



2022 EU-wide Transparency Exercise

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

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

2022 EU-wide Transparency Exercise

Key Metrics

Belfius Bank

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,490	10,658	10,533	10,527	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,173	10,351	10,331	10,356	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,987	11,155	11,030	11,024	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,670	10,848	10,828	10,853	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,290	12,907	12,821	12,721	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,973	12,600	12,619	12,550	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	64,155	65,095	65,452	63,161	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,318	65,251	65,555	63,233	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.35%	16.37%	16.09%	16.67%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.82%	15.86%	15.76%	16.38%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.13%	17.14%	16.85%	17.45%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.59%	16.63%	16.52%	17.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.16%	19.83%	19.59%	20.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.62%	19.31%	19.25%	19.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	156,405	156,386	157,481	200,021	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.02%	7.13%	7.00%	5.51%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Belfius Bank

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,987	11,155	11,030	11,024	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,670	10,848	10,828	10,853	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	156,405	156,386	157,481	200,021	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	156,088	156,080	157,279	199,851	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.02%	7.13%	7.00%	5.51%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.84%	6.95%	6.88%	5.43%	[A.2]/[B.2]	

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Capital
Belfius Bank

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(18) and 72 of CRR	
	A.1.1	10,490	10,658	10,533	10,527	C.01.00 (0050L,0050)	Article 50 of CRR	
	A.1.2	3,667	3,667	3,667	3,667	C.01.00 (0050L,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.3	1,027	1,183	259	514	C.01.00 (0130L,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR	
	A.1.4	339	322	333	82	C.01.00 (0190L,0050)	Articles 4(50), 36(1) point (g) and 36(1) point (i) of CRR	
	A.1.5	5,312	5,339	6,275	6,260	C.01.00 (0200L,0050)	Articles 4(17) and 36(1) point (h) of CRR	
	A.1.6	0	0	0	0	C.01.00 (0210L,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (j) of CRR	
	A.1.7	0	0	0	0	C.01.00 (0220L,0050)	Article 81 of CRR	
	A.1.8	-9	34	-1	38	C.01.00 (0250L,0050)	Articles 12 to 15 of and 36(1) point (l) of CRR	
	A.1.9	(-) Intangible assets (including Goodwill)	-160	-158	-162	-171	C.01.00 (0280L,0050) + C.01.00 (0284L,0050)	Articles 4(17), 36(1) point (d) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs	0	0	-3	0	C.01.00 (0320L,0050)	Articles 36(1) point (e) and 38 of CRR
	A.1.11	(-) IBB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-3	C.01.00 (0380L,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-4	-15	-3	-14	C.01.00 (0390L,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400L,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440L,0050)	Article 36(1) point (j) of CRR
	A.1.14.1	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460L,0050) + C.01.00 (0462L,0050) + C.01.00 (0467L,0050) + C.01.00 (0471L,0050) + C.01.00 (0472L,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0462L,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480L,0050)	Articles 4(27), 36(1) point (n), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490L,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500L,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510L,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-7	C.01.00 (0513L,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514L,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0515L,0050)	Articles 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524L,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-32	-31	C.01.00 (0529L,0050)	-
	A.1.21	Transitional adjustments	317	307	202	171	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520L,0050)	Articles 48(3) to (5), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0524L,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	317	307	202	171	C.01.00 (0520L,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 41 of CRR	
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C.01.00 (0540L,0050) + C.01.00 (0570L,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570L,0050)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660L,0050) + C.01.00 (0660L,0050) + C.01.00 (0670L,0050)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Articles 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	985	1,441	1,407	1,368	C.01.00 (0670L,0050) + C.01.00 (0690L,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	319	311	384	330	C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
	B.1	64,155	65,095	65,462	63,161	C.01.00 (0010L,0050)	-	
	B.1.1	0	0	0	0	C.01.00 (0010L,0040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA1 (X1)	
	C.1	16.35%	16.37%	16.09%	16.67%	-	-	
	C.2	17.13%	17.14%	16.85%	17.45%	CA3 (X3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)					CA2 (X2)		
C.3	19.16%	19.83%	19.59%	20.14%	-	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					[A.1-A.13-A.1.21-MEMO.A.2-A.1.13-A.1.2-A.1.4-MEMO.A.4-A.1.2.7-A.1.3-A.1.6]	
	D	10,173	10,351	10,331	10,356	-	-	
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					[D.1]/[B-1]	
	E	15.86%	15.90%	15.78%	16.40%	-	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements					C.01.00 (0440L,0050)	
	F	317	307	202	171	-	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements					C.01.00 (0440L,0050)	
	F	0	0	0	0	-	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements					C.01.00 (0440L,0050)		
F	0	0	0	0	-	-		
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements					C.01.00 (0440L,0040)		
F	-163	-156	-103	-72	-	-		

