
Non-financial corporations	1,697	0	2	2	99	1	0			
Loans and advances(including at amortised cost and fair value)	107,368	55	1,808	1,787	205	1,149	257			
Central banks	9,684	0	0	0	0	0	0			
General governments	20,686	1	2	2	1	2	0			
Credit institutions	13,756	0	0	0	0	0	0			
Other financial corporations	5,852	0	659	659	35	466	3			
Non-financial corporations	27,446	22	870	865	143	583	177			
Households	29,944	33	277	261	26	98	76			
DEBT INSTRUMENTS other than HFT	121,643	55	1,809	1,789	310	1,150	257			
OFF-BALANCE SHEET EXPOSURES	49,467		126	126	0	-8	25			

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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Belfius Banque SA

		Actual					
		31/12/2017					
		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			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	593	225	122	122	301		
Central banks	0	0	0	0	0		
General governments	2	2	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	15	4	2	2	8		
Non-financial corporations	480	198	115	115	226		
Households	96	21	5	5	67		
DEBT INSTRUMENTS other than HFT	593	225	122	122	301		
Loan commitments given	25	2	0	0	22		

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