



2021 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2021 EU-wide Stress Test: Summary

Belfius Banque SA

Row Num	(mln EUR, %)	1	2	3		4	5	6		7
		Actual	Baseline Scenario						Adverse Scenario	
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023		
1	Net interest income	1,599	1,562	1,464	1,416	1,425	1,331	1,285		
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	39	109	109	109	-297	18	18		
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-374	-294	-165	104	-621	-310	-346		
4	Profit or (-) loss for the year	532	575	596	751	-280	200	133		
5	Coverage ratio: non-performing exposure (%)	61.77%	44.22%	39.21%	36.02%	44.45%	38.67%	35.56%		
6	Common Equity Tier 1 capital	10,150	10,390	10,589	10,747	9,306	9,138	9,082		
7	Total Risk exposure amount (all transitional adjustments included)	59,309	61,614	62,343	64,219	61,959	63,067	64,764		
8	Common Equity Tier 1 ratio, %	17.11%	16.86%	16.98%	16.73%	15.02%	14.49%	14.02%		
9	Fully loaded Common Equity Tier 1 ratio, %	16.36%	16.28%	16.60%	16.71%	14.12%	13.90%	13.66%		
10	Tier 1 capital	10,647	10,887	11,086	11,244	9,803	9,635	9,579		
11	Total leverage ratio exposures	155,399	155,399	155,399	155,399	155,399	155,399	155,399		
12	Leverage ratio, %	6.85%	7.01%	7.13%	7.24%	6.31%	6.20%	6.16%		
13	Fully loaded leverage ratio, %	6.60%	6.82%	7.01%	7.24%	6.00%	6.00%	6.04%		
Memorandum items										
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0		
15	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		
16	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 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No

2021 EU-wide Stress Test: Credit risk IRB
Belfius Banque SA

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	19,147	1	0	0	2,189	0	0	0	16,853	1,701	1	2	28	0	60.00%
4	Institutions	25,707	0	0	0	1,770	0	0	0	18,020	1,320	0	11	5	0	0
5	Corporates	41,010	1,418	0	0	24,361	400	0	0	23,275	11,889	1,418	38	574	961	67.76%
6	Corporates - Of Which: Specialised Lending	2,451	11	0	0	842	4	0	0	1,457	702	11	0	9	8	73.67%
7	Corporates - Of Which: SME	10,586	854	0	0	2,294	151	0	0	7,681	2,727	854	9	188	608	71.21%
8	Retail	47,872	408	0	0	4,170	215	0	0	43,167	4,705	409	20	75	175	42.83%
9	Retail - Secured on real estate property	34,014	113	0	0	1,970	71	0	0	31,309	2,704	113	9	27	9	7.79%
10	Retail - Secured on real estate property - Of Which: SME	7,835	31	0	0	503	19	0	0	6,943	892	31	2	11	3	9.23%
11	Retail - Secured on real estate property - Of Which: non-SME	26,178	82	0	0	1,467	52	0	0	24,366	1,812	82	7	16	6	2.24%
12	Retail - Qualifying Revolving	18	0	0	0	1	0	0	0	15	3	0	0	0	0	0.00%
13	Retail - Other Retail	13,840	295	0	0	2,199	144	0	0	11,843	1,997	295	10	48	166	56.30%
14	Retail - Other Retail - Of Which: SME	8,901	237	0	0	1,379	114	0	0	7,142	1,759	237	7	45	127	53.47%
15	Retail - Other Retail - Of Which: non-SME	4,939	58	0	0	819	31	0	0	4,701	238	58	4	3	40	67.74%
16	Equity	268	1	0	0	376	0	0	0	21	0	0	0	0	0	0
17	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	IRB TOTAL	134,003	1,828	0	0	32,866	615	0	0	101,335	19,615	1,827	71	682	1,136	62.18%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	17,145	0	0	0	753	0	0	0	15,801	751	0	0	0	0	0
21	Institutions	17,883	0	0	0	438	0	0	0	15,466	1,102	0	7	1	0	0
22	Corporates	30,018	1,363	0	0	18,948	389	0	0	20,909	5,269	1,378	33	421	922	66.92%
23	Corporates - Of Which: Specialised Lending	1,410	11	0	0	389	4	0	0	1,023	197	11	0	6	8	73.67%
24	Corporates - Of Which: SME	10,464	852	0	0	7,277	150	0	0	7,649	2,721	852	9	188	608	71.38%
25	Retail	47,511	401	0	0	4,128	211	0	0	42,933	4,671	404	20	74	172	42.68%
26	Retail - Secured on real estate property	33,790	110	0	0	1,854	69	0	0	31,197	2,685	113	9	27	8	2.81%
27	Retail - Secured on real estate property - Of Which: SME	7,804	30	0	0	501	19	0	0	6,928	888	31	2	11	3	9.20%
28	Retail - Secured on real estate property - Of Which: non-SME	25,986	80	0	0	1,453	50	0	0	24,269	1,798	82	7	16	6	7.28%
29	Retail - Qualifying Revolving	18	0	0	0	1	0	0	0	15	3	0	0	0	0	0.00%
30	Retail - Other Retail	13,703	291	0	0	2,172	142	0	0	11,721	1,982	291	10	47	163	56.20%
31	Retail - Other Retail - Of Which: SME	8,860	235	0	0	1,373	113	0	0	7,108	1,752	235	7	45	125	53.41%
32	Retail - Other Retail - Of Which: non-SME	4,843	56	0	0	800	30	0	0	4,613	230	56	3	3	38	67.82%
33	Equity	238	1	0	0	311	0	0	0	14	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	112,795	1,765	0	0	24,578	600	0	0	95,121	11,793	1,781	60	496	1,094	61.42%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	1,701	0	0	0	300	0	0	0	131	168	0	0	0	0	0
40	Corporates	4,612	0	0	0	2,614	0	0	0	122	3,886	0	0	123	0	0
41	Corporates - Of Which: Specialised Lending	473	0	0	0	128	0	0	0	0	473	0	0	1	0	0
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Retail	12	0	0	0	11	0	0	0	2	0	0	0	0	0	0
44	Retail - Secured on real estate property	8	0	0	0	0	0	0	0	4	0	0	0	0	0	56.75%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	0	0	0	0	4	0	0	0	0	0	0
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	4	0	0	0	4	0	0	0	3	0	0	0	0	0	56.75%
49	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	11.41%
50	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	65.13%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	6,326	0	0	0	2,914	0	0	0	260	4,054	0	1	123	0	56.75%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central governments	398	0	0	0	0	0	0	0	398	0	0	0	0	0	0
57	Institutions	1,813	0	0	0	200	0	0	0	735	23	0	0	0	0	0
58	Corporates	3,795	0	0	0	1,072	0	0	0	343	2,415	0	1	4	0	0.00%
59	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	6	0	0	0	2	0	0	0	5	11	0	0	0	0	0
61	Retail	103	3	0	0	17	2	0	0	73	9	2	0	0	1	61.63%
62	Retail - Secured on real estate property	43	1	0	0	4	0	0	0	18	4	0	0	0	0	0
63	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	4	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	3	0	0	0	15	4	0	0	0	0	0
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	60	2	0	0	14	1	0	0	55	5	2	0	0	1	61.63%
67	Retail - Other Retail - Of Which: SME	15	1	0	0	3	0	0	0	14	2	1	0	0	0	52.31%
68	Retail - Other Retail - Of Which: non-SME	44	2	0	0	11	1	0	0	41	3	2	0	0	1	65.07%
69	Equity	23	0	0	0	52	0	0	0	4	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	IRB TOTAL	6,131	3	0	0	1,341	2	0	0	1,552	2,447	2	1	4	1	61.57%