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

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Belfius Bank

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	54,084	55,080	55,682	55,233	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	19,362	19,546	19,532	18,996	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	34,298	35,116	35,722	35,739	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	424	417	427	498	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,578	2,098	1,843	1,736	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	789	679	567	398	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	83	84	65	62	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,036	1,362	1,373	2,074	C 02.00 (r0520, c0010)
Of which the standardised approach	304	364	380	446	C 02.00 (r0530, c0010)
Of which IMA	732	999	993	1,627	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	89	103	113	113	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,245	3,433	3,433	3,433	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,245	3,433	3,433	3,433	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,339	2,358	2,489	225	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	64,155	65,095	65,452	63,161	

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

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

2022 EU-wide Transparency Exercise
P&L
 Belfius Bank

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,224	2,986	756	1,537
Of which debt securities income	257	338	78	156
Of which loans and advances income	1,370	1,841	470	949
Interest expenses	1,018	1,363	346	729
Of which deposits expenses	77	103	28	61
Of which debt securities issued expenses	189	254	70	144
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	18	23	4	20
Net Fee and commission income	379	512	139	270
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	10	14	1	9
Gains or (-) losses on financial assets and liabilities held for trading, net	65	65	-302	-609
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-38	-37	284	548
Gains or (-) losses from hedge accounting, net	1	-17	15	99
Exchange differences (gain or (-) loss), net	6	11	8	4
Net other operating income /(expenses)	9	12	20	45
TOTAL OPERATING INCOME, NET	1,656	2,205	578	1,196
(Administrative expenses)	663	891	244	490
(Cash contributions to resolution funds and deposit guarantee schemes)	258	256	275	264
(Depreciation)	77	117	23	48
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-10	-15	10	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-10	-15	10	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	-14	0	0
Of which restructuring ²⁾	0	-16	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	13	16	-14
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	13	16	-14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	2	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	172	221	7	109
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	838	1,163	16	517
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	672	935	24	429
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	672	935	24	429
Of which attributable to owners of the parent	672	935	24	428

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Belfius Bank

(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	44,707				40,992				50,292				50,598				IAS 1.54 (f)	
Financial assets held for trading	9,245	488	8,112	646	8,752	563	7,565	625	7,217	534	6,193	490	5,645	519	4,775	351	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,530	6	21	1,502	1,421	9	21	1,391	1,382	9	10	1,363	1,333	11	10	1,312	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	264	3	0	261	258	0	0	258	261	2	0	259	271	2	0	269	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	114,062				115,201				115,905				119,124				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,013	0	1,013	0	834	0	834	0	560	0	560	0	876	0	876	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,780				3,652				2,913				2,007				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,934				4,340				4,374				4,295					
TOTAL ASSETS	178,536				175,450				182,903				184,149				IAS 1.9(a), I.G 6	

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹																									
Financial assets at fair value through other comprehensive income	Debt securities	3	0	0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	2	0	0	0	0
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial assets at amortised cost	Debt securities	8,573	7,404	4	-1	-150	-3	7,928	7,779	4	-1	-169	-3	7,780	7,440	4	-1	-174	-3	8,219	6,085	4	-1	-166	-3
	Loans and advances	84,863	13,141	1,962	-121	-449	-1,160	86,705	12,718	1,960	-125	-415	-1,180	87,004	13,607	1,967	-126	-408	-1,185	89,600	15,107	1,967	-138	-359	-1,191

