



2022 EU-wide Transparency Exercise

Bank Name	Crelan
LEI Code	549300DYPOFMXOR7XM56
Country Code	BE

Crelan SA is a Significant Institution under the ECB supervision since December 2021.

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.

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Key Metrics

Crelan

(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		1,841	1,814	1,843	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		1,841	1,814	1,843	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		2,085	2,059	2,087	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		2,085	2,059	2,087	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		2,291	2,262	2,290	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		2,291	2,262	2,290	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		11,602	11,294	8,853	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		11,602	11,294	8,853	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		15.87%	16.06%	20.81%	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		15.87%	16.06%	20.81%	(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		17.97%	18.23%	23.58%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		17.97%	18.23%	23.58%	(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		19.74%	20.03%	25.87%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		19.74%	20.03%	25.87%	(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		50,558	50,621	55,811	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		4.12%	4.07%	3.74%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Crelan

(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		2,085	2,059	2,087	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		2,085	2,059	2,087	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		50,558	50,621	55,811	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		50,558	50,621	55,811	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		4.12%	4.07%	3.74%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		4.12%	4.07%	3.74%	[A.2]/[B.2]	

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Capital
Crelan

		(in EUR, %)			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS			2,291	2,262	2,290			
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			1,841	1,814	1,843			Articles 4(18) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			895	906	897			Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings			866	846	781			Articles 36(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income			5	20	30			Articles 4(50), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves			157	157	256			Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk			0	0	0			Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital			0	0	0			Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters			-2	-7	-20			Articles 52 to 55 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)			-36	-36	-31			Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs			-13	-13	-13			Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses			-15	-42	-40			Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets			0	0	0			Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0			Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0			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			-3	-3	-3			Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)			-3	-3	-3			Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment			0	0	0			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			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			Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold			0	0	0			Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-1	0	-1			Articles 36(1) point (m) and Article 47a of CRR
	A.1.18B	(-) Minimum value commitment shortfalls			0	0	0			Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges			0	0	0			Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR			-12	-14	-14			Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other			0	0	0			-
	A.1.21	Transitional adjustments			0	0	0			SAI (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			Articles 48(1) to (3), and 49 and 49 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)			0	0	0			Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			0	0	0			Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)			244	245	245			Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments			244	245	245			Articles 4(54), 4(55) and C 01.00 (487a), (487b) and (487c)
