



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Belfius Banque SA
<b>LEI Code</b>	A5GWLFH3KM7YV2SFQL84
<b>Country Code</b>	BE

## 2018 EU-wide Stress Test: Summary

Belfius Banque SA

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

<sup>1</sup> Conversions not considered for CET1 computation

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

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Belfius Banque SA	Central banks and central governments	22,478	2	0	0	4,476	0	0	0	20,349	1	69	0	0.0%
	Institutions	35,597	0	0	0	2,309	0	0	0	19,961	0	4	0	0.0%
	Corporates	29,707	1,258	0	0	18,220	52	0	0	27,474	1,258	1,303	902	71.7%
	Corporates - Of Which: Specialised Lending	1,974	67	0	0	712	0	0	0	1,820	67	49	36	54.0%
	Corporates - Of Which: SME	6,433	868	0	0	4,679	0	0	0	6,346	868	728	624	71.9%
	Retail	39,657	455	0	0	3,448	2	0	0	39,649	455	259	192	42.2%
	Retail - Secured on real estate property	26,977	148	0	0	1,522	2	0	0	26,977	148	31	17	11.7%
	Retail - Secured on real estate property - Of Which: SME	6,358	46	0	0	483	0	0	0	6,358	46	9	5	11.1%
	Retail - Secured on real estate property - Of Which: non-SME	20,619	101	0	0	1,039	2	0	0	20,619	101	22	12	11.9%
	Retail - Qualifying Revolving	24	0	0	0	2	0	0	0	24	0	0	0	-
	Retail - Other Retail	12,655	307	0	0	1,924	0	0	0	12,648	307	228	175	56.9%
	Retail - Other Retail - Of Which: SME	8,010	230	0	0	1,222	0	0	0	8,003	230	175	128	55.6%
	Retail - Other Retail - Of Which: non-SME	4,646	77	0	0	701	0	0	0	4,646	77	53	47	60.7%
	Equity									5	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	127,440	1,715	0	0	28,453	53	0	0	107,438	1,714	1,636	1,094	63.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Belgium	Central banks and central governments	19,019	0	0	0	773	0	0	0	18,013	0	5	0	-
	Institutions	20,561	0	0	0	527	0	0	0	17,510	0	1	0	0.0%
	Corporates	19,931	1,175	0	0	13,256	52	0	0	18,329	1,174	1,089	848	72.2%
	Corporates - Of Which: Specialised Lending	958	1	0	0	264	0	0	0	879	1	7	0	57.2%
	Corporates - Of Which: SME	6,405	868	0	0	4,630	0	0	0	6,253	868	728	624	71.9%
	Retail	39,328	448	0	0	3,409	2	0	0	39,320	450	256	190	42.1%
	Retail - Secured on real estate property	26,783	145	0	0	1,510	2	0	0	26,783	148	31	17	11.7%
	Retail - Secured on real estate property - Of Which: SME	6,332	46	0	0	481	0	0	0	6,332	46	9	5	11.1%
	Retail - Secured on real estate property - Of Which: non-SME	20,451	99	0	0	1,028	2	0	0	20,451	101	21	12	11.9%
	Retail - Qualifying Revolving	24	0	0	0	2	0	0	0	24	0	0	0	-
	Retail - Other Retail	12,521	303	0	0	1,897	0	0	0	12,513	303	225	172	56.9%
	Retail - Other Retail - Of Which: SME	7,966	229	0	0	1,214	0	0	0	7,958	229	174	127	55.6%
	Retail - Other Retail - Of Which: non-SME	4,555	74	0	0	683	0	0	0	4,555	74	51	45	61.0%
	Equity									5	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	98,838	1,623	0	0	17,965	53	0	0	93,176	1,625	1,351	1,038	63.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2,520	0	0	0	532	0	0	0	174	0	0	0	-
	Corporates	6,447	0	0	0	2,957	0	0	0	5,988	0	113	0	-
	Corporates - Of Which: Specialised Lending	518	0	0	0	153	0	0	0	518	0	1	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	12	0	0	0	1	0	0	0	12	0	0	0	60.9%
	Retail - Secured on real estate property	9	0	0	0	1	0	0	0	9	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	8	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	60.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	72.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	59.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	8,980	0	0	0	3,490	0	0	0	6,174	0	113	0	60.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Belfius Banque SA