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

² From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Belfius Bank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	7,969	7,349	5,568	3,963	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,987	7,850	7,441	7,271	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	143,310	140,469	151,180	156,048	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,428	6,881	6,128	5,224	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	154	46	-563	-1,054	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	375	361	359	317	IAS 37.10; IAS 1.54(l)
Tax liabilities	39	35	37	38	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,141	1,081	1,693	1,131	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	167,402	164,071	171,843	172,937	IAS 1.9(b);IG 6
TOTAL EQUITY	11,133	11,379	11,060	11,212	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	178,536	175,450	182,903	184,149	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Belfius Bank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		14,154	14,002	11,479	9,027	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	243	227	216	158	Annex V.Part 1.31
Deposits	Central banks	15,466	15,418	15,412	15,487	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	8	0	33	146	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,490	14,079	14,668	13,860	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,061	9,580	9,975	9,954	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	6,093	3,590	5,857	5,427	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,217	405	1,444	2,059	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,591	5,575	7,859	6,596	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,240	3,371	5,967	4,694	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	20,060	21,814	22,514	23,164	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,931	14,366	14,741	15,459	ECB/2013/33 Annex 2.Part 2.9.1
	Households	62,040	63,251	63,944	65,477	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	13,690	14,335	14,317	15,102	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		27,508	24,546	28,322	33,264	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,140	1,643	1,619	1,552	Annex V.Part 1.37
Other financial liabilities		48	46	45	44	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		165,694	162,548	170,317	172,505	

2022 EU-wide Transparency Exercise
Market Risk
 Belfius Bank

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	156	141	20	5	31	8						29	5	48	8							
Of which: General risk	39	4	20	5	31	8						29	5	48	8							
Of which: Specific risk	137	136	0	0	0	0						0	0	0	0							
Equities	108	155	0	0	0	0						0	0	0	0							
Of which: General risk	4	8	0	0	0	0						0	0	0	0							
Of which: Specific risk	67	79	0	0	0	0						0	0	0	0							
Foreign exchange risk	3	4	3	1	5	1						1	1	2	1							
Commodities risk	15	28	0	0	0	0						0	0	0	0							
Total	281	327	23	5	36	9	0	0	0	0	0	30	5	50	9	0	0	0	0	0	0	999
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	155	157	29	9	45	10						65	17	61	17							
Of which: General risk	5	12	29	9	45	10						65	17	61	17							
Of which: Specific risk	149	145	0	0	0	0						0	0	0	0							
Equities	160	185	0	0	0	0						0	0	0	0							
Of which: General risk	5	28	0	0	0	0						0	0	0	0							
Of which: Specific risk	85	102	0	0	0	0						0	0	0	0							
Foreign exchange risk	5	4	2	1	4	1						2	0	2	0							
Commodities risk	47	28	0	0	0	0						0	0	0	0							
Total	365	374	31	10	48	11	0	0	0	0	0	67	17	63	17	0	0	0	0	0	0	1,627

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

IRB Approach table for LUXEMBOURG. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

IRB Approach table for Country of Counterpart 6. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

IRB Approach table for Country of Counterpart 7. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

IRB Approach table for Country of Counterpart 8. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

IRB Approach table for Country of Counterpart 9. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

IRB Approach table for Country of Counterpart 10. Columns: As of 30/09/2021, As of 31/12/2021. Rows: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Sub-rows include Central banks and central governments, Institutions, Corporates, Retail, etc.

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

Belfus Bank

IRB Approach table for Consolidated data, showing Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 31/03/2022 and As of 30/06/2022. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end of last quarter.

