

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,490	10,658	10,533	10,527	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,173	10,351	10,331	10,356	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,987	11,155	11,030	11,024	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	10,670	10,848	10,828	10,853	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,290	12,907	12,821	12,721	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,973	12,600	12,619	12,550	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	64,155	65,095	65,452	63,161	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	64,318	65,251	65,555	63,233	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.35%	16.37%	16.09%	16.67%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.82%	15.86%	15.76%	16.38%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.13%	17.14%	16.85%	17.45%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.59%	16.63%	16.52%	17.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	19.16%	19.83%	19.59%	20.14%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.62%	19.31%	19.25%	19.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	156,405	156,386	157,481	200,021	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.02%	7.13%	7.00%	5.51%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

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



EBA 2022 EU-wide Transparency Exercise Capital Belfius Bank

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	12,290	12,907	12,821	12,721	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10,490	10,658	10,533	10,527	C 01 00 (-0020 -0010)	Article 50 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,667	3,667	3,667	3,667	C 01.00 (+0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)	1,027	1,183	258	514		
		Retained earnings					C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	339	322	333	82		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5,332	5,339	6,275	6,280	C 0s.00 (r0200,x00s0)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	34	-1	38	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwill)	-160	-158	-162	-171	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	-3	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-3	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-4	-15	-3	-14	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 2-3(1) point (k) (ii), 2-3(1) point (k) (ii), 3-44(1) point (b) and 258 of CRR; Articles 35(1) point k) (ii) and 379(5) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,±0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-7	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-17	-32	-31	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	317	307	202	171	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	317	307	202	171	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c010) + C 01.00 (r070c,c010) + C 01.00 (r070c,c010) + C 0s.00 (r0744,c010) + C 0s.30 (r0745,c011)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,987	11,155	11,030	11,024	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,304	1,752	1,791	1,697	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	985	1,441	1,407	1,368	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	319	311	384	330	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 05.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 05.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	64,155	65,095	65,452	63,161	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.35%	16.37%	16.09%	16.67%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.13%	17.14%	16.85%	17.45%	CAS (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	19.16%	19.83%	19.59%	20.14%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,173	10,351	10,331	10,356	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.86%	15.90%	15.78%	16.40%	A.4.3.01.0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	317	307	202	171	C 05.01 (10440.c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
	-		-163		-103	-72	C 05.01 (10440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-163	-156	-103	-72	L. us.u1 (10440,00040)	

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



Overview of Risk exposure amounts

		RW]
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %) Credit risk (excluding CCR and Securitisations) ¹	54,084	55,080	55,682	55,233	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0090, c0280, s001) + C 08.01 (r0090, c0280, s001) + C 08.01 (r0080, c0280, s002) + C 08.01 (r0080, c0280, s002) + C 08.01 (r0080, c0280, s002)
Of which the standardised approach	19,362	19,546	19,532	18,996	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	34,298	35,116	35,722	35,739	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060 c0260, s001)]
Of which equity IRB	424	417	427	498	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,578	2,098	1,843	1,736	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0460, c0260, s0260, s002) + C 08.01 (r04600, s0260,
Credit valuation adjustment - CVA	789	679	567	398	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	83	84	65	62	C 02.00 (r0470, :0010)
Position, foreign exchange and commodities risks (Market risk)	1,036	1,362	1,373	2,074	C 02.00 (r0520, c0010)
Of which the standardised approach	304	364	380	446	C 02.00 (r0530, c0010)
Of which IMA	732	999	993	1,627	C 02.00 (r0580, r0010)
Of which securitisations and resecuritisations in the trading book	89	103	113	113	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,245	3,433	3,433	3,433	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,245	3,433	3,433	3,433	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,339	2,358	2,489	225	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	64,155	65,095	65,452	63,161	

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

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



P&L Belfius Bank

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

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



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		F	air value hieran	chy		Fa	air value hieran	chy		Fa	air value hierar	chy		Fair value hierarchy		:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	L Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	44,707				40,992				50,292				50,598				IAS 1.54 (i)
Financial assets held for trading	9,245	488	8,112	646	8,752	563	7,565	625	7,217	534	6,193	490	5,645	519	4,775	351	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,530	6	21	1,502	1,421	9	21	1,391	1,382	9	10	1,363	1,333	11	10	1,312	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	264	3	0	261	258	0	0	258	261	2	0	259	271	2	0	269	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	114,062				115,201				115,905				119,124				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,013	0	1,013	0	834	0	834	0	560	0	560	0	876	0	876	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,780				3,652				2,913				2,007				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,934				4,340				4,374				4,295				
TOTAL ASSETS	178,536				175,450				182,903				184,149				IAS 1.9(a), IG 6

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

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3	0	0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,573	7,404	4	-1	-150	-3	7,928	7,779	4	-1	-169	-3	7,780	7,440	4	-1	-174	-3	8,219	6,085	4	-1	-166	-3	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	84,863	13,141	1,962	-121	-449	-1,160	86,705	12,718	1,960	-125	-415	-1,180	87,004	13,607	1,967	-126	-408	-1,185	89,600	15,107	1,967	-138	-359	-1,191	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Belfius Bank

(mln EUR)

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

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



Breakdown of liabilities

Belfius Bank

(mln EUR)

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



2022 EU-wide Transparency Exercise Market Risk Belfius Bank

										-Ciril												
Г	SA					1	M									IM						
			VaR (Memorandum item) STRESSED VaR (Memorandum item)		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	ndum item) STRESSED VaR (Me		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP	L CHARGE			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	156	141	20	5	31	8							29	5	48	8						
Of which: General risk Of which: Specific risk	19 137	4 138	20	5	31	8							29	5	48	8						
Equities	108	155	0	0	0	0							0	0	0	0						
Of which: General risk	4	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	67	79	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	3	4 29	3	1	5	1							1	1	2	1						
Total	281	327	23	5	36	9	0	0	0	0	0	732	30	5	50	9	0	0	0	0	0	999
	As of 31/03/2022	As of 30/06/2022				As of 31,	/03/2022		•							As of 30/0	6/2022				·	
Traded Debt Instruments	155	157	29	9	45	10							65	17	61	17						
Of which: General risk	5	12	29	9	45	10							65	17	61	17						
Of which: Specific risk	149	145	0	0	0	0							0	0	0	0						
Equities	160	185	0	0	0	0							0	0	0	0						
Of which: General risk	5	28	Ō	ō	ō	ō							0	0	0	0						
Of which: Specific risk	85	102	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	5	4 29	2	1	4	1							2	0	2	0						
Total	365	374																				