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
France	Central banks and central governments	397	0	0	0	0	0	0	0	397	0	0	0	0	
	Institutions	5,295	0	0	0	370	0	0	0	656	0	0	0	0	
	Corporates	480	0	0	0	310	0	0	0	475	0	4	0	0	
	Corporates - Of Which: Specialised Lending	29	0	0	0	18	0	0	0	26	0	4	0	0	
	Corporates - Of Which: SME	5	0	0	0	3	0	0	0	5	0	0	0	0	
	Retail	103	3	0	0	17	0	0	0	103	2	2	1	52.0%	
	Retail - Secured on real estate property	38	0	0	0	3	0	0	0	38	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	0	0	0	0	6	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	3	0	0	0	31	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	65	2	0	0	14	0	0	0	65	2	1	1	52.0%	
	Retail - Other Retail - Of Which: SME	21	0	0	0	4	0	0	0	21	0	0	0	46.7%	
	Retail - Other Retail - Of Which: non-SME	44	2	0	0	10	0	0	0	44	2	1	1	52.4%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		6,275	3	0	0	696	0	0	0	1,631	2	6	1	52.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Italy	Central banks and central governments	2,691	0	0	0	3,540	0	0	0	1,569	0	55	0	0	
	Institutions	1,583	0	0	0	30	0	0	0	8	0	0	0	0	
	Corporates	52	0	0	0	60	0	0	0	50	0	0	0	0	
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	
	Retail	4	0	0	0	0	0	0	0	4	0	0	0	57.4%	
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	57.4%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	57.4%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		4,330	0	0	0	3,630	0	0	0	1,630	0	55	0	57.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	785	0	0	0	224	0	0	0	185	0	0	0	0	
	Corporates	675	0	0	0	82	0	0	0	669	0	13	0	0.0%	
	Corporates - Of Which: Specialised Lending	0	0	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	0	
	Retail	11	0	0	0	1	0	0	0	11	0	0	0	75.2%	
	Retail - Secured on real estate property	8	0	0	0	0	0	0	0	8	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	0	0	0	0	7	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	75.2%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	90.3%	
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	51.3%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
IRB TOTAL		1,472	0	0	0	307	0	0	0	865	0	13	0	1.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,812	0	0	0	226	0	0	0	0	0	0	0	0	0
	Corporates	43	0	0	0	21	0	0	0	0	43	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	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	0	0
	Retail	11	0	0	0	1	0	0	0	0	11	0	0	0	66.3%
	Retail - Secured on real estate property	9	0	0	0	0	0	0	0	0	9	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	0	0	0	0	0	8	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	0	0	0	0	0	2	0	0	0	66.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	82.8%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	2	0	0	0	66.0%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL	1,866	0	0	0	248	0	0	0	0	55	0	0	0	66.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,530	0	0	0	153	0	0	0	0	515	0	0	0	0
	Corporates	71	0	0	0	146	0	0	0	0	5	0	0	0	0
	Corporates - Of Which: Specialised Lending	66	0	0	0	145	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	0	0
	Retail	8	0	0	0	11	0	0	0	0	8	0	0	0	50.0%
	Retail - Secured on real estate property	4	0	0	0	0	0	0	0	0	4	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	0	3	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	0	0	0	0	0	4	0	0	0	50.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	48.8%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	0	0	0	4	0	0	0	55.4%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL	1,609	0	0	0	300	0	0	0	0	528	0	0	0	50.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Australia	Central banks and central governments	13	0	0	0	0	0	0	0	0	13	0	0	0	0
	Institutions	155	0	0	0	14	0	0	0	0	151	0	0	0	0
	Corporates	609	0	0	0	212	0	0	0	0	609	0	0	0	0
	Corporates - Of Which: Specialised Lending	91	0	0	0	49	0	0	0	0	91	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	1	0	0	0	35.8%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	1	0	0	0	35.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	1	0	0	0	39.9%
	Equity										0	0	0	0	0
	Securitisation														
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL	778	0	0	0	226	0	0	0	0	774	0	0	0	35.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Switzerland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	660	0	0	0	46	0	0	0	192	0	0	0	0	0
	Corporates	29	0	0	0	20	0	0	0	29	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0
	Retail	25	0	0	0	4	0	0	0	25	0	0	0	0	51.4%
	Retail - Secured on real estate property	17	0	0	0	1	0	0	0	17	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	0	0	1	0	0	0	16	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	0	0	3	0	0	0	8	0	0	0	0	51.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	46.1%
	Retail - Other Retail - Of Which: non-SME	8	0	0	0	3	0	0	0	8	0	0	0	0	51.9%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>714</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>247</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>51.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	110	0	0	0	8	0	0	0	101	0	0	0	0	0
	Corporates	464	12	0	0	486	0	0	0	386	12	21	12	100.0%	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41	0	0	0	45	0	0	0	41	0	0	0	0	0
	Retail	58	1	0	0	6	0	0	0	58	1	0	0	0	39.1%
	Retail - Secured on real estate property	39	0	0	0	2	0	0	0	39	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	0	0	0	0	5	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	0	0	2	0	0	0	34	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	1	0	0	4	0	0	0	19	1	0	0	0	39.1%
	Retail - Other Retail - Of Which: SME	13	1	0	0	2	0	0	0	13	1	0	0	0	38.5%
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	1	0	0	0	6	0	0	0	0	44.9%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>632</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>545</b>	<b>13</b>	<b>22</b>	<b>12</b>	<b>95.7%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mln EUR, %)														
Belfius Banque SA	Central banks and central governments	20,334	16	76	6	36.8%	20,319	31	83	12	38.7%	20,305	46	88	18	39.4%
	Institutions	19,954	7	16	0	6.5%	19,947	14	6	1	6.9%	19,938	23	7	2	6.7%
	Corporates	27,281	1,451	1,383	946	65.2%	27,072	1,660	1,464	995	60.0%	26,849	1,882	1,532	1,048	55.7%