2021 EU-wide Stress Test: Credit risk IRB
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Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	393	0	0	0	151	0	0	0	154	0	0	0	0	0	0
76	Corporates	264	0	0	0	96	0	0	0	338	27	0	0	3	0	0
77	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	11	0	0	0	11	0	0	0	4	11	0	0	0	0	42.74%
80	Retail - Secured on real estate property	8	0	0	0	8	0	0	0	3	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	2	0	0	0	1	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	7	0	0	0	2	0	0	0	0	0	0
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	2	0	0	0	2	0	0	0	2	1	0	0	0	0	42.74%
85	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0	38.56%
86	Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	1	0	0	0	0	0	93.77%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	668	0	0	0	248	0	0	0	496	28	0	0	3	0	42.74%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	950	0	0	0	1,250	0	0	0	0	950	0	0	28	0	0
93	Institutions	26	0	0	0	17	0	0	0	1	7	0	0	0	0	0
94	Corporates	35	0	0	0	52	0	0	0	5	30	0	0	0	0	0
95	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Retail	4	0	0	0	0	0	0	0	3	0	0	0	0	0	67.85%
98	Retail - Secured on real estate property	2	0	0	0	2	0	0	0	1	0	0	0	0	0	0
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	2	0	0	0	1	0	0	0	0	0	0
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	2	0	0	0	2	0	0	0	2	0	0	0	0	0	67.85%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71.33%
104	Retail - Other Retail - Of Which: non-SME	2	0	0	0	2	0	0	0	2	0	0	0	0	0	67.71%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	1,015	0	0	0	1,319	0	0	0	9	987	0	0	29	0	67.85%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	606	0	0	0	345	0	0	0	40	0	0	0	0	0	0
112	Corporates	326	0	0	0	177	0	0	0	284	47	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
114	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
115	Retail	9	0	0	0	11	0	0	0	5	0	0	0	0	0	67.63%
116	Retail - Secured on real estate property	7	0	0	0	11	0	0	0	3	0	0	0	0	0	0
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	11	0	0	0	3	0	0	0	0	0	0
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	67.63%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	67.63%
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	941	0	0	0	523	0	0	0	329	47	0	0	0	0	67.63%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	220	0	0	0	62	0	0	0	220	0	0	0	0	0	0
129	Institutions	405	0	0	0	53	0	0	0	383	0	0	0	0	0	0
130	Corporates	79	0	0	0	176	0	0	0	10	0	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending	68	0	0	0	169	0	0	0	0	0	0	0	0	0	0
132	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
133	Retail	10	0	0	0	11	0	0	0	6	2	0	0	0	0	84.43%
134	Retail - Secured on real estate property	5	0	0	0	0	0	0	0	2	1	0	0	0	0	0
135	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138	Retail - Other Retail	5	0	0	0	11	0	0	0	4	1	0	0	0	0	84.43%
139	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	90.45%
140	Retail - Other Retail - Of Which: non-SME	4	0	0	0	11	0	0	0	3	1	0	0	0	0	72.44%
141	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	713	0	0	0	293	0	0	0	619	2	0	0	0	0	84.43%

2021 EU-wide Stress Test: Credit risk IRB
Belfius Banque SA

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	51	0	0	0	8	0	0	0	5	0	0	0	0	0	0
149	Corporates	661	42	0	0	573	9	0	0	569	54	27	2	14	27	102.06%
150	Corporates - Of Which: Specialised Lending	241	0	0	0	84	0	0	0	175	33	0	0	2	0	0
151	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0
152	Retail	34	1	0	0	4	0	0	0	23	4	1	0	0	1	92.46%
153	Retail - Secured on real estate property	24	0	0	0	2	0	0	0	16	2	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	2	0	0	0	0	0	0
155	Retail - Secured on real estate property - Of Which: non-SME	21	0	0	0	2	0	0	0	13	2	0	0	0	0	0
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	9	1	0	0	2	0	0	0	7	2	1	0	0	1	92.46%
158	Retail - Other Retail - Of Which: SME	5	1	0	0	1	0	0	0	3	2	1	0	0	1	97.97%
159	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	67.40%
160	Equity	2	0	0	0	5	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	748	42	0	0	590	9	0	0	597	58	27	2	14	28	101.84%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Institutions	87	0	0	0	5	0	0	0	81	0	0	0	0	0	0
167	Corporates	597	14	0	0	476	1	0	0	344	143	14	3	12	85.39%	
168	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169	Corporates - Of Which: SME	29	2	0	0	13	1	0	0	22	2	2	0	0	0	0.00%
170	Retail	76	2	0	0	8	1	0	0	56	7	1	0	0	0	27.04%
171	Retail - Secured on real estate property	52	1	0	0	3	1	0	0	34	5	1	0	0	0	3.70%
172	Retail - Secured on real estate property - Of Which: SME	8	1	0	0	1	0	0	0	4	2	0	0	0	0	21.01%
173	Retail - Secured on real estate property - Of Which: non-SME	44	0	0	0	3	0	0	0	30	3	0	0	0	0	0.00%
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail	25	1	0	0	4	0	0	0	22	2	1	0	0	0	41.50%
176	Retail - Other Retail - Of Which: SME	13	1	0	0	2	0	0	0	11	2	1	0	0	0	36.88%
177	Retail - Other Retail - Of Which: non-SME	12	0	0	0	2	0	0	0	12	0	0	0	0	0	73.42%
178	Equity	1	0	0	0	2	0	0	0	0	0	0	0	0	0	0
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	761	15	0	0	490	2	0	0	481	150	15	2	3	12	80.21%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Institutions	471	0	0	0	54	0	0	0	316	0	0	0	0	0	0
185	Corporates	93	0	0	0	48	0	0	0	93	0	0	0	0	0	0
186	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
189	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	566	0	0	0	102	0	0	0	411	0	0	0	0	0	0

2021 EU-wide Stress Test: Credit risk IRB
Belfius Banque SA

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	16,943	1,705	9	2	3	3	4	41.68%	16,831	1,708	16	2	2	3	7	40.91%	16,820	1,713	23	2	2	9	40.62%
3	Institutions	17,867	1,462	11	1	6	1	7.26%	17,795	1,524	21	1	5	2	7.21%	17,887	1,421	32	1	5	2	7.67%		
4	Corporates	22,342	12,291	1,949	46	569	1,069	54.87%	22,100	12,198	2,283	53	585	1,139	49.87%	23,756	10,182	2,643	57	376	1,215	45.98%		
5	Corporates - Of Which: Specialised Lending	1,424	710	37	1	13	13	34.07%	1,414	708	49	3	13	15	30.21%	1,537	562	71	3	6	19	26.11%		
6	Corporates - Of Which: SME	7,328	2,825	1,109	21	183	657	59.24%	7,251	2,728	1,283	20	179	691	53.86%	7,938	1,887	1,437	22	80	722	50.24%		
7	Retail	42,205	5,087	988	34	69	264	26.75%	41,723	5,235	1,322	28	64	314	23.75%	42,303	4,369	1,608	29	52	354	22.00%		
8	Retail - Secured on real estate property	30,786	2,987	354	6	29	20	5.66%	30,493	3,111	523	6	27	28	30.823	2,621	683	6	31	36	6	5.31%		
9	Retail - Secured on real estate property - Of Which: SME	6,664	1,030	172	2	9	9	5.04%	6,588	1,047	232	1	9	11	4.79%	6,528	1,058	280	1	12	13	4.67%		
10	Retail - Secured on real estate property - Of Which: non-SME	24,122	1,957	182	5	19	11	6.26%	23,905	2,064	292	5	18	17	5.93%	24,255	1,563	403	5	19	23	5.76%		
11	Retail - Qualifying Revolving	14	4	0	0	0	0	43.61%	14	4	0	0	0	0	43.61%	15	3	0	0	0	0	0	43.61%	
12	Retail - Other Retail	11,405	2,096	634	28	40	244	38.52%	11,217	2,120	798	22	37	285	35.75%	11,465	1,745	925	22	21	317	34.31%		
13	Retail - Other Retail - Of Which: SME	6,747	1,832	558	18	37	199	35.58%	6,632	1,816	689	14	35	228	33.07%	6,992	1,358	788	14	18	250	31.73%		
14	Retail - Other Retail - Of Which: non-SME	4,658	264	75	10	3	46	60.29%	4,585	304	109	8	2	57	52.67%	4,473	387	137	8	67	67	49.10%		
15	Equity	20	1	0	0	0	0	52.43%	19	1	1	0	0	0	52.34%	18	2	1	0	0	0	0	52.27%	
16	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0		
17	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	
18	IRB TOTAL	99,276	20,545	2,954	83	644	1,338	45.27%	98,468	20,646	3,643	85	658	1,461	40.10%	100,784	17,685	4,308	89	435	1,582	36.72%		