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



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Belfus Bank

					Standardisc	ed Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	21 879	21 953	0 261		19 826	19 901	240	
	Public sector entities	1,158	1,233	134		348	424	127	
	Multilateral Development Banks	127	126	0		129	129	0	
	International Organisations	34.802	34.802	0		31,300	31.300	ō	
	Institutions	1,403	1,017	26		1,268	857	21	
	Corporates	9,691	7,634	5,955		9,654	7,552		
		4,380	3,336	2,640		4,552	3,465		
	Retail	801	716	410		753	671	383	
Consolidated data		799	715	409		752	669	382	
consolidated data	Secured by mortgages on immovable property	306	287	100		310 238	294		
		240 134	223 76	70 98	99	238 142	225 81		5.
	Exposures in default Items associated with particularly high risk	134 823	76 702	1.053		142 858	768		5.
	Items associated with particularly high risk Covered bonds	023	702	1,033		030	/00	1,132	
	Claims on institutions and comorates with a ST credit assessment	ŏ	ŏ	ů o		ő	ů o	ŏ	
	Collective investments undertakings (CIU)	1	1	12		1	1	7	
	Equity	2,682	2,682	9,886		2,633	2,633	9,704	
	Other exposures	5,432	5,401	1,769		5,919	5,881	2,270	
	Standardised Total ²	58,260	55,652	19,702	67	54,159	51,511	19,899	68
		(1) Original exposure, unlike Eq (2) Standardised Total does no (2) Only the most relevant count calculated as of last quarter	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.				sane,

					Standardisc	d Approach					
			As of 30,	/09/2021		As of 31/12/2021					
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
BELGIUM	Central ownerments or central sharing selected ownerments to local arthritiss sharing selected ownerments to local arthritiss sharing selected owners	211 333 26 50 0 0 4 7,427 4,284 768 251 225 261 262 263 263 264 264 264 264 264 264 264 264 264 264	211 32 26 0 4 5,509 3,258 707 706 238 213 72 655	5 0 1 4,820 2,576 404 403 78 66	42	19 17 0 0 1 7,315 4,440 745 745 252 226 215 796	19 16 0 0 1 5,410 3,376 663 239 215 78 720	67 95	44		
	Collective investments undertakinos (CIU) Equity Other exosures	1 2,682 4,971	1 2,682 4,939	10 9,886 1,667		0 2,633 5,458	0 2,633 5,422	5 9,704 2,170			
	Standardised Total ²				200				197		

Organic appears, within Exposure value, an exported before stating the account any effect due to condition and control and an exposure for the exposure of the exposure value, as reported before stating to the account any effect due to condition and control and exposure value of the exposure value value of the exposure value value of the exposure value valu

					Standardisc	d Approach			
		As of 30/09/2021				As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central concentration or central station Residual conversation to bear attending Residual conversation to be an attending Residual conversation to be a station of the attending of the attend	0 0 127 34,802 1 0 0 0 0 0 0 0 0	0 0 1256 34,802 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 229 31,300 0 0 0 0 0 0 0 0	0 0 119 31,300 0 0 0 0 0 0 0	0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²				1				1

(1) Original exposure, untiles Exposure value, in reported before taking into account any effect due to credit convenient factors or credit risk inhigitation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of contrapenty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the commons for the risk connection effects distinction.

		exposums, but includes general credit risk edjustments.								
					Standardisi	ed Approach				
			As of 30/09/2021				As of 31/12/2021			
		Original Exposure * Exposure Value* Risk exposure amount Value adjustments and provisions*				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities	0		0		0	0			
	Public sector entities	ő	i i	ů o		ő	ő	i š		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	145	145	3		72	72	1		
	Corporates	589	591	331		644	641	353		
	of which: SME	0	0	0		0	0	0		
	Retail	0		0		0	0	01		
UNITED KINGDOM	of which: SME Secured by mortoages on immovable property	0		U		0	0	0		
	of which: SME	0		0		0				
	Exposures in default	0		0	0	0		ı ö		
	Items associated with particularly high risk	0		0		ů ů	0	ا ا		
	Covered bonds	ō	ō	ō		ō	0	i .		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
I	Equity	0	0	0		0	0	0		
	Other exposures		1	0						

		exposures, but includes general credit rels adjustments.								
					Standardisc	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
FRANCE	Court of ownerments or control shakes Residual converments or local activities Residual converments or local activities Residual converment basics Residual converment basics Residual converments Residual converments Residual Conferments Residual Residu	0 0 8888 0 0 1,118 122 27 0 24 24 8 8 0 0 0 0	0 931 0 732 149 24 4 0 0 0 0 0 0 0 0 0 0	0 0 0 17 143 199 2 2 2 0 0 0 0 0	3	0 107 0 11,226 140 0 0 22 2 8 8 0 0 0 0	0 150 0 7.15 101 102 20 20 5 8 8 8 0 0	0 0 0 15 99 99 19 0 0 10 2 2 0		
	Standardised Total ²				5					



		DEHIUS DAFIK											
					Standardisc	d Approach							
			As of 30,	/09/2021			As of 31/12/2021						
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
LUXEMBOURG	Control deversionants or control alamba Accidental deversionants or control alambidities Antificial control and	0 0 0 0 0 0 0 125 8 3 3 14 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 88 5 5 2 2 2 6 6 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 129 14 3 3 12 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 110 133 3 3 111 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				
	-			⁽²⁾ Chalmal excesses, unlike Excesses value, is recorded before taking into account any effect due to credit convenion factors or credit nike indication such insulation such insulation factors.									

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021		As of 31/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or bod anthroffice Revisional over demonstration Technologies Technologies Retail Revisional over demonstration Technologies Retail Re	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o	
	Standardised Total ²				0					

		exposums, but includes general credit risk adjustments.							
					Standardisc	d Approach			
		As of 30/09/2021				As of 31/12/2021			
	(min Fill) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control commentation control basis in Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
		As of 30/09/2021				As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations			0		0				
	Institutions	0	0	ō		ō	ō	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail of which: SME			0		0				
Counterpart 8	Secured by mortgages on immovable property	i i		0		0	i i	0		
Counterpart o	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds			0		0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0				
	Equity		i o	o o		o o	i i	, o		
	Other exposures			0		ō		0		
	Standardised Total ²									

		(4) For value adjustments and provisions per country or counterparty exocution move for sequences, according valuation adjustments per country or country per country and per sequences, according valuation adjustments (AVAs) and other own runos industriants to the exposures, the includes queries order that adjustments.							
					Standardisc	d Approach			
			As of 30	/09/2021		As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(rin EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0 0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²								

O Crignal appears, units Exposurs value, is reported before be

		Standardised Approach								
			As of 30	/09/2021		As of 31/12/2021				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of the property of the pr	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	