IRB Approach table for BELGIUM, showing Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 31/03/2022 and As of 30/06/2022. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for Other Countries, showing Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 31/03/2022 and As of 30/06/2022. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for UNITED KINGDOM, showing Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 31/03/2022 and As of 30/06/2022. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for FRANCE, showing Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 31/03/2022 and As of 30/06/2022. Rows include Central banks and central governments, Institutions, Corporates, and Retail.

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Risk weighted exposure amount																
		39	39	0	0	0	0	39	0	0	0	0	0	48	0	
I 0 - 3M f		18	18	0	0	0	0	18	0	0	0	0	0	0	0	
I 3M - 1Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	
I 1Y - 2Y f		1	1	0	0	0	0	1	0	0	0	0	0	0	0	
I 2Y - 3Y f		4	4	0	0	0	0	4	0	0	0	0	0	0	0	
I 3Y - 5Y f		63	63	0	0	0	0	63	0	0	0	0	0	65	0	
I 5Y - 10Y f		54	54	0	0	0	0	54	0	0	0	0	0	49	0	
I 10Y - more																
Total		182	182	0	0	0	0	182	0	0	0	0	0	161	0	13
I 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		17	17	0	0	0	0	17	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		14	14	14	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more																
Total		31	31	14	0	0	0	17	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Belfius Bank

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	62	62	0	0	0	0	62	0	0	0	0	0	15	0	16
f 3M - 1Y f		29	29	0	0	0	0	29	0	0	0	0	0	0	0	
f 1Y - 2Y f		2	2	0	0	0	0	2	0	0	0	0	0	0	0	
f 2Y - 3Y f		1	1	0	0	0	0	1	0	0	0	0	0	0	0	
f 3Y - 5Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	0	
f 5Y - 10Y f		94	94	0	0	0	0	94	0	0	0	0	0	0	0	
f 10Y - more	7	7	0	0	0	0	7	0	0	0	0	0	74	0		
Total		206	206	0	0	0	0	206	0	0	0	0	0	145	0	
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		30	30	0	0	0	0	30	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	9	9	9	0	0	0	0	0	0	0	0	0	0	0		
Total		39	39	9	0	0	0	30	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Befius Bank

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ²								
			Of which: defaulted	Of which Stage 3	Of which Stage 3			Of which defaulted		Of which Stage 3				Of which defaulted		Of which Stage 3		Of which defaulted	Of which Stage 3					
Cash balances at central banks and other demand deposits	44,348	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	16,631	0	5	5	4	151	3	3	0	15,760	0	5	5	4	170	3	3	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,102	0	0	0	0	28	0	0	0	5,334	0	0	0	0	27	0	0	0	0	0	0	0	0	0
Credit institutions	2,036	0	0	0	0	0	0	0	0	2,094	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,243	0	0	0	0	1	0	0	0	1,279	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	6,650	0	0	0	0	123	0	0	0	7,052	0	0	0	0	142	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	101,440	110	1,962	1,962	1,962	570	1,160	1,160	453	102,756	94	1,960	1,960	1,960	530	1,180	1,180	435	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,883	0	499	499	499	0	388	388	0	17,845	0	482	482	482	0	388	388	0	0	0	0	0	0	0
Credit institutions	939	0	0	0	0	0	0	0	0	961	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7,952	4	283	283	283	47	116	116	62	7,789	4	261	261	261	39	113	113	19	0	0	0	0	0	0
Non-financial corporations	38,209	20	976	976	976	473	587	587	281	36,078	12	1,006	1,006	1,006	453	611	611	301	0	0	0	0	0	0
of which: small and medium-sized enterprises	22,776	20	766	766	766	410	415	415	254	20,322	0	786	786	786	391	430	430	271	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	13,242	0	252	252	252	241	64	64	178	13,532	0	269	269	269	244	63	63	199	0	0	0	0	0	0
Households	39,404	81	201	201	201	43	70	70	116	40,084	78	210	210	210	42	68	68	114	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	35,222	64	119	119	119	34	12	12	107	35,902	59	126	126	126	34	12	12	114	0	0	0	0	0	0
of which: Credit for consumption	1,777	13	32	32	32	5	23	23	0	1,725	12	31	31	31	5	22	22	0	0	0	0	0	0	
DEBT INSTRUMENTS other than MPT	161,828	110	1,967	1,967	1,966	722	1,163	1,163	453	159,150	94	1,965	1,965	1,964	710	1,184	1,184	435	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	64,943		43	43	43	152	15	15	19	65,570		55	55	55	150	12	12	15						