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Central governments	15,791	750	4	2	1	2	40.80%	15,780	750	13	2	2	5	40.80%	15,770	755	17	2	0	0	0	2	40.80%
21	Institutions	15,322	1,236	10	0	1	1	5.99%	15,233	1,315	20	0	2	1	5.86%	15,333	1,204	30	2	2	2	5.24%		
22	Corporates	20,057	5,636	1,862	44	402	1,019	54.73%	19,833	5,546	2,176	49	407	1,094	49.79%	21,440	3,617	2,499	52	207	1,152	46.09%		
23	Corporates - Of Which: Specialised Lending	999	204	29	1	10	11	39.92%	992	203	36	2	10	13	35.60%	1,126	55	50	2	4	15	30.65%		
24	Corporates - Of Which: SME	7,297	2,819	1,107	21	183	656	59.30%	7,220	2,723	1,280	20	179	690	53.92%	7,907	1,881	1,434	22	80	721	50.30%		
25	Retail	41,975	5,022	980	34	68	261	26.64%	41,496	5,200	1,311	28	64	310	23.65%	42,068	4,343	1,596	29	51	355	21.91%		
26	Retail - Secured on real estate property	30,675	2,968	352	6	28	20	5.67%	30,382	3,092	521	6	27	28	30.705	2,610	680	6	31	36	6	5.32%		
27	Retail - Secured on real estate property - Of Which: SME	6,649	1,026	171	2	9	9	5.03%	6,573	1,043	231	1	9	11	4.79%	6,512	1,055	279	1	12	13	4.67%		
28	Retail - Secured on real estate property - Of Which: non-SME	24,025	1,943	181	5	19	11	6.27%	23,810	2,049	290	5	18	17	5.93%	24,194	1,555	400	5	19	23	5.77%		
29	Retail - Qualifying Revolving	14	4	0	0	0	0	43.61%	14	4	0	0	0	0	43.61%	15	3	0	0	0	0	0	43.61%	
30	Retail - Other Retail	11,287	2,060	627	27	40	241	38.41%	11,100	2,104	790	22	37	282	35.65%	11,348	1,730	916	22	21	313	34.22%		
31	Retail - Other Retail - Of Which: SME	6,716	1,824	554	18	36	197	35.53%	6,602	1,808	685	14	35	228	33.03%	6,960	1,352	783	14	18	248	31.70%		
32	Retail - Other Retail - Of Which: non-SME	4,571	256	73	10	3	44	60.31%	4,498	295	106	8	2	56	52.62%	4,388	378	133	8	2	65	49.03%		
33	Equity	13	0	0	0	0	0	52.77%	12	1	1	0	0	0	52.65%	12	1	1	0	0	0	0	52.57%	
34	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0		
35	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	
36	IRB TOTAL	93,158	12,680	2,858	80	474	1,283	44.90%	92,355	12,822	3,520	79	473	1,400	39.77%	94,624	9,930	4,142	84	261	1,511	36.47%		

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions	131	168	0	0	0	0	9.44%	131	168	0	0	0	0	9.45%	131	168	0	0	0	0	0	0	9.60%
40	Corporates	119	3,879	9	0	135	1	15.60%	118	3,874	16	0	135	3	17.89%	117	3,862	29	0	135	6	19.28%		
41	Corporates - Of Which: Specialised Lending	0	468	5	0	0	1	12.55%	0	466	7	0	0	1	12.57%	0	461	12	0	1	1	12.62%		
42	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0		
43	Retail	7	0	0	0	0	0	38.74%	7	0	1	0	0	0	32.29%	7	0	0	0	0	0	0	0	28.75%
44	Retail - Secured on real estate property	4	0	0	0	0	0	3.57%	4	0	0	0	0	0	3.54%	4	0	0	0	0	0	0	0	3.52%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2.38%	0	0	0	0	0	0	2.39%	0	0	0	0	0	0	0	0	2.44%
46	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	3.61%	4	0	0	0	0	0	3.56%	4	0	0	0	0	0	0	0	3.53%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	0	0	43.61%
48	Retail - Other Retail	3	0	0	0	0	0	43.11%	3	0	0	0	0	0	38.43%	3	0	0	0	0	0	0	0	35.51%
49	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	23.44%	1	0	0	0	0	0	23.45%	1	0	0	0	0	0	0	0	23.42%
50	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	60.62%	2	0	0	0	0	0	52.90%	2	0	0	0	0	0	0	0	47.16%
51	Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	
52	Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0	
53	Other non-credit obligation assets	0	0	0	0</																			

2021 EU-wide Stress Test: Credit risk IRB
Belfus Banque SA

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021					31/12/2022					31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76	Institutions	151	2	0	0	0	0	42.14%	149	5	0	0	0	0	42.55%	147	7	0	0	0	0	42.32%
77	Corporates	334	30	1	0	2	0	30.52%	333	30	2	0	3	1	30.50%	331	32	3	1	1	1	30.47%
78	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Corporates - Of Which: SME	0	0	0	0	0	0	29.67%	0	0	0	0	0	0	29.67%	0	0	0	0	0	0	29.67%
80	Retail	4	1	0	0	0	0	24.31%	4	1	0	0	0	0	21.54%	5	1	0	0	0	0	20.24%
81	Retail - Secured on real estate property	3	0	0	0	0	0	2.44%	3	0	0	0	0	0	2.75%	3	0	0	0	0	0	2.94%
82	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	1.78%	1	0	0	0	0	1.84%	1	0	0	0	0	0	0	1.88%
83	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	4.48%	2	0	0	0	0	4.43%	2	0	0	0	0	0	0	4.43%
84	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85	Retail - Other Retail	2	1	0	0	0	0	37.43%	2	1	0	0	0	0	36.23%	2	1	0	0	0	0	35.52%
86	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	33.75%	0	0	0	0	0	0	32.23%	0	0	0	0	0	0	31.01%
87	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	62.07%	1	0	0	0	0	0	47.42%	1	0	0	0	0	0	43.89%
88	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	490	33	2	0	2	0	30.65%	486	36	2	0	3	1	30.69%	482	39	3	0	1	1	30.65%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021					31/12/2022					31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Central governments	0	949	1	0	3	1	40.00%	0	948	3	0	2	1	40.00%	0	946	4	0	2	1	40.00%
94	Institutions	2	6	0	0	0	0	40.43%	0	7	1	0	0	0	40.90%	7	1	0	0	0	0	41.04%
95	Corporates	0	27	2	0	1	0	28.95%	5	27	3	0	0	1	28.96%	5	26	4	1	1	1	28.96%
96	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98	Retail	3	0	0	0	0	0	60.42%	3	0	0	0	0	0	52.39%	3	0	0	0	0	0	46.67%
99	Retail - Secured on real estate property	2	0	0	0	0	0	2.08%	1	0	0	0	0	0	2.11%	1	0	0	0	0	0	2.16%
100	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	2.08%	1	0	0	0	0	0	2.11%	1	0	0	0	0	0	2.16%
101	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
103	Retail - Other Retail	0	0	0	0	0	0	62.00%	2	0	0	0	0	0	55.97%	2	0	0	0	0	0	51.71%
104	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	47.12%	0	0	0	0	0	0	45.18%	0	0	0	0	0	0	44.10%
105	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	64.56%	1	0	0	0	0	0	57.82%	1	0	0	0	0	0	53.07%
106	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	10	982	4	0	3	1	33.16%	15	976	5	0	3	2	34.30%	14	974	8	0	3	3	34.42%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021					31/12/2022					31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
112	Institutions	38	2	0	0	0	0	30.93%	37	2	0	0	0	0	31.47%	37	2	0	0	0	0	31.59%
113	Corporates	270	59	2	1	0	0	21.63%	274	55	2	0	1	0	21.64%	265	63	3	1	1	1	21.65%
114	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115	Corporates - Of Which: SME	1	1	0	0	0	0	2.22%	1	1	0	0	0	0	2.23%	1	1	0	0	0	0	2.24%
116	Retail	5	0	0	0	0	0	15.61%	5	0	0	0	0	0	14.95%	5	0	0	0	0	0	15.08%
117	Retail - Secured on real estate property	3	0	0	0	0	0	1.48%	3	0	0	0	0	0	1.54%	3	0	0	0	0	0	1.59%
118	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	1.48%	3	0	0	0	0	0	1.54%	3	0	0	0	0	0	1.59%
120	Retail - Qualifying Revolving	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%
121	Retail - Other Retail	2	0	0	0	0	0	50.84%	2	0	0	0	0	0	45.66%	2	0	0	0	0	0	43.46%
122	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26.50%	0	0	0	0	0	0	26.58%	0	0	0	0	0	0	26.56%
123	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	56.57%	1	0	0	0	0	0	49.98%	1	0	0	0	0	0	47.27%
124	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	313	61	2	1	0	0	21.33%	316	58	2	0	1	0	21.31%	307	66	3	0	1	1	21.42%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021					31/12/2022					31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central banks	0	0	0	0	0																