		Standardised Approach									
			As of 31,	03/2022		As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks	26	26	0		25	25	0			
	Regional governments or local authorities	838 372	915 447	238 130		1,298 379	1,379	327 133			
	Public sector entities Multilateral Development Banks	117	116	130		110	109	133			
	Multilateral Development Banks International Organisations	42,506	42,506			45,309	45.309				
	Institutions	994	991	28		999	1.030	27			
	Corporates	9,912	7,639	5,837		10.674	8.136	6,261			
	of which: SMF	4,650	3,513	2,776		5.019	3,775	2.987			
	Retail	781	687	393		815	712	407			
Consolidated data	of which: SME	779	685	391		813	710	406			
Consolidated data	Secured by mortgages on immovable property	318	294	102		338	313	109			
	of which: SME	245	230	72		257	241	75			
	Exposures in default	148	81	103	59	139	75	94			
	Items associated with particularly high risk	1,019	923	1,385		977	863	1,295			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)						0				
	Collective investments undertakings (CIU) Equity	2,624	2,624	9,669		2,368	2,368	8.722			
	Other exposures	4,914	4,914	2.006		4,142	2,300 4.140	1,945			
	Standardised Total ²	64,569	62,164	19.896	75	67,572	64,914	19,327			

	SI	andardised Approach	
calculated as of last quarter			

					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	26	26			25	25		
	Central governments or central banks Regional governments or local authorities	26	26	0		25	25	0	
	Regional governments or local authorities Public sector entities	10	10	0		10	10		
	Multilateral Development Banks	ů	0	0		0	0	0	
	International Organisations	ō	ō	0		ō	ō	0	
	Institutions	2	2	1		2	2	1	
	Corporates	7,506	5,408	4,685		8,214	5,957	5,178	
	of which: SME	4,520	3,410	2,692		4,900	3,687	2,917	
	Retail	770	678	388		806	704	403	
BELGIUM	of which: SME	768	676	386		804	702	401	
DELOIO	Secured by mortgages on immovable property	254	239	77		268	250	80	
	of which: SME Exposures in default	233 130	219 77	68 99		247 126	231	72 92	
	Exposures in default Items associated with particularly high risk	956	884	1,326	40	875	73 786	1,179	47
	Covered hands	0	0.04	1,320		0,5	,,,,	1,1/3	
	Claims on institutions and corporates with a ST credit assessment	ő	ő	i o		ŏ	o o	ő	
	Collective investments undertakings (CIU)	o o	ō	5		o o	ō	4	
	Equity	2,624	2,624	9,669		2,368	2,368	8,722	
	Other exposures	4,521	4,521	1,941		3,756	3,755	1,876	
	Standardised Total ²				202				209

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Count of exerciments or central shares received over-more or local arthroffice production of the county of the county for the county of the county for shares or county for	0 0 117 42,506 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 115 42,596 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 110 45,209 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,309 45,309 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		(2) Total value adjustments and previous per country of countryparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds industrien related to the opposures, but includes general credit risk adjustments. Standardised Approach												
					Standardise	ed Approach								
			As of 31	/03/2022			As of 30,	06/2022						
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value agreement of the Control of the												
UNITED KINGDOM	Consist governments or control to bank (and the control to bank (both the	0 0 0 0 0 0 0 667 667 0 0 0 0	633 633 633	0 0 0 0 1 355 0 0 0 0 0	0	0 0 0 0 49 592 0 0 0 0 0	0 0 0 49 573 573 0 0 0 0	0 0 0 0 1 304 0 0 0 0 0 0 0	٥					

		encourse for include course could nik additionally. Standardised Approach													
					Standardise	ed Approach									
			As of 31,	/03/2022			As of 30	06/2022							
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
FRANCE	Comit al communication or comit al least and comits and communication of the communication of communi	0 0 125 0 9929 147 11 10 0 0 14 4 8 8 0 0	0 0 1688 0 0 0 9299 120 0 0 121 125 5 8 8 0 0	0 0 0 0 21 115 18 0 0 0 12 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 490 125 25 25 25 25 25 25 25 25 25 25 25 25 2	00 4909 1688 0 0 9575 142 26 0 0 11 15 5 8 8 0 0	0 98 0 0 0 21 116 19 0 0 0 12 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0							
		(1) Original exposure, unlike E-	posure value, is reported befo	no taking into account any offer	due to credit convenion factor	s or credit risk mitigation technic	use (a n. substitution afforts)								



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Belflus Bank

	Belflus Bank								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central oovernments or central banks Reoional covernments or local authorities Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0 0	
	Institutions Corporates of which: SME Retail	0 135 31	0 116 27	0 111 22		0 180 20	155 11	0 156 1	
LUXEMBOURG	of which: SME Secured by mortuages on immovable property of which: SME Fungament in default	3 12 2	3 12 2	2 5 1		3 12 2	11	5	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	55 0 0	31 0	46 0		71 0 0	47	70	
	Collective investments undertakinos (CIU) Eculty Other exposures	0	0	1 0 0		0	((0 0	
	Standardised Total ²				1				
		(1) Original exposure, unlike E: (2) Total value adjustments an	d provisions per country of co						

		(a) rotal reserve diplominate and promoting for country for country excesses from rot excessional reposition, accounts reserve apparent a promoting form of military reconstruction reserve to the excessional, but includes control credit risk adulatments.												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30	/06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 6	Control (1997) Control (1997)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0					
	Standardised Total ²				0				0					

		exposures, but includes general	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ountry of unterpart 7	South of sourced and control a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	·
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) total value adjustments and provisions per country for countrypany excuses trose for securination exposures, appearing adjustments (AVA) and other own runss recurrents related to the exposures, but includes general oreclit risk adjustments.												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30	/06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks	0					0	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions Corporates	0	0				0	0						
	of which: SME	0					0	0						
	Retail	ů ů				0	0	0						
Country of	of which: SME	ō	0	i i		i i	0	ō						
Counterpart 8	Secured by mortoages on immovable property	0	0			0	0	0						
Counterpart	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0						
ĺ	Collective investments undertakinos (CIU)						0	0						
	Equity	0	0				0	0						
	Other exposures Standardised Total ²	,												

		consumes but include command and risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30	/06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0						
	Reaional governments or local authorities Public sector entities Multilateral Development Banks	0	0			0	0							
	Multilateral Development Banks International Organisations Institutions	0	0			0	0	0						
	Corporates of which: SME	0	0	0		0	0	0						
Country of	Retail of which: SME	0	0	0		0	0	0						
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0						
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0						
l	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0						
	Other exposures Standardised Total ²	0	0	0	0	0	0							

					Standardisc	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
Country of Counterpart 10	Comment of the Commen			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Belfius Bank