	Corporates - Of Which: Specialised Lending	1,813	74	50	37	49.9%	1,804	85	53	38	45.9%	1,792	94	54	40	42.0%
	Corporates - Of Which: SME	6,253	960	764	646	67.2%	6,160	1,054	786	668	63.4%	6,068	1,145	825	689	60.2%
	Retail	39,260	844	304	229	27.1%	38,896	1,208	343	261	21.6%	38,546	1,558	378	292	18.7%
	Retail - Secured on real estate property	26,794	331	43	24	7.2%	26,617	507	54	30	5.9%	26,440	684	64	36	5.2%
	Retail - Secured on real estate property - Of Which: SME	6,293	111	13	8	6.7%	6,227	178	16	10	5.5%	6,161	244	19	12	4.9%
	Retail - Secured on real estate property - Of Which: non-SME	20,501	219	30	16	7.4%	20,391	329	38	20	6.1%	20,279	441	45	24	5.4%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	24	0	0	0	26.0%	23	1	0	0	26.0%
	Retail - Other Retail	12,443	513	261	205	29.9%	12,255	701	288	231	23.0%	12,063	873	314	256	29.3%
	Retail - Other Retail - Of Which: SME	7,836	397	200	150	37.7%	7,682	551	222	170	30.8%	7,540	693	242	188	27.2%
	Retail - Other Retail - Of Which: non-SME	4,606	116	60	55	47.2%	4,573	150	66	62	41.2%	4,542	181	72	68	37.4%
	Equity	4	0	0	0	51.3%	4	0	0	0	51.2%	4	0	0	0	51.2%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	106,834	2,318	1,768	1,181	51.0%	106,238	2,913	1,896	1,270	43.6%	105,643	3,509	2,006	1,359	38.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mln EUR, %)														
Belgium	Central banks and central governments	18,004	9	9	4	40.0%	17,995	18	13	7	40.0%	17,986	27	17	11	40.0%
	Institutions	17,504	6	2	0	4.2%	17,498	12	2	1	4.9%	17,490	20	3	1	5.1%
	Corporates	18,154	1,349	1,162	890	65.9%	17,967	1,537	1,231	935	60.8%	17,772	1,732	1,291	981	56.7%
	Corporates - Of Which: Specialised Lending	876	4	7	1	25.4%	871	9	9	2	21.7%	865	15	10	3	20.3%
	Corporates - Of Which: SME	6,201	960	763	646	67.3%	6,108	1,052	795	667	63.4%	6,018	1,143	824	689	60.3%
	Retail	38,935	835	300	226	27.0%	38,575	1,196	339	258	21.6%	38,228	1,543	373	288	18.6%
	Retail - Secured on real estate property	26,602	329	43	24	7.2%	26,425	504	54	30	5.9%	26,251	680	63	36	5.2%
	Retail - Secured on real estate property - Of Which: SME	6,267	111	13	7	6.8%	6,201	177	16	10	5.5%	6,135	243	19	12	4.9%
	Retail - Secured on real estate property - Of Which: non-SME	20,335	218	30	16	7.5%	20,226	326	38	20	6.1%	20,115	437	45	24	5.4%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	0	0	0	26.0%	23	1	0	0	26.0%
	Retail - Other Retail	12,310	506	257	202	39.8%	12,125	692	285	228	33.0%	11,954	862	309	252	29.2%
	Retail - Other Retail - Of Which: SME	7,793	394	199	149	37.7%	7,640	547	220	168	30.8%	7,500	687	240	187	27.1%
	Retail - Other Retail - Of Which: non-SME	4,517	112	58	53	47.3%	4,484	145	64	60	41.2%	4,454	175	70	65	37.4%
	Equity	4	0	0	0	51.3%	4	0	0	0	51.2%	4	0	0	0	51.2%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	92,602	2,199	1,473	1,119	50.9%	92,038	2,763	1,585	1,200	43.4%	91,479	3,322	1,684	1,281	38.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	174	0	0	0	8.8%	174	0	0	0	8.8%	174	0	0	0	8.8%
	Corporates	5,983	5	116	1	16.8%	5,976	12	121	2	16.7%	5,966	22	125	4	16.9%
	Corporates - Of Which: Specialised Lending	516	2	1	0	6.9%	514	4	1	0	6.9%	511	6	1	0	6.9%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	12	0	0	0	33.4%	12	0	0	0	26.2%	12	0	0	0	22.5%
	Retail - Secured on real estate property	9	0	0	0	3.6%	9	0	0	0	3.5%	8	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	3.6%	1	0	0	0	3.6%	1	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3.6%	8	0	0	0	3.5%	7	0	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.2%
	Retail - Other Retail	3	0	0	0	48.6%	3	0	0	0	43.2%	3	0	0	0	39.6%
	Retail - Other Retail - Of Which: SME	1	0	0	0	29.8%	1	0	0	0	25.7%	1	0	0	0	23.6%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	57.5%	2	0	0	0	55.3%	2	0	0	0	53.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,169	5	116	1	17.4%	6,161	12	121	2	16.9%	6,152	22	125	4	16.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
France	Central banks and central governments	397	0	0	0	40.0%	396	0	0	0	40.0%	396	0	0	0	40.0%
	Institutions	656	0	0	0	6.2%	656	0	0	0	4.2%	656	1	0	0	3.5%
	Corporates	473	2	5	0	10.6%	471	4	4	0	11.6%	469	6	5	1	12.5%
	Corporates - Of Which: Specialised Lending	25	1	4	0	3.7%	24	2	4	0	3.7%	23	3	4	0	3.7%
	Corporates - Of Which: SME	5	0	0	0	14.6%	5	0	0	0	15.3%	5	0	0	0	16.0%
	Retail	101	4	2	1	39.8%	100	6	2	2	29.0%	98	7	2	2	25.8%
	Retail - Secured on real estate property	37	1	0	0	3.6%	37	1	0	0	3.5%	37	1	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	3.6%	6	0	0	0	3.6%	6	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: non-SME	31	1	0	0	3.6%	31	1	0	0	3.5%	30	1	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	26.0%	0	0	0	0	26.0%	0	0	0	0	25.9%
	Retail - Other Retail	64	4	2	1	39.6%	63	5	2	2	34.0%	62	6	2	2	30.8%
	Retail - Other Retail - Of Which: SME	21	1	0	0	18.9%	20	1	0	0	15.3%	19	2	1	1	14.0%
	Retail - Other Retail - Of Which: non-SME	43	3	1	1	45.2%	43	3	1	1	41.7%	43	4	2	1	39.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,627</b>	<b>6</b>	<b>7</b>	<b>2</b>	<b>27.5%</b>	<b>1,624</b>	<b>10</b>	<b>7</b>	<b>2</b>	<b>22.1%</b>	<b>1,620</b>	<b>14</b>	<b>7</b>	<b>3</b>	<b>19.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Italy	Central banks and central governments	1,565	3	57	1	40.0%	1,562	7	58	3	40.0%	1,559	10	59	4	40.0%
	Institutions	8	0	0	0	46.3%	8	0	0	0	43.8%	8	0	0	0	41.8%
	Corporates	50	0	0	0	26.4%	49	1	0	0	26.7%	49	1	0	0	27.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	19.5%	0	0	0	0	19.5%	0	0	0	0	19.5%
	Corporates - Of Which: SME	2	0	0	0	5.7%	2	0	0	0	5.7%	2	0	0	0	5.6%
	Retail	3	0	0	0	9.6%	3	0	0	0	8.6%	3	0	0	0	8.2%
	Retail - Secured on real estate property	3	0	0	0	3.6%	2	0	0	0	3.5%	2	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	3.6%	1	0	0	0	3.5%	1	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	3.6%	2	0	0	0	3.6%	2	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	25.9%	0	0	0	0	25.5%	0	0	0	0	25.3%
	Retail - Other Retail	1	0	0	0	38.5%	1	0	0	0	33.1%	1	0	0	0	30.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	22.3%	0	0	0	0	22.7%	0	0	0	0	22.9%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	41.4%	1	0	0	0	35.6%	1	0	0	0	32.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,626</b>	<b>4</b>	<b>57</b>	<b>1</b>	<b>38.3%</b>	<b>1,623</b>	<b>7</b>	<b>58</b>	<b>3</b>	<b>38.3%</b>	<b>1,619</b>	<b>11</b>	<b>60</b>	<b>4</b>	<b>38.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	185	0	0	0	11.3%	185	0	0	0	16.1%	185	0	0	0	17.5%