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Befluis Bank

	As of 31/03/2022											As of 30/06/2022											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾		
			Of which: defaulted	Of which Stage 3				Of which Stage 3						Of which: defaulted	Of which Stage 3				Of which Stage 3				
Cash balances at central banks and other demand deposits	49,965	0	0	0	0	0	1	0	0	0	0	50,282	0	0	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	15,262	0	5	5	4	175	3	3	0	14,346	0	5	5	4	168	3	3	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	5,395	0	0	0	0	27	0	0	0	5,833	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,027	0	0	0	0	0	0	0	0	1,929	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,257	0	3	3	2	146	2	2	0	1,042	0	3	3	2	0	0	0	2	0	0	0		
Non-financial corporations	6,882	0	2	2	2	146	1	1	0	5,542	0	2	2	2	141	1	1	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	183,925	96	1,967	1,967	1,967	534	1,185	1,185	429	187,972	105	1,967	1,967	1,967	497	1,191	1,191	430	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0		
General governments	17,841	0	482	482	482	6	387	387	0	17,865	0	476	476	476	5	387	387	0	0	0	0		
Credit institutions	621	0	0	0	0	0	0	0	0	1,401	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	7,183	4	261	261	261	34	116	116	38	7,478	4	260	260	260	26	116	116	37	0	0	0		
Non-financial corporations	37,296	14	1,020	1,020	1,020	494	617	617	277	39,052	20	1,022	1,022	1,022	425	624	624	278	0	0	0		
of which: small and medium-sized enterprises	29,232	10	807	807	807	390	443	443	244	30,466	10	811	811	811	371	447	447	243	0	0	0		
of which: Loans collateralised by commercial immovable property	13,035	0	235	235	235	241	69	69	176	14,166	0	266	266	266	227	74	74	176	0	0	0		
Households	40,984	79	204	204	204	40	64	64	113	42,173	72	206	206	206	41	64	64	116	0	0	0		
of which: Loans collateralised by residential immovable property	36,752	58	122	122	122	31	11	11	111	37,759	56	124	124	124	35	10	10	113	0	0	0		
of which: Credit for consumption	1,723	13	30	30	30	6	21	21	0	1,744	11	29	29	29	8	21	21	6	0	0	0		
DEBT INSTRUMENTS other than HFT	169,151	96	1,972	1,972	1,971	710	1,188	1,188	429	172,999	105	1,972	1,972	1,971	666	1,194	1,194	430	0	0	0		
OFF-BALANCE SHEET EXPOSURES	66,620		61	61	61	139	13	13	23	65,654		52	52	52	148	14	14	14	20	0	0		

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F, 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,905	474	251	183	1,351	221	1,852	516	270	198	1,339	245
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	1	1	1	3	0	4	1	1	1	3	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	79	40	37	46	14	154	112	47	44	41	13
Non-financial corporations	1,326	339	202	142	888	158	1,258	339	214	149	889	175
of which: small and medium-sized enterprises	1,192	254	139	81	848		1,114	253	140	82	843	
Households	444	55	8	3	414	49	436	65	8	4	407	58
DEBT INSTRUMENTS other than HFT	1,905	474	251	183	1,351		1,852	516	270	198	1,339	
Loan commitments given	43	1	0	0	20	0	46	9	0	0	17	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Belfius Bank