								IRB Ap	proach					
			Value ¹ and Value ¹											
														Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	16,692	33	18,534	2,187	1	29	16,908	31	18,610	2,152	1	28
	Institutio		26,945	0	24,762 43,759	2,492	0 544	9	25,551	0	23,239	2,154	0	9
	Corporat	Corporates - Of Which: Specialised Lending	50,460 2,949	1,456 10	43,759 2.824	27,363 1.036	344	1,509	48,610 3.000	1,453 10	41,853 2.874	27,949 1.050	562	1,526
		Corporates - Of Which: SME	14,976	920	12.510	8,374	286	815	15.012	897	12,474	8.384	287	822
	Retail	corporates - Or Wilds. SHE	51.054	410	50.573	4,450	211	253	52,525	407	51,909	4,569	210	245
		Retail - Secured on real estate property	35,953	110	35,953	2,089	68	37	37,100	113	37,100	2,197	70	36
Consolidated data		Retail - Secured on real estate property - Of Which: SME	8,299	30	8,299	527	19	12	8,879	32	8,879	558	19	12
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	27,653	79	27,653	1,562	49	25	28,221	82	28,221	1,639	50	24
		Retail - Qualifying Revolving	19	0	17	1	0	0	18	0	17	1	0	0
		Retail - Other Retail	15,082	300	14,603	2,360	143	216	15,407	294	14,792	2,371	140	208
		Retail - Other Retail - Of Which: SME	9,774	246	9,352	1,513	114	174	10,077	240	9,541	1,522	112	167
		Retail - Other Retail - Of Which: non-SME	5,308	54	5,251	847	29	42	5,330	54	5,250	849	28	41
	Equity		284	0	284	424	1		284	0	284	417	1	
		n credit-obligation assets				0						0		
	IRB Tota	P				36,916						37,242		

(u) - unyon-epounse, union apparen wasue, in reported before believe the account all any effect due to credit convenion factors or count risk integration schringues (u.g., substitution effects).
(2) Bill Tail does not relicated the Securitation professor union in the results results or the 30 bit security.
(3) Only the most relicant countries are disclosed. These have been selected under the following risk: Countries or countries party covering up to 95% of total original exposure or Top 10 countries and that quarter

		IRB Approach												
		As of 30/09/2021 As of 31/12/2021												
		Original Exposure Exposure Risk exposure amount Adustments							Original Exposure ¹ Exposure		Risk exposure	exposure amount adju		
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments Institutions	14,305 19.383	0	16,447 17,497	728 670	0	0	14,456 19.661	0	16,518 17.671	692 679	0	0 6	
	Corporates	39,773	1,417	33,089	21,001	544	1,319	37,465	1,414	30,787	21,284	562	1,317	
	Corporates - Of Which: Specialised Lending	1,464	10	1,409	395	3 286	13 814	1,490	10 897	1,431	405	3 287	14 821	
	Corporates - Of Which: SME Retail	14,906 50,776	405	12,440 50.299	8,344 4.415	286	250	14,948 52,339	403	12,411 51.726	8,356 4,540	287	821 242	
	Retail - Secured on real estate property	35,819	109	35,819	2,081	67	37	37,053	113	37,053	2,194	70	36	
BEI GIUM	Retail - Secured on real estate property - Of Which: SME	8,280	30	8,280	526	19	12	8,868	32	8,868	558	19	12	
DELGIUM	Retail - Secured on real estate property - Of Which: non-Si	27,539	79	27,539	1,555	49	25	28,185	81	28,185	1,636	50	24	
	Retail - Qualifying Revolving Retail - Other Retail	19 14.939	0 296	17 14.463	2.333	0	0 214	18 15.268	290	17 14.656	2.345	138	205	
1	Retail - Other Retail - Of Which: SMF	9,729	296	9,308	2,333 1,506	141	173	15,268	290	9.498	2,345 1.515	138	205 166	
	Retail - Other Retail - Of Which: non-SME Equity	5,210 255	52	5,155	827 361	27	41	5,235 257	52	5,158 257	830 358	27	40	
1	Other non credit-obligation assets	233		233	,,,,,	,		23/		257	3.0		,	
	IRB Total													

								IRB Ap	oproach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		4	0	4	3	0	0	4	0	4	3	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0		0	0	0	0		0	0	0	0	0
		Retail - Secured on real estate property	0		0	0	0		0	0		0		
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Outer countries		Retail - Secured on real estate property - Of Which: non-Si	0		0	0	0	0		0	0	0	0	0
		Retail - Qualifying Revolving	0		0	0	0		0			0		
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0		0	U	0	0	0	0	0	U	0	0
	Equity			0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,736	0	1,711	520	0	1	1,413	0	1,414	469	0	1
	Corporates	6,464	0	5,401	3,349	0	122	6,884	0	5,777	3,730	0	142
	Corporates - Of Which: Specialised Lending	700	0	700	194	0	1	737	0	737	244	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	10	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	6		6	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME			0		0	0		0				
OHITED HINGDON	Retail - Secured on real estate property - Of Which: non-S	6	0	ь	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0		0	0		0		0	0	0
	Retail - Other Retail - Of Which: SME						0	1	0	7	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	2	0	2		0	0	2	0	2			0
	Retail - Other Retail - Of Which: non-SME Equity	2		2	1	0	0	3	0	3			
	Other non credit-obligation assets		0	0	0	0			0			0	
	TRR Total												_

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	428 1.498	0	428 1.446	0 266	0	0	422 1,499	0	422 1.445	0 259	0	0
	Corporates	1,000	0	2,325	957	0	3	1,048	0	2,396	971	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	2	0	0	7	0	7	1	0	0
	Retail	86	2	85	15	1	2	80	2	79	15	1	2
	Retail - Secured on real estate property	24	0	24	1	0	0	18	0	18	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	20	0	20		0	0	14	0	14		0	0
	Retail - Qualifying Revolving	0		20	0	0	0	14	0	24	0		0
	Retail - Other Retail	62	2	61	14	1	2	62	2	61	14	i	2
	Retail - Other Retail - Of Which: SME	17	1	17	3	0	0	18	1	18	3		0
	Retail - Other Retail - Of Which: non-SME	44	2	44	11	1	1	44	2	43	11	1	1
	Equity	23	0	23	52	0	0	22	0	22	50	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	122	0	122	8	0	0	123	0	123	9	0	0
	Corporates	824	12	811	596	0	15	841	12	802	590	0	15
	Corporates - Of Which: Specialised Lending	0	0	0	0 26	0	0	0	0	0	0 24	0	
	Corporates - Of Which: SME Retail	51 67		52 66	2b		0	52 40		52 40	29		
		40	, ž	40	,	1	0	16	1	16	5	1	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	40	1	40	0	0	0	16	1	16	1		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Sh			34	3	0	0	14		14	,		
	Retail - Qualifying Revolving	0		34	0	0	0	0	0				
	Retail - Other Retail	27	1	26	5	1	0	24	1	24	4	0	0
	Retail - Other Retail - Of Which: SME	14	i	14	3	0	0	14	i i	14	,	0	0
	Retail - Other Retail - Of Which: non-SME	13	n n	13	2	0	0	11	n	11	2	0	ő
	Equity	1	0	1	3	1	0	1	0	1	2	1	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail			0	0	0	0		0		0	0	0
	Retail - Secured on real estate property			0	0	0	0		0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