	Corporates	669	1	13	0	6.8%	669	1	14	0	11.4%	669	1	14	0	15.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates - Of Which: SME	0	0	0	0	30.3%	0	0	0	0	30.3%	0	0	0	0	30.3%
	Retail	11	0	0	0	26.8%	11	0	0	0	17.1%	11	0	0	0	13.3%
	Retail - Secured on real estate property	8	0	0	0	3.6%	8	0	0	0	3.6%	8	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	3.6%	1	0	0	0	3.6%	1	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	3.6%	7	0	0	0	3.6%	7	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.2%
	Retail - Other Retail	3	0	0	0	38.1%	3	0	0	0	27.9%	3	0	0	0	23.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	60.3%	1	0	0	0	49.6%	1	0	0	0	43.7%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	22.4%	2	0	0	0	17.3%	2	0	0	0	15.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>865</b>	<b>1</b>	<b>13</b>	<b>0</b>	<b>8.3%</b>	<b>865</b>	<b>1</b>	<b>14</b>	<b>0</b>	<b>12.4%</b>	<b>864</b>	<b>1</b>	<b>14</b>	<b>0</b>	<b>15.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Germany	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	43	0	0	0	47.6%	43	0	0	0	45.1%	43	0	0	0	43.0%
	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	11	0	0	0	40.3%	11	0	0	0	29.3%	11	0	0	0	23.2%
	Retail - Secured on real estate property	9	0	0	0	3.6%	9	0	0	0	3.5%	9	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	3.6%	1	0	0	0	3.5%	1	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3.6%	8	0	0	0	3.6%	8	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	26.1%	0	0	0	0	26.0%	0	0	0	0	25.8%
	Retail - Other Retail	2	0	0	0	52.5%	2	0	0	0	43.6%	2	0	0	0	37.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	23.5%	0	0	0	0	18.1%	0	0	0	0	16.2%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	55.3%	2	0	0	0	47.8%	2	0	0	0	42.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35.0%</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26.3%</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Spain	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	515	0	0	0	10.5%	514	0	0	0	10.6%	514	1	0	0	10.4%
	Corporates	5	0	0	0	0.4%	5	0	0	0	0.6%	5	0	0	0	1.1%
	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	8	0	0	0	43.3%	8	0	0	0	38.0%	8	0	0	0	33.9%
	Retail - Secured on real estate property	4	0	0	0	3.6%	4	0	0	0	3.6%	4	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.6%	0	0	0	0	3.6%	0	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	3.6%	3	0	0	0	3.6%	3	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.2%
	Retail - Other Retail	4	0	0	0	46.2%	4	0	0	0	43.6%	4	0	0	0	41.3%
	Retail - Other Retail - Of Which: SME	1	0	0	0	47.3%	1	0	0	0	45.8%	1	0	0	0	44.6%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	42.9%	4	0	0	0	37.7%	4	0	0	0	34.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>527</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>22.5%</b>	<b>527</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>17.5%</b>	<b>527</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>15.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Australia	Central banks and central governments	13	0	0	0	40.0%	13	0	0	0	40.0%	13	0	0	0	40.0%
	Institutions	150	0	0	0	2.0%	150	0	0	0	2.3%	150	0	0	0	2.3%
	Corporates	608	1	0	0	12.9%	607	1	0	0	14.9%	607	2	0	0	16.9%
	Corporates - Of Which: Specialised Lending	90	1	0	0	11.5%	89	1	0	0	13.0%	89	2	0	0	15.0%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	1	0	0	0	12.7%	1	0	0	0	9.6%	1	0	0	0	8.3%
	Retail - Secured on real estate property	1	0	0	0	3.6%	1	0	0	0	3.5%	1	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.3%	0	0	0	0	3.2%	0	0	0	0	3.2%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	3.6%	0	0	0	0	3.6%	0	0	0	0	3.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	14.1%	1	0	0	0	10.7%	1	0	0	0	9.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	12.3%	0	0	0	0	14.4%	0	0	0	0	15.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	14.2%	1	0	0	0	10.5%	1	0	0	0	9.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>773</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>12.4%</b>	<b>773</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>14.3%</b>	<b>772</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>16.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Belfius Banque SA	Central banks and central governments	20,332	19	85	7	37.4%	20,313	37	94	14	38.7%	20,295	55	100	22	39.3%
	Institutions	19,950	11	12	2	16.0%	19,930	31	18	5	14.7%	19,917	44	20	6	13.7%
	Corporates	27,093	1,638	1,615	1,009	61.6%	26,526	2,205	1,833	1,169	53.0%	25,984	2,748	2,008	1,323	48.2%
	Corporates - Of Which: Specialised Lending	1,809	77	67	37	48.4%	1,798	103	73	41	40.1%	1,789	118	74	43	36.8%
	Corporates - Of Which: SME	6,155	1,058	825	678	63.9%	5,918	1,295	909	740	57.1%	5,659	1,555	987	810	52.1%
	Retail	38,884	1,220	670	290	23.7%	37,931	2,173	848	424	19.5%	36,953	3,151	959	555	17.6%
	Retail - Secured on real estate property	26,517	608	281	47	7.7%	25,927	1,197	364	107	8.9%	25,353	1,772	412	159	9.0%
	Retail - Secured on real estate property - Of Which: SME	6,290	114	130	9	8.1%	6,191	213	147	18	8.5%	6,063	341	152	29	8.5%
	Retail - Secured on real estate property - Of Which: non-SME	20,227	493	151	38	7.6%	19,736	984	217	89	9.0%	19,289	1,431	260	130	9.1%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	1	0	0	26.0%	23	1	0	0	25.9%
	Retail - Other Retail	12,343	613	389	243	39.6%	11,980	976	484	317	32.5%	11,578	1,378	547	396	28.7%
	Retail - Other Retail - Of Which: SME	7,742	491	326	187	38.0%	7,421	813	412	252	31.0%	7,055	1,178	468	324	27.5%
	Retail - Other Retail - Of Which: non-SME	4,602	121	63	56	46.2%	4,560	163	72	65	39.6%	4,523	200	79	72	35.9%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	106,264	2,888	2,383	1,307	45.3%	104,704	4,448	2,793	1,613	36.3%	103,152	5,999	3,088	1,907	31.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Belgium	Central banks and central governments	18,002	11	17	4	40.0%	17,990	23	22	9	40.0%	17,979	34	26	14	40.0%