2021 EU-wide Stress Test: Credit risk IRB
Belfus Banque SA

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(min EUR, %)																					
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	5	0	0	0	0	63.87%	5	0	0	0	0	0	63.77%	5	0	0	0	0	0	63.69%
148	Corporates	525	67	59	6	19	65.64%	505	66	79	3	29	45	57.45%	496	66	88	3	20	48	54.76%
149	Corporates - Of Which: Specialised Lending	169	33	5	1	2	19.33%	165	32	10	0	2	2	18.43%	161	34	13	0	2	2	18.15%
150	Corporates - Of Which: SME	0	2	0	0	0	5.11%	0	2	0	0	0	0	5.41%	0	2	0	0	0	0	5.62%
151	Retail	22	4	1	0	0	62.48%	22	5	1	0	0	1	49.85%	22	4	2	0	0	1	42.22%
152	Retail - Secured on real estate property	15	2	0	0	0	8.41%	15	2	0	0	0	0	8.25%	16	2	1	0	0	0	8.18%
153	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	9.60%	2	1	0	0	0	0	9.56%	3	0	0	0	0	0	9.50%
154	Retail - Secured on real estate property - Of Which: non-SME	13	2	0	0	0	7.82%	13	2	0	0	0	0	7.82%	13	2	0	0	0	0	7.84%
155	Retail - Qualifying Revolving	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%
156	Retail - Other Retail	7	2	1	0	0	72.70%	7	2	1	0	0	1	63.79%	7	2	1	0	0	1	57.77%
157	Retail - Other Retail - Of Which: SME	3	2	1	0	0	74.77%	3	2	1	0	0	1	65.54%	3	2	1	0	0	1	58.98%
158	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	61.75%	4	0	0	0	0	0	55.42%	4	0	0	0	0	0	52.12%
159	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162	IRB TOTAL	551	71	60	6	19	65.58%	531	71	80	3	29	46	57.31%	523	69	90	3	20	49	54.50%

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(min EUR, %)																					
163	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165	Institutions	80	0	0	0	0	23.55%	80	0	0	0	0	0	23.77%	80	0	0	0	0	0	23.89%
166	Corporates	330	150	20	2	8	72.09%	320	153	28	1	8	17	61.42%	386	82	33	2	9	19	56.78%
167	Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168	Corporates - Of Which: SME	21	2	2	0	0	35.27%	21	2	3	0	0	1	34.38%	20	2	3	0	0	1	33.36%
169	Retail	55	8	2	0	0	22.96%	53	8	3	0	0	1	21.06%	56	5	4	0	0	1	19.80%
170	Retail - Secured on real estate property	34	5	1	0	0	7.68%	33	5	1	0	0	0	7.23%	35	2	1	0	0	0	6.99%
171	Retail - Secured on real estate property - Of Which: SME	4	2	0	0	0	10.01%	4	2	0	0	0	0	8.66%	4	1	0	0	0	0	7.98%
172	Retail - Secured on real estate property - Of Which: non-SME	30	3	1	0	0	6.44%	29	3	1	0	0	0	6.46%	31	1	1	0	0	0	6.49%
173	Retail - Qualifying Revolving	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%	0	0	0	0	0	0	43.61%
174	Retail - Other Retail	21	3	1	0	0	31.47%	20	3	2	0	0	1	29.19%	20	3	2	0	0	1	27.77%
175	Retail - Other Retail - Of Which: SME	10	2	1	0	0	28.19%	9	2	2	0	0	0	26.11%	10	1	2	0	0	1	24.78%
176	Retail - Other Retail - Of Which: non-SME	11	1	0	0	0	65.98%	11	1	0	0	0	0	56.62%	11	1	0	0	0	0	52.05%
177	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180	IRB TOTAL	465	158	23	2	8	66.72%	454	161	31	1	8	18	57.06%	521	88	37	2	9	20	52.64%

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(min EUR, %)																					
181	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182	Central governments	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183	Institutions	296	19	1	0	0	15.85%	278	37	1	0	0	0	15.94%	267	47	2	0	1	0	16.04%
184	Corporates	88	4	0	0	0	19.49%	88	5	0	0	0	0	19.57%	83	9	1	0	0	0	19.57%
185	Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186	Corporates - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187	Retail	1	0	0	0	0	32.27%	1	0	0	0	0	0	31.78%	1	0	0	0	0	0	30.43%
188	Retail - Secured on real estate property	1	0	0	0	0	5.35%	1	0	0	0	0	0	4.21%	1	0	0	0	0	0	3.81%
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	7.52%	0	0	0	0	0	0	7.53%	0	0	0	0	0	0	7.57%
190	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	2.00%	1	0	0	0	0	0	2.15%	1	0	0	0	0	0	2.27%
191	Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192	Retail - Other Retail	1	0	0	0	0	36.63%	1	0	0	0	0	0	37.05%	1	0	0	0	0	0	37.17%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	36.01%	0	0	0	0	0	0	36.23%	0	0	0	0	0	0	36.38%
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	37.73%	0	0	0	0	0	0	37.75%	0	0	0	0	0	0	37.75%
195	Equity	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196	Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
197	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198	IRB TOTAL	386	24	1	0	0	16.16%	367	42	2	0	0	0	16.80%	351	57	3	0	1	0	17.06%

2021 EU-wide Stress Test: Credit risk STA
Belfius Banque SA

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		0	0	0	0	0	0	0	0	0	0.00%	
2		28	0	0	0	1	0	0	0	0	0.00%	
3		843	0	246	0	635	3	1	0	0	100.00%	
4		1,045	0	124	0	894	0	0	0	0	0.00%	
5		105	0	0	0	53	0	0	0	0	0.00%	
6		24,990	0	0	0	24,973	0	0	0	0	0.00%	
7		986	0	24	0	10	0	0	0	0	0.00%	
8		6,613	44	5,200	54	4,637	1,021	72	33	67	53.21%	
9		3,104	32	2,447	40	2,456	643	46	18	44	51.35%	
10		654	8	374	12	509	145	17	1	11	50.77%	
11		654	8	374	12	509	145	17	1	11	50.77%	
12		288	0	102	0	189	95	0	0	0	0.00%	
13		215	0	68	0	143	72	0	0	0	0.00%	
14		468	0	701	0	339	128	0	5	14	0.00%	
15		58	0	6	0	58	0	0	0	0	0.00%	
16		0	0	0	0	0	0	0	0	0	0.00%	
17		4	0	6	0	0	0	0	0	0	0.00%	
18		2,573	0	9,477	0	0	0	0	0	0	0.00%	
19		6,447	0	1,774	0	2,236	1	0	56	0	0.00%	
20		45,103	52	18,036	66	34,446	1,397	90	95	81	53.50%	
21												