¹⁹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 7	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0 0	0	0	0	0	0 0	0	0	0 0	0 0
	Corporate			0	0	0	0	0	0	0	0	0	0	
	Corporate	Corporates - Of Which: Specialised Lending	ő	ő	ő	ő	ő	ő	ő	0	ő	ő	ő	ő
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0				0	0		0				
			0	0	0	0	0	0		0	0	0	0	
	Equity	Retail - Other Retail - Of Which: non-SME			0		0	0		0	0			
		credit-obligation assets			Ů	·	0							
	TOP Total	Citati-ongation sasta												

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

								IRB Ap	proach					
					As of :	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
	Retail	Corporates - Of Which: SME			0	0	0	0		0	0	0		0
	recan	Retail - Secured on real estate property			0		0	0		0		0		0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0		0		0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh			0	0	0	0		0	0	0		0
,		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	, i
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0		0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non c	redit-obligation assets												
	TRR Total													

		d before taking into accou-			

Institutions	(min EUR, %),	Original	Exposure ¹	As of :	10/09/2021					As of	31/12/2021		
Institutions	(min EUR. %)	Original	Exposure ¹										
Institutions	(min EUR. %)			Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
Institutions			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Retail	Corporates - Of Which: SME	0		0	0	0	0		0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0		0	0	0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō
Equity	News - Other News - Of Wilds, Herbert	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other non cry	credit-obligation assets												
IRB Total													

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of 3	80/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	16,948	31	18,543	2,257	1	27	16,562	28	18,334	2,399	0	28
	Institutio		24,700	0	22,572	2,020	0	9	25,557	0	23,310	2,101	0	8
	Corporati		48,858	1,464	42,030	28,227 970	556	1,536	48,144	1,482	41,354	28,172	563	1,485
		Corporates - Of Which: Specialised Lending	2,848	10	2,729		3		2,595	10	2,474	852		
	Retail	Corporates - Of Which: SME	15,336	913	12,778	8,547	286	821	15,776	918 396	13,194	8,938	284 202	798
	Retail	Retail - Secured on real estate property	53,748 38.106	399 112	53,139 38.106	4,652 2,249	204 69	241	54,818 38,899	396 117	53,404 38,899	4,434 1.818	73	37
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9,130	31	9.130	576	19	33	9,298	33	9,298	1,010	20	10
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	28.976	81	28.976	1.673	50	22	29.602	85	29.602	1.312	53	22
		Retail - Qualifying Revolving	18	0.	16	1,073	0	0	18	0.0	11	1,544	0	0
		Retail - Other Retail	15.625	287	15.018	2.402	135	208	15.901	278	14,493	2.615	129	205
		Retail - Other Retail - Of Which: SME	10,167	235	9,635	1.545	107	168	10,279	226	9.471	1.822	101	164
		Retail - Other Retail - Of Which: non-SME	5.458	53	5.383	857	28	40	5.622	52	5.022	793	27	42
	Equity		285	0	285	427	1		294	0	294	498	1	
	Other nor	r credit-obligation assets				0						0		
	IRB Total	2				37,584						37,603		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	14,432 19.403	0	16,397 17,587	803 663	0 0	. 0	13,991 19.692	0	16,125 17,775	949 762	0 0	0
	Corporates	38.241	1.425	31.477	21.901	556	1.321	39,356	1.443	32,562	23.151	563	1.292
	Corporates - Of Which: Specialised Lending	1,394	10	1,341	368	3	13	1,308	10	1,244	351	3	13
	Corporates - Of Which: SME	15,261	913	12,701	8,508	286	820	15,671	918	13,094	8,869	284	797
	Retail	53,551	395	52,947	4,622	202	239	54,619	392	53,221	4,406	200	235
	Retail - Secured on real estate property	38,052 9.119	111	38,052	2,246	69	33	38,848 9,286	117	38,848 9.286	1,815	73	32 10
BEI GIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		31 81	9,119 28.933	576 1.670	19 50	11 22	9,286 29,562	33 84	9,286 29,562	505 1.310	20 52	22
	Retail - Qualifying Revolving	18	0.	16	1,070	0	0	18	0	11	1,310	0	0
	Retail - Other Retail	15,480	284	14,878	2.375	133	206	15.753	275	14.362	2.590	127	203
	Retail - Other Retail - Of Which: SME	10,121	233	9,590	1,538	107	167	10,232	225	9,427	1,814	101	163
	Retail - Other Retail - Of Which: non-SME	5,360	51	5,289	837	27	39	5,521	50	4,935	775	26	40
	Equity	258	0	258	368	0	0	267	0	267	439	0	0
	Other non credit-obligation assets												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central b Institutio	anks and central governments	0	0	0	0	0	0 0	0	0 0	0 0	0	0	0
	Corporat	ss .	5	0	5	4	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		ō	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		r credit-obligation assets												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0 1.330	0	0 1.312	0	0	0	0	0	0	0	0	0
	Institutions Corporates					403	0	1	1,067	0	1,044	331	0	0
	Corporate		6,533	0	5,454	3,506	0	147	5,225	0	4,038	2,561	0	140
		Corporates - Of Which: Specialised Lending	737	0	737	248	0	19	660	0	660	226	0	19
	Retail	Corporates - Of Which: SME	3	0	3	0	0	0	3	0	3	0		0
	Retail		9	0	3 0	1		0	4		0	0		0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail	4	0	3	i	0	0	4	0	3	0	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	i	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	ō	2	0	ō	ō	3	ō	2	ō	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		r credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	426 1.151	0	426 1.098	0 218	0	0	424 1.081	0	424 1.023	0 200	0	0
	Corporates	1,080	0	2,420	983	ő	3	667	ő	2.180	684	ő	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	1	0	0	7	0	7	3	0	0
	Retail	81 19	2	80 19	15	1	1 0	84 21	2	78 21	14	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	19	0	19	1	0	0	21	0	21	1		0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	15	0	15	1	0	0	16	0	16	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	62	2	61	14	1	1	63	2	58	13	1	1
	Retail - Other Retail - Of Which: SME	19	1	18	3	0	0	19	0	18	3	0	0
	Retail - Other Retail - Of Which: non-SME	44	1	43	11 50	1	1	44	1 0	40 22	10	1	1
	Equity Other non-credit-obligation assets	22	0	22	50	0	0	22	0	22	50	0	-
	IRB Total												