	Institutions	17,503	6	2	1	7.8%	17,490	20	3	2	7.7%	17,480	30	4	2	7.4%
	Corporates	17,974	1,529	1,342	950	62.1%	17,465	2,039	1,536	1,099	53.9%	16,959	2,544	1,696	1,244	48.9%
	Corporates - Of Which: Specialised Lending	873	7	12	1	21.4%	858	22	14	4	18.4%	849	31	16	6	18.1%
	Corporates - Of Which: SME	6,103	1,057	824	676	63.9%	5,868	1,293	908	739	57.2%	5,610	1,559	985	809	52.2%
	Retail	38,561	1,210	664	286	23.7%	37,614	2,156	841	420	19.5%	36,643	3,128	950	550	17.6%
	Retail - Secured on real estate property	26,325	605	279	47	7.7%	25,737	1,193	362	107	8.9%	25,164	1,766	409	159	9.0%
	Retail - Secured on real estate property - Of Which: SME	6,264	114	129	9	8.1%	6,166	212	146	18	8.5%	6,038	340	150	29	8.5%
	Retail - Secured on real estate property - Of Which: non-SME	20,061	491	150	37	7.6%	19,572	981	216	88	9.0%	19,126	1,426	259	130	9.1%
	Retail - Qualifying Revolving	24	0	0	0	26.1%	23	1	0	0	26.0%	23	1	0	0	25.9%
	Retail - Other Retail	12,212	604	385	240	39.7%	11,854	962	479	313	32.5%	11,456	1,360	541	391	28.7%
	Retail - Other Retail - Of Which: SME	7,700	487	324	185	38.1%	7,382	805	409	250	31.1%	7,020	1,167	465	322	27.6%
	Retail - Other Retail - Of Which: non-SME	4,512	117	61	54	46.3%	4,471	158	70	62	39.6%	4,436	194	76	69	35.8%
	Equity	4	0	0	0	60.3%	4	1	0	0	60.1%	4	1	1	1	59.9%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	92,045	2,756	2,025	1,242	45.0%	90,562	4,239	2,402	1,529	36.1%	89,065	5,736	2,678	1,811	31.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	174	0	0	0	11.5%	174	0	0	0	11.6%	174	0	0	0	11.7%
	Corporates	5,981	7	132	1	17.2%	5,962	25	141	5	18.0%	5,951	36	148	7	18.1%
	Corporates - Of Which: Specialised Lending	516	2	1	0	6.9%	511	7	1	0	6.9%	508	10	2	1	6.9%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	12	0	0	0	32.2%	12	0	0	0	25.4%	12	1	0	0	21.7%
	Retail - Secured on real estate property	9	0	0	0	6.2%	8	0	0	0	7.9%	8	0	0	0	8.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.2%	1	0	0	0	7.9%	1	0	0	0	8.2%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	6.2%	8	0	0	0	7.9%	8	0	0	0	8.2%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.1%
	Retail - Other Retail	3	0	0	0	46.9%	3	0	0	0	39.1%	3	0	0	0	33.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	28.3%	1	0	0	0	22.9%	1	0	0	0	20.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	57.2%	2	0	0	0	54.6%	2	0	0	0	52.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	6,166	7	132	1	17.6%	6,148	26	142	5	18.0%	6,136	37	149	7	18.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
France	Central banks and central governments	397	0	0	0	40.0%	396	0	0	0	40.0%	396	1	0	0	40.0%
	Institutions	656	0	0	0	7.3%	655	1	0	0	7.3%	655	1	0	0	7.0%
	Corporates	473	2	10	0	12.4%	470	5	11	1	14.8%	467	8	11	1	15.0%
	Corporates - Of Which: Specialised Lending	25	1	9	0	3.7%	24	2	9	0	3.7%	23	3	9	0	3.7%
	Corporates - Of Which: SME	5	0	0	0	14.8%	5	1	0	0	16.2%	4	1	0	0	17.2%
	Retail	100	5	3	2	30.6%	97	9	4	2	23.0%	93	12	4	2	19.8%
	Retail - Secured on real estate property	37	1	1	0	6.1%	37	1	1	0	7.8%	36	2	1	0	8.1%
	Retail - Secured on real estate property - Of Which: SME	6	0	1	0	6.2%	6	0	1	0	7.9%	6	0	1	0	8.2%
	Retail - Secured on real estate property - Of Which: non-SME	31	1	0	0	6.1%	31	1	0	0	7.8%	30	1	0	0	8.1%
	Retail - Qualifying Revolving	0	0	0	0	26.0%	0	0	0	0	25.9%	0	0	0	0	25.9%
	Retail - Other Retail	63	5	2	2	34.0%	60	8	3	2	25.2%	57	11	3	2	21.5%
	Retail - Other Retail - Of Which: SME	20	2	1	0	15.6%	17	4	1	1	12.1%	15	7	1	1	11.4%
	Retail - Other Retail - Of Which: non-SME	43	3	1	1	44.7%	43	4	2	1	40.7%	42	4	2	2	38.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,626</b>	<b>8</b>	<b>14</b>	<b>2</b>	<b>24.6%</b>	<b>1,618</b>	<b>16</b>	<b>15</b>	<b>3</b>	<b>19.6%</b>	<b>1,611</b>	<b>22</b>	<b>15</b>	<b>4</b>	<b>17.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
Italy	Central banks and central governments	1,565	4	57	1	40.0%	1,561	8	58	3	40.0%	1,556	12	60	5	40.0%
	Institutions	8	0	0	0	48.9%	8	0	0	0	49.9%	8	0	0	0	49.8%
	Corporates	50	0	0	0	27.1%	49	1	0	0	27.7%	48	2	1	0	27.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	19.5%	0	0	0	0	19.5%	0	0	0	0	19.5%
	Corporates - Of Which: SME	2	0	0	0	5.7%	2	0	0	0	5.6%	2	0	0	0	5.6%
	Retail	3	0	0	0	11.4%	3	0	0	0	11.5%	3	0	0	0	11.4%
	Retail - Secured on real estate property	3	0	0	0	6.0%	2	0	0	0	7.5%	2	0	0	0	7.8%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.0%	1	0	0	0	7.5%	1	0	0	0	7.7%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	6.2%	2	0	0	0	8.0%	2	0	0	0	8.3%
	Retail - Qualifying Revolving	0	0	0	0	25.8%	0	0	0	0	25.4%	0	0	0	0	25.0%
	Retail - Other Retail	1	0	0	0	37.7%	1	0	0	0	32.0%	1	0	0	0	29.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	22.2%	0	0	0	0	22.6%	0	0	0	0	22.9%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	40.5%	1	0	0	0	34.6%	1	0	0	0	32.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>1,626</b>	<b>4</b>	<b>57</b>	<b>2</b>	<b>38.3%</b>	<b>1,621</b>	<b>9</b>	<b>59</b>	<b>4</b>	<b>38.0%</b>	<b>1,616</b>	<b>14</b>	<b>61</b>	<b>5</b>	<b>38.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mIn EUR, %)														
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	185	0	0	0	42.6%	185	0	0	0	42.7%	185	0	0	0	44.1%
	Corporates	668	1	14	0	10.6%	668	1	16	0	22.0%	668	1	17	0	24.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates - Of Which: SME	0	0	0	0	35.6%	0	0	0	0	35.6%	0	0	0	0	35.6%
	Retail	11	0	0	0	25.6%	11	0	0	0	17.5%	11	0	0	0	14.6%
	Retail - Secured on real estate property	8	0	0	0	6.1%	8	0	0	0	7.9%	8	0	0	0	8.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.1%	1	0	0	0	7.9%	1	0	0	0	8.2%
	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	6.2%	7	0	0	0	8.0%	7	0	0	0	8.3%
	Retail - Qualifying Revolving	0	0	0	0	26.2%	0	0	0	0	26.2%	0	0	0	0	26.1%
	Retail - Other Retail	3	0	0	0	36.2%	3	0	0	0	26.8%	3	0	0	0	22.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	59.3%	1	0	0	0	45.7%	1	0	0	0	37.7%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	21.8%	2	0	0	0	18.0%	2	0	0	0	16.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>865</b>	<b>1</b>	<b>15</b>	<b>0</b>	<b>18.9%</b>	<b>864</b>	<b>2</b>	<b>16</b>	<b>0</b>	<b>26.6%</b>	<b>863</b>	<b>2</b>	<b>17</b>	<b>1</b>	<b>28.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)