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		0	0	0	0	0	0	0	0	0	0.00%	
23		28	0	0	0	1	0	0	0	0	0.00%	
24		32	0	2	0	31	0	0	0	0	0.00%	
25		26	0	5	0	26	0	0	0	0	0.00%	
26		0	0	0	0	0	0	0	0	0	0.00%	
27		0	0	0	0	24	0	0	0	0	0.00%	
28		5	0	2	0	5	0	0	0	0	0.00%	
29		4,906	43	4,249	53	3,945	951	62	29	63	46.66%	
30		3,005	32	2,364	40	2,380	621	46	17	41	51.47%	
31		646	8	369	12	504	142	17	1	11	50.71%	
32		646	8	369	12	504	142	17	1	11	50.71%	
33		236	0	79	0	156	80	0	0	0	0.00%	
34		209	0	66	0	139	70	0	0	0	0.00%	
35		433	0	650	0	326	107	0	4	14	0.00%	
36		0	0	0	0	0	0	0	0	0	0.00%	
37		0	0	0	0	0	0	0	0	0	0.00%	
38		4	0	6	0	0	0	0	0	0	0.00%	
39		2,573	0	9,477	0	0	0	0	0	0	0.00%	
40		5,850	0	1,642	0	1,771	1	0	56	0	0.00%	
41		14,739	51	16,481	65	6,790	1,281	78	91	78	47.52%	
42												

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		0	0	0	0	0	0	0	0	0	0.00%	
44		0	0	0	0	0	0	0	0	0	0.00%	
45		0	0	0	0	0	0	0	0	0	0.00%	
46		0	0	0	0	0	0	0	0	0	0.00%	
47		0	0	0	0	0	0	0	0	0	0.00%	
48		0	0	0	0	0	0	0	0	0	0.00%	
49		356	0	7	0	0	0	0	0	0	0.00%	
50		41	0	28	0	36	5	0	0	0	10.48%	
51		0	0	0	0	0	0	0	0	0	0.00%	
52		0	0	0	0	0	0	0	0	0	0.00%	
53		0	0	0	0	0	0	0	0	0	0.00%	
54		0	0	0	0	0	0	0	0	0	0.00%	
55		0	0	0	0	0	0	0	0	0	0.00%	
56		0	0	0	0	0	0	0	0	0	0.00%	
57		0	0	0	0	0	0	0	0	0	0.00%	
58		0	0	0	0	0	0	0	0	0	0.00%	
59		0	0	0	0	0	0	0	0	0	0.00%	
60		0	0	0	0	0	0	0	0	0	0.00%	
61		0	0	0	0	0	0	0	0	0	0.00%	
62		3	0	0	0	3	0	0	0	0	0.00%	
63		400	0	35	0	39	5	0	0	0	10.48%	

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		0	0	0	0	0	0	0	0	0	0.00%	
65		0	0	0	0	0	0	0	0	0	0.00%	
66		0	0	0	0	0	0	0	0	0	0.00%	
67		788	0	0	0	788	0	0	0	0	0.00%	
68		0	0	0	0	0	0	0	0	0	0.00%	
69		0	0	0	0	0	0	0	0	0	0.00%	
70		487	0	11	0	2	0	0	0	0	0.00%	
71		165	0	156	0	136	29	3	1	3	93.33%	
72		42	0	34	0	30	12	0	1	1	0.00%	
73		1	0	0	0	0	0	0	0	0	0.00%	
74		1	0	0	0	0	0	0	0	0	0.00%	
75		19	0	9	0	4	15	0	0	0	0.00%	
76		4	0	2	0	3	1	0	0	0	0.00%	
77		9	0	14	0	8	2	0	0	0	0.00%	
78		58	0	6	0	58	0	0	0	0	0.00%	
79		0	0	0	0	0	0	0	0	0	0.00%	
80		0	0	0	0	0	0	0	0	0	0.00%	
81		0	0	0	0	0	0	0	0	0	0.00%	
82		0	0	0	0	0	0	0	0	0	0.00%	
83		0	0	0	0	0	0	0	0	0	0.00%	
84		1,519	0	196	0	988	46	3	1	1	93.33%	

2021 EU-wide Stress Test: Credit risk STA
Belfius Banque SA

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	27	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	1	0	0	0	0	0.00%
92	Corporates	885	0	271	0	0	0	0	0	0	7	100.00%
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	8	0	0	0	0	0	0.00%
105	Standardised Total	893	0	271	0	35	1	7	0	0	7	100.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
113	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
116	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	28	0	0	0	27	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	133	3	0	0	0	0	0	0	0	0	0.00%
134	Corporates	5	5	0	2	2	3	0	0	0	0	0.00%
135	of which: SME	2	0	2	0	0	2	0	0	0	0	0.00%
136	Retail	2	1	0	0	1	0	0	0	0	0	0.00%
137	of which: SME	2	1	0	0	1	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	0	0	0	0	449	0	0	0	0	0	0.00%
147	Standardised Total	168	0	9	0	480	3	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150	Regional governments or local authorities	92	0	26	0	0	0	1	0	0	1	100.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
155	Corporates	228	0	116	0	223	0	0	0	0	0	0.00%
156	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
158	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168	Standardised Total	320	0	142	0	223	0	1	0	0	1	100.00%

2021 EU-wide Stress Test: Credit risk STA
Belfius Banque SA

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		0	0	0	0	0	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		2	0	1	0	11	0	0	0	0	0	0.00%
176		136	0	132	0	111	25	0	1	2	0	100.00%
177		41	0	35	0	35	7	0	0	2	0	100.00%
178		2	0	1	0	1	1	0	0	0	0	0.00%
179		2	0	1	0	1	1	0	0	0	0	0.00%
180		12	0	5	0	8	4	0	0	0	0	0.00%
181		1	0	0	0	0	1	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		0	0	0	0	0	0	0	0	0	0	0.00%
189		155	0	139	0	122	29	0	1	2	0	100.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		0	0	0	0	0	0	0	0	0	0	0.00%
191		0	0	0	0	0	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		0	0	0	0	0	0	0	0	0	0	0.00%
197		105	0	103	0	99	5	0	1	0	0	0.00%
198		5	0	4	0	5	0	0	0	0	0	0.00%
199		2	0	1	0	1	1	0	0	0	0	100.00%
200		2	0	1	0	1	1	0	0	0	0	100.00%
201		22	0	10	0	21	0	0	0	0	0	0.00%
202		1	0	0	0	1	0	0	0	0	0	0.00%
203		25	0	38	0	6	20	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		0	0	0	0	0	0	0	0	0	0	0.00%
210		154	0	152	0	126	26	0	1	0	0	90.07%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		0	0	0	0	0	0	0	0	0	0	0.00%
213		259	0	0	0	259	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		0	0	0	0	0	0	0	0	0	0	0.00%
218		18	0	18	0	18	0	0	0	0	0	99.83%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		0	0	0	0	0	0	0	0	0	0	0.00%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		277	0	18	0	277	0	0	0	0	0	99.83%