Credit Risk - IRB Approach Belflus Bank

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	145	0	146	10	0	0	145	0	144	10	0	0
	Corporates	832	12	810	574	0	15	883	12	867	631	0	14
	Corporates - Of Which: Specialised Lending	0	0	0	0 34	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	58	0	61	34	0	0	89	0	85	64		0
	Retail	48	1	47	7	1	0	46	1	44	7	0	0
	Retail - Secured on real estate property	21	0	21	2	0	0	18	0	18	1	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1		1	0	0	0
LOXENDOUNG	Retail - Secured on real estate property - Of Which: non-S	20	0	20	2	0	0	17	0	17	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	28		27			0	29		26		0	0
	Retail - Other Retail - Of Which: SME	28 14	1	14	6		0		1	26 14	6		0
		19	1	19	2	0	0	15 14	0	19	3	0	0
	Retail - Other Retail - Of Which: non-SME Equity	13	0	12	3		0	14	0	12	3		0
	Other non credit-obligation assets		0		- 4				0		-	-	
	IRB Total			1									_
	IRD I Otali	(1) Original ex											

								IRB A	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0		0	0	0	0	0	0
				0	0				0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0	0	0	0	0	0	0
	Retail			0	0		0	ů	0			0	0	0
	Retail - Secured on real estate property			0	0		0	ů	0			0	0	0
	Retail - Secured on real estate pro	nerty - Of Which: SMF	ů.	0	0	0	0	ů	0	0	0	n	0	0
Country of Counterpart 6	Retail - Secured on real estate pro			0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: S	ME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: n	on-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0				0	0		0	0	0
	Corporates		0				0	0	0		0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		0	0	0	0	0	0	0
	Retail		0				0	0	0			0	0
	Retail - Secured on real estate property		0	0			0	0	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME		0		o o		0	0	0	0		0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-Si		0	0	o o		0	0	0	0		0	0
	Retail - Qualifying Revolving	o o	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	0	ō	ō	0	ō	ō	0	0	0	ō	ō
	Retail - Other Retail - Of Which: SME	ō	0	ō	o o	ō	ō		0	ō	o	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0			0	0	0	0	0	
	Retail	Corporates - Of Which: SME		0	0	0	0		0	0	0	0	0	0
	Retail			0	0				0			0		0
		Retail - Secured on real estate property		0	0				0			0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0		0	0	0	0	0	0
		Retail - Qualifying Revolving		0	0		0		0			0		0
		Retail - Other Retail		0					0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ů	0	0	0	0	ı ö	l ő	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	ů	0	0	0	0	ı ö	l ő	0	0	0	0	0
	Equity	Access Contain Material Control Military Control	ŏ	ı ö	ő	ō	ı ö	ŏ	l ő	ő	l ő	ō	ı ö	ő
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0				0	0	0		0		0
	Corporates - Of Which: SME Retail		0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property			0			0		0				
			0	0			0	0	0		0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0		0	0		0	0	0	0
	Retail - Qualifying Revolving		0	0			0	0	0		0		0
	Retail - Qualifying Revolving Retail - Other Retail	ů	0	0			0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	o o		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	o o	0	0	0	0	0
	Equity		ı ö	ő	ō	ő	ő	ő	ő	l ő	ō	ı ö	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0			0	0	0	0	0	0
	Corporates - Of Which: SME	ů,	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property		0	0	0	0		0	0		0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	- 0	0	0	0	0	- 0		- 0	U	0	0
	Other non credit-obligation assets												1
	IRB Total				reported before taking i								



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2021			_			_	
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Belgium	833 276 500 1,046 1,399 3,349 12,625 20,643	839 278 5 508 5 1,048 5 1,396 5 3,945 12,629 20,643	102 4 31 0 1 40 2 181		2	737 265 1 318 998 0 1,308 3,559 12,282 13,466	28 544 582	10 78 60 112 55 289 1,145	10 11 34 9 1 18 16	52 241 245 26 16 175 118	1,831 1,885 3,087 2,511 9 3 2,110	0	1,221
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M [Estonia	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M [France	(((((((((((((((((((0 0 0 0 0 0 0 0 8 9 9 9 9 9 9 9 9	0 0 0 0 0	0 0 0 0 0		0 0 0 98 90 299	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Germany	22	0 0 0 0 0 0 0 0 0 7 27	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 27 0	0 0 0 0 0 1 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
To - 3M	Ireland													
To - 3M	Italy	533 413	0 0 0 0 0 0 0 0 0 5 3 3 413	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 530 413	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1,241
Total Tota	Latvia	33	0 0 0 0 0 0 0 0 0 0 2 32 0 0 3 2 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 32 0 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	4



General governments exposures by country of the counterparty

		Belfius Bank												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 1 14 0 0 14	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((1
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	6:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0		0 0 0 0 0 65 0 0 0 65	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((12
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 32 0 0 0 32	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((22
[0 - 3M [Romania													
[0 - 3M [Slovakia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 15 0 0 0 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((1
[0 - 3M [Slovenia	55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 5 5 5 2 7 7 7 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

		Belfius Bank												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	333		000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63 0 0	0 0 0 376 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	116
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
Total Tota	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	33 99 1883		000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 35 94 181 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
Total	Hong Kong	303	309	0			309	U					U	0



General governments exposures by country of the counterparty

		Belfius Bank												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	(((((((((((((((((((0 0 0 0 0 0 74 318	000000000000000000000000000000000000000	0		0 0 0 0 74 318 392	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	168
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
0 - 3M	China													
TO - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	22	0 0 0 0 0 22 22 0 0	0 0 0 0	0 0 0 0 0		0 0 0 22 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Other Central and eastern Europe countries non EEA		0 1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
To - 3M	Latin America and the Caribbean	6 6 6 6	0 0 0 84 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 84 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	68



General governments exposures by country of the counterparty

								Belfius Bank							
								As of 31/12/2021	L						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						N. d.	ssets by accounting portfolic		Derivatives with po	alaba dalamata		n negative fair value	Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Matur	irity (Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M		Africa	36 16 1 1 4 66 5 5	39 18 3 1 4 4 3 5 4 5 1 182	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39 18 3 1 4 63 54			000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48 0 0 0 0 65 0 49 161		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y		Others	(((((((((((((((((((0 0 7 17 0 0 0 0 1 14	0 0 0 0 0 14			0 0 17 0 0			() () () () () () () () () ()	0 0 0	0 0 0 0 0		