## 2018 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Belfius Banque SA	Central governments or central banks	1,273	0	119	0	922	0	0	0	0.0%
	Regional governments or local authorities	359	0	174	0	358	2	3	2	100.0%
	Public sector entities	312	0	149	0	312	0	0	0	0.0%
	Multilateral Development Banks	105	0	0	0	47	0	0	0	0.0%
	International Organisations	9,879	0	0	0	9,862	0	0	0	0.0%
	Institutions	1,400	0	32	0	6	0	0	0	0.0%
	Corporates	5,144	83	4,024	111	5,004	125	109	46	36.4%
	of which: SME	2,002	31	1,770	41	1,997	43	49	13	30.6%
	Retail	596	6	341	8	595	11	7	5	44.0%
	of which: SME	596	6	340	8	594	11	7	5	44.0%
	Secured by mortgages on immovable property	396	0	144	0	395	0	10	0	0.0%
	of which: SME	207	0	67	0	207	0	5	0	0.0%
	Items associated with particularly high risk	138	0	207	0	0	0	0	0	0.0%
	Covered bonds	56	0	6	0	56	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	5	0	0	0	0	0	0.0%
	Equity			7,093	0	521	0	0	0	0.0%
Securitisation										
Other exposures			1,771	0	1	0	0	0	0.0%	
Standardised Total		<b>28,210</b>	<b>86</b>	<b>14,074</b>	<b>119</b>	<b>18,080</b>	<b>138</b>	<b>129</b>	<b>53</b>	<b>38.1%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Belgium	Central governments or central banks	26	0	59	0	20	0	0	0	0.0%
	Regional governments or local authorities	32	0	6	0	32	0	0	0	0.0%
	Public sector entities	23	0	5	0	23	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	11	0	2	0	0	0	0.0%
	Corporates	3,153	35	2,915	46	3,103	48	70	14	29.8%
	of which: SME	1,921	31	1,703	41	1,917	43	48	13	30.6%
	Retail	591	6	338	8	589	11	7	5	44.0%
	of which: SME	590	6	337	8	589	11	7	5	44.0%
	Secured by mortgages on immovable property	372	0	132	0	371	0	10	0	0.0%
	of which: SME	202	0	65	0	202	0	5	0	0.0%
	Items associated with particularly high risk	137	0	205	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	3	0	0	0	0	0	0.0%
	Equity					521	0	0	0	0.0%
Securitisation										
Other exposures					1	0	0	0	0.0%	
Standardised Total		<b>12,328</b>	<b>41</b>	<b>12,526</b>	<b>54</b>	<b>4,663</b>	<b>59</b>	<b>87</b>	<b>19</b>	<b>32.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,157	0	23	0	0	0	0	0	0.0%
	Corporates	238	0	140	0	238	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>1,397</b>	<b>0</b>	<b>163</b>	<b>0</b>	<b>238</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