2021 EU-wide Stress Test: Credit risk STA
Beliefus Banque SA

RowNum	Entity	Baseline Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
1	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
2	Central governments	1	0	0	40.00%	1	0	0	40.00%	1	0	0	40.00%	1	0	0	40.00%
3	Regional governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
4	Public sector entities	634	3	2	89.99%	634	3	2	89.99%	634	3	2	89.99%	634	3	2	89.99%
5	Multilateral Development Banks	52	1	0	22.46%	51	2	0	22.46%	51	2	0	22.46%	51	2	0	22.46%
6	International Organisations	24,958	8	7	40.00%	24,943	15	15	40.00%	24,928	23	22	40.00%	24,928	23	22	40.00%
7	Institutions	10	0	0	48.96%	10	0	0	48.96%	10	0	0	48.96%	10	0	0	48.96%
8	Corporates	4,395	1,108	227	35.31%	4,318	1,096	316	35.31%	4,346	781	403	32.74%	4,346	781	403	32.74%
9	of which: SME	2,322	691	133	35.63%	2,284	674	188	35.63%	2,388	521	236	33.04%	2,388	521	236	33.04%
10	Retail	485	144	42	44.10%	474	143	54	43.14%	492	115	64	43.14%	492	114	64	43.14%
11	Secured by mortgages on immovable property	485	144	42	44.10%	474	143	54	43.14%	492	114	64	43.14%	492	114	64	43.14%
12	of which: SME	194	54	10	13.01%	194	89	15	12.11%	214	54	20	12.11%	214	54	20	12.11%
13	Items associated with particularly high risk	140	68	7	1.58%	140	64	11	1.70%	156	44	15	1.70%	156	44	15	1.70%
14	Covered bonds	317	125	25	11.24%	305	122	40	11.24%	346	69	52	11.24%	346	69	52	11.24%
15	Claims on institutions and corporates with a ST credit assessment	58	0	0	5.07%	58	0	0	5.07%	58	0	0	5.07%	58	0	0	5.07%
16	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
17	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
18	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
19	Other exposures	2,180	56	1	78.64%	2,179	57	1	78.64%	2,178	57	2	78.64%	2,178	57	2	78.64%
20	Standardised Total	34,080	1,540	314	34.33%	33,960	1,528	445	33.96%	34,261	1,166	567	34.26%	34,261	1,166	567	34.26%

RowNum	Entity	Baseline Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
22	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
23	Central governments	1	0	0	40.00%	1	0	0	40.00%	1	0	0	40.00%	1	0	0	40.00%
24	Regional governments or local authorities	31	0	0	40.00%	31	0	0	40.00%	31	0	0	40.00%	31	0	0	40.00%
25	Public sector entities	26	0	0	8.86%	26	0	0	8.86%	26	0	0	8.86%	26	0	0	8.86%
26	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
27	International Organisations	23	0	0	40.00%	23	0	0	40.00%	23	0	0	40.00%	23	0	0	40.00%
28	Institutions	5	0	0	58.25%	5	0	0	58.25%	5	0	0	58.25%	5	0	0	58.25%
29	Corporates	3,747	1,010	201	32.54%	3,684	991	283	30.62%	3,885	713	360	29.59%	3,885	713	360	29.59%
30	of which: SME	2,250	669	130	35.68%	2,213	652	182	33.03%	2,313	505	229	33.03%	2,313	505	229	33.03%
31	Retail	481	141	41	43.85%	470	140	53	42.86%	488	112	63	42.86%	488	112	63	42.86%
32	Secured by mortgages on immovable property	481	141	41	43.85%	470	140	53	42.86%	488	112	63	42.86%	488	112	63	42.86%
33	of which: SME	151	75	9	10.93%	151	70	14	9.54%	168	49	18	9.54%	168	49	18	9.54%
34	Items associated with particularly high risk	136	67	7	0.53%	136	62	11	0.58%	152	43	14	0.58%	152	43	14	0.58%
35	Covered bonds	305	104	24	11.23%	293	101	38	11.23%	333	51	50	11.23%	333	51	50	11.23%
36	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
37	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
38	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
39	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
40	Other exposures	1,715	56	1	88.78%	1,714	57	1	88.78%	1,713	57	2	88.78%	1,713	57	2	88.78%
41	Standardised Total	6,485	1,388	276	31.73%	6,399	1,361	390	31.73%	6,674	983	493	29.77%	6,674	983	493	29.77%

RowNum	Entity	Baseline Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
43	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
44	Central governments	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
46	Public sector entities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
48	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
49	Institutions	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
50	Corporates	34	6	1	22.67%	33	7	1	23.80%	35	4	1	24.27%	35	4	1	24.27%
51	of which: SME	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
52	Retail	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
53	Secured by mortgages on immovable property	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
54	of which: SME	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
55	Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
56	Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
57	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
58	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
59	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
60	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
61	Other exposures	3	0	0	40.00%	3	0	0	40.00%	3	0	0	40.00%	3	0	0	40.00%
62	Standardised Total	37	6	1	22.83%	36	7	1	23.97%	39	4	1	24.44%	39	4	1	24.44%

RowNum	Entity	Baseline Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
64	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
65	Central governments	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
66	Regional governments or local authorities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
67	Public sector entities	780	0	0	40.00%	779	0	0	40.00%	779	1	1	40.00%	779	1	1	40.00%
68	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
69	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
70	Institutions	2	0	0	22.86%	2	0	0	22.86%	2	0	0	22.86%	2	0	0	22.86%
71	Corporates	119	42	7	61.83%	114	44	9	54.25%	127	30	12	54.25%	127	30	12	54.25%
72	of which: SME	29	11	2	24.56%	29	10	3	24.55%	29	10	4	24.55%	29	10	4	24.55%
73	Retail	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
74	Secured by mortgages on immovable property	0	0	0													



2021 EU-wide Stress Test: Credit risk STA
Belfius Banque SA

RowNum	(m EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
175	Institutions	1	0	0	0	0	25.33%	1	0	0	0	0	0	25.76%	1	0	0	0	0	0	0	25.90%
176	Corporates	103	29	3	1	4	32.50%	101	30	5	1	5	2	32.3%	113	16	7	1	4	2	3	31.36%
177	of which: SME	33	7	1	0	3	45.45%	31	8	2	0	3	1	44.11%	35	4	3	0	2	1	4	43.09%
178	Retail	1	1	0	0	0	62.12%	1	1	0	0	0	0	62.08%	1	1	0	0	0	0	0	62.07%
179	of which: SME	1	1	0	0	0	62.12%	1	1	0	0	0	0	62.08%	1	1	0	0	0	0	0	62.07%
180	Secured by mortgages on immovable property	8	4	0	0	0	40.00%	8	4	0	0	0	0	40.00%	11	1	0	0	0	0	0	40.00%
181	of which: SME	0	1	0	0	0	40.00%	0	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	40.00%
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
189	Standardised Total	114	34	3	1	4	34.98%	111	35	5	1	5	2	34.43%	126	18	8	1	4	3	33.47%	

RowNum	(m EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
197	Corporates	92	9	3	1	1	26.96%	89	10	5	0	1	1	26.62%	90	8	7	0	1	2	2	26.28%
198	of which: SME	4	0	0	0	0	31.25%	4	0	0	0	0	0	31.25%	4	1	0	0	0	0	0	31.25%
199	Retail	1	1	0	0	0	58.29%	1	1	0	0	0	0	56.40%	1	1	0	0	0	0	0	55.57%
200	of which: SME	1	1	0	0	0	58.29%	1	1	0	0	0	0	56.40%	1	1	0	0	0	0	0	55.57%
201	Secured by mortgages on immovable property	20	1	1	0	0	40.00%	20	1	1	0	0	0	40.00%	19	1	1	0	0	0	1	40.00%
202	of which: SME	1	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	0	40.00%
203	Items associated with particularly high risk	0	19	1	0	0	11.38%	0	19	1	0	0	0	11.38%	0	19	2	0	0	0	0	11.38%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
210	Standardised Total	118	30	5	1	1	26.76%	115	31	7	1	1	2	26.32%	115	28	10	1	1	3	2	26.03%