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative illianciai assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amorused cosc							
[0 - 3M [[3M - 1Y [0	0	0		0	C C	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria		0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0		0	(0	0	0	0	0	
[10Y - more Total 0 - 3M 3M - 1Y		0	0 2 852	0			0 0 746	0	0	0	0 50	0 0 841	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [852 30 441 1,333 1,400 3,985	304 L 441 1,334	2	0	,	740 0 299 0 278 5 1,289 0 1,266 0 3,684 0 11,774	1	131 13 150	54 10	456 27 3	841 5,761 2,502 14	0	
[3Y - 5Y [[5Y - 10Y [Belgium	1,400 3,985	1,400 3,985	11 12	0		1,266 0 3,684	16	116 301	0	16 51	7 3	0	
f 10Y - more Total		12,061 20,377	1 12,061 7 20,377	126	i 0	2:	11,774 5 19,337	215 248	1,217 1,930	5 75	41 643	2,105 11,232	0	806
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
「10Y - more Total 「0 - 3M 「														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Cyprus													
f 10Y - more Total f 0 - 3M f	•													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Czech Republic													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Denmark													
Total			0	0	0		0	(0	0	0	0	e	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0	0 0		0 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Estonia	10	0 10	0	0		0 0	(0	0	0	0	0	
l 10Y - more Total	-	10	0 10	0	0		0 10	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

		Belfius Bank												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	445 ((() 7,7 2,2 1000 303		000000000000000000000000000000000000000	0 0 0 0 0		0 445 0 0 0 74 10 24 108 302 0 954	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	98
[0 - 3M [Germany	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
To - 3M To -3M To -3M To -3M To -3M To -3M	Ireland													
10 - 3M 3M - 1Y 1 1 2 1	Italy	522 400 921	0 0 0 0 0 0 0 0 0 520 402 921	000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0 0 0 0 520 402 921	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1,212
To - 3M	Latvia	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		921 0 0 0 0 0 0 0 0 0 0 0 32 0 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	4



General governments exposures by country of the counterparty

			Belfius Bank As of 30/06/2022											
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	(((((((((((((((((((0 0 0 14 0 15 0 29	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 14 10 15 0 0 29	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
10 - 3M	Poland	55 31	0 0 0 0 0 59 30 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 5 9 0 30 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	16
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	33,	32 32 32 32 32	000000000000000000000000000000000000000	0 0		0 0 0 0 0 0 0 32 0 0 0 0 32	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10
Total	Romania	32	32	0	0		32	0	0	0	0	0	U	A
Total	Slovakia	11	0 0 15 0 0	0 0 0 0	0 0 0	(0 0 0 0 15 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Slovenia	15 ((((77 (15 0 0 0 0 0 76	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		15 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1



General governments exposures by country of the counterparty

		Belfius Bank												
							As of 30/06/2022	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	(((((((((((((((((((0 0 0 0 0 0 380 380 419	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0	0 0 0 368 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	127
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
10 - 3M	Liechtenstein													
[0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Norway													
10 - 3M	Australia													
To - 3M	Canada	33 65 65 177 73		000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Hong Kong	340	340	0	0		340	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 0 0 152 226 339	0 0 0 0 152 226	(0 0 0 0 0	0 0 0 0 152 226	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		164
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	55	3,3				3,3					J		
[0 - 3M [China													
[0 - 3M	Switzerland	0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	0 0 0 2 24 0 0	0 0 0 24 0 0			0 0 0 0 0	0 0 0 24 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Middle East		v				v	U			U			
Total	Latin America and the Caribbean	75 0 0 0 0 7	0 0 79 0 0 0	(0 0 0 0 0 0	0 0 79 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		59



General governments exposures by country of the counterparty

Rolfius Rank

							Belfius Bank							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
										<u>.</u>		Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	66 22 3 1 1 11 200	2 62 29 2 2 2 1 1 11 4 94 7 7 206	000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62 29 2 1 1 11 94 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 5 5 0 74 145		0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(((((((((((((((((((0 0 30 0 0 0 0 0	000000000000000000000000000000000000000	000	0 0 0	0 0 30 0 0	(0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

Belflus Bank

				As of 30/09/20	1							As of 31/12/2021				
		Gross ca	errying amount/ Nominal amount		Accumulated im value due to cre	pairment, accumulated negative changes in fair fit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated imp	airment, accumulated neg lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-	performing ¹	On performing exposures ²	On non-performing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	٥	f which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(subs SERI)		and <=90 days	Of which: d	efaulted Of which Stage		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	44,348	0	0	0	0 1	0		40,634		0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	16,031		5	s	4 151	3		15,760		5	5	4	170	3	3	
Central banks			0	0	0 0	0			0	0	0	0	0	0		a
General governments	6,102	2 0	0	0	0 28			5,334	0	0	0	0	27	0		
Credit institutions	2,038	6 0	0	0	0 0	0		2,094	0	0	0	0	0	0		0
Other financial corporations	1,243	3 0	3	3	2	2	2 0	1,279	0	3	3	2	0	2		0
Non-financial corporations	6,650		2	2	2 12	1	1 0	7,053	0	2	2	2	142	1	1	0
Loans and advances(including at amortised cost and fair value)	101,445	110	1,962	1,962	962 570	1,160 1,16	453	102,756	94	1,960	1,960	1,960	539	1,180	1,180	435
Central banks		0	۰	0	0 0	0	0	0	0	0	0	0	0	0		o
General governments	17,893	3 0	499	499	499	388 38	8 0	17,845	0	482	482	482	6	388	388	o
Credit institutions	939	9 0	۰	0	0 0	0	0	961	. 0	0	0	0	0	0		o
Other financial corporations	7,952	2 4	283	283	283 47	116 11	62	7,789	4	261	261	261	39	113	113	19
Non-financial corporations	35,259	9 20	976	976	976 47	587 58	7 281	36,078	12	1,006	1,006	1,006	453	611	611	301
of which: small and medium-sized enterprises	27,776	20	768	768	768 410	415 41	5 254	28,322	8	786	786	786	391	430	430	271
of which: Loans collateralised by commercial immovable property	13,262	2 0	252	252	252 241	64 6	4 178	13,552	0	269	269	269	244	63	63	199
Hauseholds	39,400	5 85	205	205	205 4	70 7	110	40,084	78	210	210	210	42	68	68	116
of which: Loans collateralised by residential immovable property	35,222	2 64	119	119	119 3	12 1	2 107	35,902	59	126	126	126	34	12	12	114
of which: Credit for consumption	1,777	7 13	32	32	32	23 2	3 0	1,725	12	31	31	31	5	22	22	o
DEBT INSTRUMENTS other than HFT	161,828	110	1,967	1,967	966 722	1,163 1,16	453	159,150	94	1,965	1,965	1,964	710	1,184	1,184	435
OFF-BALANCE SHEET EXPOSURES	64,943	3	43	43	43 152	15 1	19	65,570		55	55	55	150	12	12	18