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,812	511	267	200	1,340	259	1,736	493	253	198	1,274	245
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	24	1	1	1	23	0	23	1	1	1	22	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	136	101	48	46	55	32	127	99	48	46	51	31
Non-financial corporations	1,222	345	212	150	859	170	1,163	329	198	147	804	157
of which: small and medium-sized enterprises	1,078	260	142	89	807		1,012	245	125	87	755	
Households	430	64	6	3	402	58	423	64	6	4	396	58
DEBT INSTRUMENTS other than HFT	1,812	511	267	200	1,340		1,736	493	253	198	1,274	
Loan commitments given	41	5	0	0	19	3	51	4	0	0	28	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Belfius Bank

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: non-performin						Of which: non-performin						Of which: non-performin						Of which: non-performin				
A Agriculture, forestry and fishing	103	5	5	103	5	0	111	5	5	111	5	0	119	6	6	119	6	0	131	6	6	131	8	0
B Mining and quarrying	48	0	0	48	1	0	44	0	0	44	0	0	47	0	0	47	0	0	47	0	0	47	1	0
C Manufacturing	2,855	230	230	2,855	199	0	2,502	239	239	2,502	209	0	3,111	241	241	3,111	211	0	3,349	248	248	3,349	227	0
D Electricity, gas, steam and air conditioning supply	1,584	15	15	1,574	15	0	1,485	15	15	1,477	15	0	1,550	15	15	1,542	15	0	1,538	14	14	1,530	15	0
E Water supply	817	3	3	791	3	0	879	3	3	859	3	0	873	2	2	854	3	0	854	3	3	946	3	0
F Construction	4,385	101	101	4,385	122	0	4,474	101	101	4,474	121	0	4,574	107	107	4,574	121	0	4,641	112	112	4,641	138	0
G Wholesale and retail trade	4,977	189	189	4,977	197	0	5,154	179	179	5,154	187	0	5,217	182	182	5,217	187	0	5,567	178	178	5,567	171	0
H Transport and storage	1,268	92	92	1,268	40	0	1,215	90	90	1,215	38	0	1,226	20	20	1,226	33	0	1,236	16	16	1,236	27	0
I Accommodation and food service activities	698	56	56	698	38	0	709	58	58	709	39	0	719	61	61	719	41	0	753	61	61	753	29	0
J Information and communication	796	22	22	796	21	0	777	21	21	777	21	0	744	20	20	744	22	0	806	22	22	806	26	0
K Financial and insurance activities	1,140	63	63	1,140	38	0	1,547	75	75	1,547	88	0	2,125	75	75	2,125	66	0	2,273	70	70	2,273	93	0
L Real estate activities	4,861	107	107	4,860	140	0	4,995	105	105	4,994	141	0	5,100	119	119	5,100	138	0	5,354	118	118	5,354	136	0
M Professional, scientific and technical activities	4,165	114	114	4,161	106	0	4,177	114	114	4,172	105	0	4,257	119	119	4,252	103	0	4,464	118	118	4,459	102	0
N Administrative and support service activities	1,496	31	31	1,496	51	0	1,457	36	36	1,457	50	0	1,490	36	36	1,490	51	0	1,534	35	35	1,534	42	0
O Public administration and defence, compulsory social security	326	0	0	324	0	0	321	0	0	309	1	0	324	0	0	312	1	0	342	0	0	330	1	0
P Education	84	4	4	84	4	0	84	3	3	84	4	0	84	4	4	84	4	0	87	4	4	87	4	0
Q Human health services and social work activities	4,705	18	18	4,684	19	0	4,804	17	17	4,786	18	0	4,698	16	16	4,684	17	0	4,755	17	17	4,742	18	0
R Arts, entertainment and recreation	593	10	10	591	15	0	576	9	9	576	13	0	599	10	10	597	15	0	600	10	10	607	10	0
S Other services	356	5	5	356	6	0	365	4	4	365	6	0	387	5	5	387	6	0	412	6	6	412	5	0
Loans and advances	36,252	976	976	35,182	1,060	0	36,028	1,006	1,006	36,011	1,064	0	37,426	1,020	1,020	37,234	1,021	0	39,062	1,023	1,023	38,924	1,049	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.