RowNum	(m EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	259	0	0	0	0	40.00%	258	0	0	0	0	0	40.00%	258	0	0	0	0	0	0	40.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
218	Corporates	15	3	1	0	0	30.89%	13	4	1	0	0	0	30.75%	13	4	1	0	0	0	0	30.51%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
220	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%</

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Belfius Banque SA

RowNum	Description	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
89	Multilateral Development Banks	29	0	0	0	0	5.00%	25	2	0	0	0	5.00%	24	2	0	0	0	0	0	0	5.00%	
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
91	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
92	Corporates	0	1	7	0	0	100.00%	0	0	1	7	0	99.97%	1	0	7	0	0	0	0	0	7	99.72%
93	of which: SME	0	0	0	0	0	30.24%	0	0	0	0	0	30.24%	0	0	0	0	0	0	0	0	0	30.24%
94	Retail	0	0	0	0	0	45.00%	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	0	0	45.00%
95	of which: SME	0	0	0	0	0	45.00%	0	0	0	0	0	45.00%	0	0	0	0	0	0	0	0	0	45.00%
96	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	34	2	7	0	0	99.81%	33	3	7	0	0	99.52%	33	3	7	0	0	0	0	0	7	99.21%

RowNum	Description	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
113	Corporates	0	0	0	0	0	40.00%	0	0	0	0	0	39.82%	0	0	0	0	0	0	0	0	0	39.73%
114	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
116	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
126	Standardised Total	0	0	0	0	0	40.00%	0	0	0	0	0	39.82%	0	0	0	0	0	0	0	0	0	39.73%

RowNum	Description	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	40.00%	27	0	0	0	0	40.00%	27	0	0	0	0	0	0	0	0	40.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	0	0	0	0	0	42.24%	0	0	0	0	0	48.12%	0	0	0	0	0	0	0	0	0	48.36%
134	Corporates	3	2	0	0	0	69.07%	3	2	0	0	0	66.79%	2	2	0	0	0	0	0	0	0	65.78%
135	of which: SME	0	1	0	0	0	88.24%	0	1	0	0	0	87.31%	0	1	0	0	0	0	0	0	0	86.71%
136	Retail	1	0	0	0	0	45.70%	1	0	0	0	0	45.71%	1	0	0	0	0	0	0	0	0	45.74%
137	of which: SME	0	0	0	0	0	49.70%	1	0	0	0	0	45.74%	1	0	0	0	0	0	0	0	0	45.74%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0																				

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Belfius Banque SA

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
2	Central banks																
3	Central governments																
4	Institutions																
5	Corporates		1,700	0	1,444	0	1,001	727	666	491	13	7	8	46	4	32.85%	
6	Corporates - Of Which: Specialised Lending																
7	Corporates - Of Which: SME																
8	Retail		2,832	0	325	0	2,157	1,905	653	514	22	16	2	21	3	14.12%	
9	Retail - Secured on real estate property																
10	Retail - Secured on real estate property - Of Which: SME																
11	Retail - Secured on real estate property - Of Which: non-SME		1,059	0	81	0	971	901	84	76	3	3	1	2	0	1.13%	
12	Retail - Qualifying Revolving																
13	Retail - Other Retail																
14	Retail - Other Retail - Of Which: SME																
15	Retail - Other Retail - Of Which: non-SME																
16	Equity																
17	Securitisation																
18	Other non-credit obligation assets																
19	IRB TOTAL		4,534	0	1,769	0	3,159	2,632	1,339	1,005	36	23	11	67	8	21.12%	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
20	Central banks																
21	Central governments																
22	Institutions																
23	Corporates		1,674	0	1,428	0	975	700	666	491	13	7	8	46	4	32.85%	
24	Corporates - Of Which: Specialised Lending																
25	Corporates - Of Which: SME																
26	Retail		2,831	0	324	0	2,155	1,904	653	514	22	16	2	21	3	14.12%	
27	Retail - Secured on real estate property																
28	Retail - Secured on real estate property - Of Which: SME																
29	Retail - Secured on real estate property - Of Which: non-SME		1,059	0	81	0	971	901	84	76	3	3	1	2	0	1.13%	
30	Retail - Qualifying Revolving																
31	Retail - Other Retail																
32	Retail - Other Retail - Of Which: SME																
33	Retail - Other Retail - Of Which: non-SME																
34	Equity																
35	Securitisation																
36	Other non-credit obligation assets																
37	IRB TOTAL		4,505	0	1,752	0	3,131	2,605	1,339	1,005	36	23	11	67	8	21.12%	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
38	Central banks																
39	Central governments																
40	Institutions																
41	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	Corporates - Of Which: Specialised Lending																
43	Corporates - Of Which: SME																
44	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	Retail - Secured on real estate property																
46	Retail - Secured on real estate property - Of Which: SME																
47	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Retail - Qualifying Revolving																
49	Retail - Other Retail																
50	Retail - Other Retail - Of Which: SME																
51	Retail - Other Retail - Of Which: non-SME																
52	Equity																
53	Securitisation																
54	Other non-credit obligation assets																
55	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
56	Central banks																
57	Central governments																
58	Institutions																
59	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	Corporates - Of Which: Specialised Lending																
61	Corporates - Of Which: SME																
62	Retail		1	0	0	0	1	1	0	0	0	0	0	0	0	0	
63	Retail - Secured on real estate property																
64	Retail - Secured on real estate property - Of Which: SME																
65	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
66	Retail - Qualifying Revolving																
67	Retail - Other Retail																
68	Retail - Other Retail - Of Which: SME																
69	Retail - Other Retail - Of Which: non-SME																
70	Equity																
71	Securitisation																
72	Other non-credit obligation assets		1	0	0	0	1	1	0	0	0	0	0	0	0	0	
73	IRB TOTAL		1	0	0	0	1	1	0	0	0	0	0	0	0	0	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
74	Central banks																
75	Central governments																
76	Institutions																
77	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78	Corporates - Of Which: Specialised Lending																
79	Corporates - Of Which: SME																
80	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81	Retail - Secured on real estate property																
82	Retail - Secured on real estate property - Of Which: SME																
83	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	Retail - Qualifying Revolving																
85	Retail - Other Retail																
86	Retail - Other Retail - Of Which: SME																
87	Retail - Other Retail - Of Which: non-SME																
88	Equity																
89	Securitisation																
90	Other non-credit obligation assets																
91	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num		(min EUR, %)	Moratoria - Actual												Coverage Ratio Stage 3 exposure		
			Exposure values		Risk exposure amounts		31/12/2020						Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure	
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria					
92	Central banks																
93	Central governments																
94	Institutions																
95	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
96	Corporates - Of Which: Specialised Lending																
97	Corporates - Of Which: SME																
98	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
99	Retail - Secured on real estate property																
100	Retail - Secured on real estate property - Of Which: SME																
101	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Belfius Banque SA