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

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

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

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

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

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Spain	Central governments or central banks	124	0	60	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	2	2	2	100.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	200	0	105	0	190	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	0	0	0	0.0%
Other exposures					0	0	0	0	0.0%	
Standardised Total		325	0	164	0	190	2	2	2	100.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

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

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	9	0	9	0	9	0	0	0	0.0%
	of which: SME	8	0	8	0	8	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		11	0	9	0	9	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	60	1	59	1	48	1	1	0	2.0%
	of which: SME	9	0	8	0	9	0	0	0	0.0%
	Retail	2	0	1	0	2	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	3	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	2	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		70	1	66	1	56	1	1	2.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

















## 2018 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	8	0	1	0	30.2%	8	0	1	0	30.2%	8	1	1	0	30.2%
	of which: SME	7	0	1	0	30.2%	7	0	1	0	30.2%	7	0	1	0	30.2%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	8	0	1	0	30.2%	8	0	1	0	30.2%	8	1	1	0	30.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	30.9%	0	0	0	0	33.4%	0	0	0	0	34.6%
	Corporates	46	2	1	0	13.3%	45	4	1	1	17.1%	45	5	2	1	19.1%
	of which: SME	9	0	0	0	29.1%	9	0	0	0	29.8%	8	0	0	0	30.2%
	Retail	2	0	0	0	30.4%	2	0	0	0	30.3%	2	0	0	0	30.2%
	of which: SME	2	0	0	0	30.5%	2	0	0	0	30.5%	2	0	0	0	30.4%
	Secured by mortgages on immovable property	6	0	0	0	10.0%	6	0	0	0	10.0%	6	1	0	0	10.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	55	2	1	0	14.1%	53	4	2	1	17.4%	51	7	2	1	18.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Risk exposure amounts