The part definition of the institutions consists disease for the first formation of the part of the pa

Performing and non-performing exposures

Belfius Bank

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	l amount		Accumulated impa value due to credit	sirment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	amount		Accumulated imp	airment, accumulated ne it risk and provisions ^{4,5}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	49,96	5 0	0	0	0	1	0	0	0	50,282		0	0	0	1	0		
Debt securities (including at amortised cost and fair value)	15,26	2 0	5	5	4	175	3	3	0	14,346		5	5	4	168	3	3	3 0
Central banks		0 0		0	0	a	0	0	0		0	0	0	0	0	0		0
General governments	5,36	5 0	0	0	0	27	0	0	0	5,833	0	0	0	0	27	0		0
Credit institutions	1,90	7 0	0	0	0	0	0	0	0	1,925	0	0	0	0	0	0		0
Other financial corporations	1,25	7 0	3	3	2	0	2	2	0	1,042	. 0	3	3	2	0	2		2 (
Non-financial corporations	6,68	2 0	2	2	2	148	1	1	0	5,542	. 0	2	2	2	141	1		1 0
Loans and advances(including at amortised cost and fair value)	103,92	5 96	1,967	1,967	1,967	534	1,185	1,185	429	107,972	105	1,967	1,967	1,967	497	1,191	1,19	1 430
Central banks		0 0	0	0	a	0	0	0	0		. 0	0	0	0	0	0		0
General governments	17,84	1 0	482	482	482	6	387	387	0	17,865	9	478	478	478	5	387	38	7
Credit institutions	62	1 0	0	0	0	0	0	0	0	1,401	. 0	0	0	0	0	0		0
Other financial corporations	7,18	3 4	261	261	261	34	116	116	38	7,478	4	260	260	260	26	116	110	6 33
Non-financial corporations	37,25	6 14	1,020	1,020	1,020	454	617	617	277	39,052	20	1,023	1,023	1,023	425	624	62	4 278
of which: small and medium-sized enterprises	29,23	2 10	807	807	807	390	443	443	244	30,466	10	811	811	811	371	447	44	7 243
of which: Loans collateralised by commercial immovable property	13,93	S 0	255	255	255	241	69	69	176	14,160	0	260	260	260	227	74	7	4 178
Households	40,98	4 79	204	204	204	40	64	64	113	42,173	72	206	206	206	41	64	6	4 116
of which: Leans collateralised by residential immovable property	36,75	2 58	122	122	122	31	11	11	111	37,756	56	124	124	124	30	10	1	0 113
of which: Credit for consumption	1,72	3 13	30	30	30	6	21	21	0	1,744	11	29	29	29	8	21	2	1
DEBT INSTRUMENTS other than HFT	169,15	1 96	1,972	1,972	1,971	710	1,188	1,188	429	172,599	105	1,972	1,972	1,971	666	1,194	1,194	430
OFF-BALANCE SHEET EXPOSURES	66,63	0	61	61	61	159	13	13	23	65,654		52	52	52	148	14	14	4 20

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

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

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Forborne exposures

Belfius Bank

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

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



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

Ī		As of 30/09/2021 As of 31/12/2021											As of 31/03/2022								As of 30/06/2022						
	Gross carrying amount			t in the second		Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated			
		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing			
(mln EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			
A Agriculture, forestry and fishing	103	5	5	103	5	0	111	5	5	111	5	0	119	6	6	119	6	0	131	6	6	131	8	0			
B Mining and guarrying	40	0	0	40	1	0	44	0	0	44	0	0	47	0	0	47	0	0	47	0	0	47	1	0			
C Manufacturing	2,855	230	230	2,855	199	0	2,902	239	239	2,902	209	0	3,111	241	241	3,111	211	0	3,349	248	248	3,349	227	0			
D Electricity, gas, steam and air conditioning supply	1,584	15	15	1,574	15	0	1,485	15	15	1,477	15	0	1,550	15	15	1,542	15	0	1,538	14	14	1,530	15	0			
E Water supply	817	3	3	791	3	0	879	3	3	859	3	0	873	2	2	854	3	0	964	3	3	946	3	0			
F Construction	4,385	101	101	4,385	122	0	4,474	101	101	4,474	121	0	4,574	107	107	4,574	121	0	4,641	112	112	4,641	138	0			
G Wholesale and retail trade	4.977	169	169	4.977	197	0	5.154	179	179	5.154	187	0	5.217	182	182	5.217	187	0	5.567	178	178	5.567	171	0			
H Transport and storage	1.268	22	22	1.268	40	0	1.215	20	20	1.215	38	0	1.276	20	20	1.276	33	0	1.426	16	16	1.426	27	0			
I Accommodation and food service activities	698	56	56	698	38	0	709	58	58	709	39	0	719	61	61	719	41	0	753	61	61	753	29	0			
J Information and communication	796	22	22	796	21	0	777	21	21	777	21	0	744	20	20	744	22	0	806	23	23	806	20	0			
K Financial and insurance activities	1,140	63	63	1,140	78	0	1,547	75	75	1,547	88	0	2,125	75	75	2,125	96	0	2,273	70	70	2,273	93	0			
L Real estate activities	4.861	107	107	4.860	140	0	4.995	105	105	4.994	141	0	5.100	102	102	5.100	138	0	5.354	102	102	5.354	136	0			
M Professional, scientific and technical activities	4,165	114	114	4,161	106	0	4,177	114	114	4,172	105	0	4,257	119	119	4,252	103	0	4,464	118	118	4,459	102	0			
N Administrative and support service activities	1,496	31	31	1,496	51	0	1,457	36	36	1,457	50	0	1,490	36	36	1,490	51	0	1,534	35	35	1,534	42	0			
O Public administration and defence,	336	0	0	324	0	0	321	0	0	309	1	0	324	0	0	312	1	0	342	0	0	330	1	0			
P Education	84	4	4	84	4	0	84	3	3	84	4	0	84	4	4	84	4	0	87	4	4	87	4	0			
Q Human health services and social work activities	4,705	18	18	4,684	19	0	4,804	17	17	4,786	18	0	4,698	16	16	4,684	17	0	4,755	17	17	4,742	18	0			
R Arts, entertainment and recreation	593	10	10	591	15	0	579	9	9	576	13	0	599	10	10	597	15	0	609	10	10	607	10	0			
S Other services	356	5	5	356	6	0	365	4	4	365	6	0	387	3	3	387	6	0	412	6	6	412	5	0			
Loans and advances	35.259	976	976	35.182	1.060	0	36.078	1.006	1.006	36.011	1.064	0	37.296	1.020	1.020	37.234	1.071	0	39.052	1.023	1.023	38.994	1.049	0			

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.