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates		912	681	73	7	40	20	27.52%	861	676	127	6	42	35	27.30%	1,026	469	171	8	35	49	27.38%
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail		2,093	617	101	2	16	16	15.48%	2,043	613	155	2	16	24	15.28%	2,216	387	208	2	13	31	15.14%
8	Retail - Secured on real estate property																						
9	Retail - Secured on real estate property - Of Which: SME																						
10	Retail - Secured on real estate property - Of Which: non-SME		956	75	12	1	3	1	5.97%	946	73	24	1	2	2	6.78%	950	57	35	1	2	3	7.07%
11	Retail - Qualifying Revolving																						
12	Retail - Other Retail																						
13	Retail - Other Retail - Of Which: SME																						
14	Retail - Other Retail - Of Which: non-SME																						
15	Equity																						
16	Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL		3,005	1,297	174	9	56	36	20.52%	2,905	1,290	282	8	57	58	20.73%	3,243	856	378	10	47	78	20.66%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
20	Central banks																						
21	Central governments																						
22	Institutions																						
23	Corporates		912	681	73	7	40	20	27.52%	861	676	127	6	42	35	27.30%	1,026	469	170	8	35	49	27.39%
24	Corporates - Of Which: Specialised Lending																						
25	Corporates - Of Which: SME																						
26	Retail		2,092	616	101	2	16	16	15.47%	2,042	612	154	2	16	24	15.28%	2,214	387	207	2	13	31	15.14%
27	Retail - Secured on real estate property																						
28	Retail - Secured on real estate property - Of Which: SME																						
29	Retail - Secured on real estate property - Of Which: non-SME		956	74	12	1	3	1	5.97%	946	73	24	1	2	2	6.78%	949	57	37	1	2	3	7.07%
30	Retail - Qualifying Revolving																						
31	Retail - Other Retail																						
32	Retail - Other Retail - Of Which: SME																						
33	Retail - Other Retail - Of Which: non-SME																						
34	Equity																						
35	Securitisation																						
36	Other non-credit obligation assets																						
37	IRB TOTAL		3,004	1,296	173	9	56	36	20.52%	2,904	1,289	281	8	57	58	20.73%	3,241	855	377	10	47	78	20.65%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
39	Central banks																						
40	Central governments																						
41	Institutions																						
42	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Corporates - Of Which: Specialised Lending																						
44	Corporates - Of Which: SME																						
45	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property																						
47	Retail - Secured on real estate property - Of Which: SME																						
48	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Qualifying Revolving																						
50	Retail - Other Retail																						
51	Retail - Other Retail - Of Which: SME																						
52	Retail - Other Retail - Of Which: non-SME																						
53	Equity																						
54	Securitisation																						
55	Other non-credit obligation assets																						
56	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
57	Central banks																						
58	Central governments																						
59	Institutions																						
60	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Corporates - Of Which: Specialised Lending																						
62	Corporates - Of Which: SME																						
63	Retail		1	0	0	0	0	0	21.47%	1	0	0	0	0	0	20.71%	1	0	0	0	0	0	19.97%
64	Retail - Secured on real estate property																						
65	Retail - Secured on real estate property - Of Which: SME																						
66	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	6.94%	0	0	0	0	0	0	6.80%	0	0	0	0	0	0	6.67%
67	Retail - Qualifying Revolving																						
68	Retail - Other Retail																						
69	Retail - Other Retail - Of Which: SME																						
70	Retail - Other Retail - Of Which: non-SME																						
71	Equity																						
72	Securitisation																						
73	Other non-credit obligation assets																						
74	IRB TOTAL		1	0	0	0	0	0	21.47%	1	0	0	0	0	0	20.71%	1	0	0	0	0	0	19.97%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
75	Central banks																						
76	Central governments																						
77	Institutions																						
78	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Corporates - Of Which: Specialised Lending																						
80	Corporates - Of Which: SME																						
81	Retail		0	0	0																		

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Belfius Banque SA

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	204	129	11	1	7	2	22.17%	206	122	17	1	6	4	22.76%	246	75	23	1	4	5	23.03%	
9		of which: SME																						
10		Retail	24	17	1	0	0	0	1.97%	25	16	2	0	0	0	2.47%	28	12	3	0	0	0	2.80%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a 5Y credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	228	146	12	1	7	2	19.73%	230	137	20	1	7	4	20.27%	274	87	26	1	4	5	20.51%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	204	129	11	1	7	2	22.17%	206	122	17	1	6	4	22.76%	246	75	23	1	4	5	23.02%	
30		of which: SME																						
31		Retail	24	17	1	0	0	0	1.97%	25	16	2	0	0	0	2.47%	28	12	3	0	0	0	2.80%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a 5Y credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	228	146	12	1	7	2	19.73%	230	137	20	1	7	4	20.27%	274	87	26	1	4	5	20.51%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51		of which: SME																						
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a 5Y credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0	25.73%	0	0	0	0	0	0	25.73%	0	0	0	0	0	0	25.73%	
72		of which: SME																						
73		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a 5Y credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	17.90%	0	0</													

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Belfius Banque SA

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	204	127	13	2	9	3	26.45%	192	128	23	2	10	6	27.33%	226	86	32	2	8	9	27.63%	
9		of which: SME																						
10		Retail	24	16	2	0	1	0	1.58%	24	16	3	0	1	0	1.82%	26	12	5	0	1	0	2.02%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	228	144	15	2	10	3	23.32%	216	144	27	2	11	6	24.05%	252	98	36	2	8	9	24.45%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	204	127	13	2	9	3	26.45%	192	128	23	2	10	6	27.33%	226	86	32	2	8	9	27.63%	
30		of which: SME																						
31		Retail	24	16	2	0	1	0	1.58%	24	16	3	0	1	0	1.82%	26	12	5	0	1	0	2.02%	
32		of which: SME																						
33		Secured by mortgages on immovable property																						
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a ST credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	228	144	15	2	10	3	23.32%	216	144	27	2	11	6	24.10%	252	98	36	2	8	9	24.45%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51		of which: SME																						
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0	30.24%	0	0	0	0	0	0	30.24%	0	0	0	0	0	0	30.24%	
72		of which: SME																						
73		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	21.04%	0	0	0	0	0	21.04%	0	0	0	0	0	0	0	21.04%	

Row Num

2021 EU-wide Stress Test: Securitisations

Belfius Banque SA

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	358						
4		SEC-IAA	0						
5		Total	358						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	102	119	114	116	138	176	221
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	102	119	114	116	138	176	221	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

Belfius Banque SA

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	51,753	54,058	54,787	56,663	53,998	55,109	56,774
2	Risk exposure amount for securitisations and re-securitisations	102	119	114	116	138	176	221
3	Risk exposure amount other credit risk	51,651	53,939	54,673	56,546	53,861	54,934	56,553
4	Risk exposure amount for market risk	2,114	2,114	2,114	2,114	2,518	2,516	2,547
5	Risk exposure amount for operational risk	3,245	3,245	3,245	3,245	3,245	3,245	3,245
6	Other risk exposure amounts	2,408	2,433	2,359	2,198	2,592	2,467	2,391
7	Total risk exposure amount	59,521	61,850	62,505	64,220	62,354	63,337	64,958
8	Total Risk exposure amount (transitional)	59,309	61,614	62,343	64,219	61,959	63,067	64,764
9	Total Risk exposure amount (fully loaded)	59,521	61,850	62,505	64,220	62,354	63,337	64,958

2021 EU-wide Stress Test: P&L

Belfius Banque SA

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,599	1,562	1,464	1,416	1,425	1,331	1,285
2	Interest income	2,955	2,453	2,299	2,208	2,469	2,340	2,246
3	Interest expense	-1,357	-891	-836	-792	-1,044	-1,009	-961
4	Dividend income	14	14	14	14	7	7	7
5	Net fee and commission income	411	411	411	411	376	328	331
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	39	109	109	109	-297	18	18
7	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					-51		
8	Other operating income not listed above, net	34	12	12	12	20	12	12
9	Total operating income, net	2,097	2,108	2,009	1,962	1,480	1,696	1,652
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-374	-294	-165	104	-621	-310	-346
11	Other income and expenses not listed above, net	-1,110	-1,091	-1,091	-1,091	-1,285	-1,165	-1,175
12	Profit or (-) loss before tax from continuing operations	613	724	754	975	-425	221	131
13	Tax expenses or (-) income related to profit or loss from continuing operations	-81	-149	-158	-224	145	-22	3
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	532	575	596	751	-280	200	133
16	Amount of dividends paid and minority interests after MDA-related adjustments	207	221	229	288	0	77	51
17	Attributable to owners of the parent net of estimated dividends	324	354	367	463	-280	123	82
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

Belfius Banque SA

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)		0

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0