Belfius Banque SA

(mln EUR)

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

## 2018 EU-wide Stress Test: Capital

Belfius Banque SA

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
<b>A</b>	<b>OWN FUNDS</b>	<b>9,429</b>	<b>9,541</b>	<b>9,808</b>	<b>10,071</b>	<b>10,329</b>	<b>8,478</b>	<b>8,414</b>	<b>8,322</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>8,141</b>	<b>8,252</b>	<b>8,520</b>	<b>8,783</b>	<b>9,041</b>	<b>7,190</b>	<b>7,126</b>	<b>7,034</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,667
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings	936	764	1,032	1,295	1,552	131	115	79
<b>A.1.3</b>	Accumulated other comprehensive income	-340	177	177	177	177	49	49	49
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	-451	65	65	65	65	-52	-52	-52
<b>A.1.3.2</b>	OCI impact of defined benefit pension plans (gain or (-) loss)	112	112	112	112	112	101	101	101
<b>A.1.3.3</b>	Other OCI contributions	0	0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves	4,140	4,013	4,013	4,013	4,013	4,013	4,013	4,013
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-89	-84	-84	-84	-84	-84	-84	-84
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-231	-231	-231	-231	-231	-231	-231	-231
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	0	-313	-361	-418
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	-2	-2	-2	-2
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-12	-12	-12	-12	-12	-1	-1	-1
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-23	-23	-23	-23	-23	-23	-23
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	-23	-23	-23	-23	-23	-23	-23	-23
<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	-17	-17	-17	-17	-17	-17	-17	-17
<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		112						
<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0		0	0	0	0	0
<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0		0	0	0	0	0
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0		0	0	0	0	0
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		0		0	0	0	0	0
<b>A.1.22</b>	Transitional adjustments	104	0	0	0	0	0	0	0
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		0		0	0	0	0	0
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		0		0	0	0	0	0
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0		0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	104	0	0	0	0	0	0	0
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	104	0						

## 2018 EU-wide Stress Test: Capital

Belfius Banque SA

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	0	0	0	0	0	0	0	0
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	0	0	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	8,141	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	A.4	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
	A.4.1	939	939	939	939	939	939	939	939
	A.4.2	158	158	158	158	158	158	158	158
	A.4.3	191	191	191	191	191	191	191	191
A.4.3.1	0	0	0	0	0	0	0	0	
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	50,620	51,043	51,088	51,126	51,164	51,924	52,489	53,246
B.1	0	5	0	0	0	0	0	0	0
B.2	0	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	C.2	16.08%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	C.3	18.63%	18.69%	19.20%	19.70%	20.19%	16.33%	16.03%	15.63%
Fully loaded CAPITAL	D.1	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	D.2	8,037	8,252	8,520	8,783	9,041	7,190	7,126	7,034
	D.3	9,134	9,350	9,617	9,880	10,138	8,288	8,223	8,131
CAPITAL RATIOS (%) Fully loaded	E.1	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	E.2	15.88%	16.17%	16.68%	17.18%	17.67%	13.85%	13.58%	13.21%
	E.3	18.05%	18.32%	18.83%	19.32%	19.81%	15.96%	15.67%	15.27%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.2	145,611	145,865	145,865	145,865	145,865	145,865	145,865	145,865
	H.3	5.59%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
	H.4	5.52%	5.66%	5.84%	6.02%	6.20%	4.93%	4.89%	4.82%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	2.25%	2.25%	3.38%	4.00%	4.00%	3.38%	4.00%	4.00%

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Belfius Banque SA

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

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

Belfius Banque SA

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

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

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



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Belfius Banque SA

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>14,275</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>105</b>	<b>1</b>	<b>0</b>
Central banks	27	0	0	0	0	0	0
General governments	8,580	0	0	0	0	0	0
Credit institutions	2,125	0	0	0	3	0	0
Other financial corporations	1,846	0	0	0	2	0	0
Non-financial corporations	1,697	0	2	2	99	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>107,368</b>	<b>55</b>	<b>1,808</b>	<b>1,787</b>	<b>205</b>	<b>1,149</b>	<b>257</b>
Central banks	9,684	0	0	0	0	0	0
General governments	20,686	1	2	2	1	2	0
Credit institutions	13,756	0	0	0	0	0	0
Other financial corporations	5,852	0	659	659	35	466	3
Non-financial corporations	27,446	22	870	865	143	583	177
Households	29,944	33	277	261	26	98	76
<b>DEBT INSTRUMENTS other than HFT</b>	<b>121,643</b>	<b>55</b>	<b>1,809</b>	<b>1,789</b>	<b>310</b>	<b>1,150</b>	<b>257</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>49,467</b>		<b>126</b>	<b>126</b>	<b>0</b>	<b>-8</b>	<b>25</b>

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

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

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

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Belfius Banque SA

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>593</b>	<b>225</b>	<b>122</b>	<b>122</b>	<b>301</b>
Central banks	0	0	0	0	0
General governments	2	2	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	15	4	2	2	8
Non-financial corporations	480	198	115	115	226
Households	96	21	5	5	67
<b>DEBT INSTRUMENTS other than HFT</b>	<b>593</b>	<b>225</b>	<b>122</b>	<b>122</b>	<b>301</b>
<b>Loan commitments given</b>	<b>25</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>22</b>

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