	A.2.2	(-) Excess deduction from T2 items over T2 capital			0	0	0			Articles 4(72), (73) and (74) of CRR
A.2.3	Other Additional Tier 1 Capital components and deductions			0	0	0			Articles 4(56), (57) and C 01.00 (487a), (487b) and (487c) + C 01.00 (487d), (487e) and (487f) + C 01.00 (487g), (487h) and (487i) + C 01.00 (487j), (487k) and (487l) + C 01.00 (487m), (487n) and (487o) + C 01.00 (487p), (487q) and (487r) + C 01.00 (487s), (487t) and (487u) + C 01.00 (487v), (487w) and (487x) + C 01.00 (487y), (487z) and (487aa) + C 01.00 (487ab), (487ac) and (487ad) + C 01.00 (487ae), (487af) and (487ag) + C 01.00 (487ah), (487ai) and (487aj) + C 01.00 (487ak), (487al) and (487am) + C 01.00 (487an), (487ao) and (487ap) + C 01.00 (487aq), (487ar) and (487as) + C 01.00 (487at), (487au) and (487av) + C 01.00 (487aw), (487ax) and (487ay) + C 01.00 (487az), (487ba) and (487bb) + C 01.00 (487bc), (487bd) and (487be) + C 01.00 (487bf), (487bg) and (487bh) + C 01.00 (487bi), (487bj) and (487bk) + C 01.00 (487bl), (487bm) and (487bn) + C 01.00 (487bo), (487bp) and (487bq) + C 01.00 (487br), (487bs) and (487bt) + C 01.00 (487bu), (487bv) and (487bw) + C 01.00 (487bx), (487by) and (487bz) + C 01.00 (487ca), (487cb) and (487cc) + C 01.00 (487cd), (487ce) and (487cf) + C 01.00 (487cg), (487ch) and (487ci) + C 01.00 (487cj), (487ck) and (487cl) + C 01.00 (487cm), (487cn) and (487co) + C 01.00 (487cp), (487cq) and (487cr) + C 01.00 (487cs), (487ct) and (487cu) + C 01.00 (487cv), (487cw) and (487cx) + C 01.00 (487cy), (487cz) and (487da) + C 01.00 (487db), (487dc) and (487dd) + C 01.00 (487de), (487df) and (487dg) + C 01.00 (487dh), (487di) and (487dj) + C 01.00 (487dk), (487dl) and (487dm) + C 01.00 (487dn), (487do) and (487dp) + C 01.00 (487dq), (487dr) and (487ds) + C 01.00 (487dt), (487du) and (487dv) + C 01.00 (487dw), (487dx) and (487dy) + C 01.00 (487dz), (487ea) and (487eb) + C 01.00 (487ec), (487ed) and (487ee) + C 01.00 (487ef), (487eg) and (487eh) + C 01.00 (487ei), (487ej) and (487ek) + C 01.00 (487el), (487em) and (487en) + C 01.00 (487eo), (487ep) and (487eq) + C 01.00 (487er), (487es) and (487et) + C 01.00 (487eu), (487ev) and (487ew) + C 01.00 (487ex), (487ey) and (487ez) + C 01.00 (487fa), (487fb) and (487fc) + C 01.00 (487fd), (487fe) and (487ff) + C 01.00 (487fg), (487fh) and (487fi) + C 01.00 (487fj), (487fk) and (487fl) + C 01.00 (487fm), (487fn) and (487fo) + C 01.00 (487fp), (487fq) and (487fr) + C 01.00 (487fs), (487ft) and (487fu) + C 01.00 (487fv), (487fw) and (487fx) + C 01.00 (487fy), (487fz) and (487ga) + C 01.00 (487gb), (487gc) and (487gd) + C 01.00 (487ge), (487gf) and (487gg) + C 01.00 (487gh), (487gi) and (487gj) + C 01.00 (487gk), (487gl) and (487gm) + C 01.00 (487gn), (487go) and (487gp) + C 01.00 (487gq), (487gr) and (487gs) + C 01.00 (487gt), (487gu) and (487gv) + C 01.00 (487gw), (487gx) and (487gy) + C 01.00 (487gz), (487ha) and (487hb) + C 01.00 (487hc), (487hd) and (487he) + C 01.00 (487hf), (487hg) and (487hh) + C 01.00 (487hi), (487hj) and (487hk) + C 01.00 (487hl), (487hm) and (487hn) + C 01.00 (487ho), (487hp) and (487hq) + C 01.00 (487hr), (487hs) and (487ht) + C 01.00 (487hu), (487hv) and (487hw) + C 01.00 (487hx), (487hy) and (487hz) + C 01.00 (487ia), (487ib) and (487ic) + C 01.00 (487id), (487ie) and (487if) + C 01.00 (487ig), (487ih) and (487ii) + C 01.00 (487ij), (487ik) and (487il) + C 01.00 (487im), (487in) and (487io) + C 01.00 (487ip), (487iq) and (487ir) + C 01.00 (487is), (487it) and (487iu) + C 01.00 (487iv), (487iw) and (487ix) + C 01.00 (487iy), (487iz) and (487ja) + C 01.00 (487jb), (487jc) and (487jd) + C 01.00 (487je), (487jf) and (487jg) + C 01.00 (487jh), (487ji) and (487jj) + C 01.00 (487jk), (487jl) and (487jm) + C 01.00 (487jn), (487jo) and (487jp) + C 01.00 (487jq), (487jr) and (487js) + C 01.00 (487jt), (487ju) and (487jv) + C 01.00 (487jw), (487jx) and (487jy) + C 01.00 (487jz), (487ka) and (487kb) + C 01.00 (487kc), (487kd) and (487ke) + C 01.00 (487kf), (487kg) and (487kh) + C 01.00 (487ki), (487kj) and (487kl) + C 01.00 (487km), (487kn) and (487ko) + C 01.00 (487kp), (487kq) and (487kr) + C 01.00 (487ks), (487kt) and (487ku) + C 01.00 (487kv), (487kw) and (487kx) + C 01.00 (487ky), (487kz) and (487la) + C 01.00 (487lb), (487lc) and (487ld) + C 01.00 (487le), (487lf) and (487lg) + C 01.00 (487lh), (487li) and (487lj) + C 01.00 (487lk), (487ll) and (487lm) + C 01.00 (487ln), (487lo) and (487lp) + C 01.00 (487lq), (487lr) and (487ls) + C 01.00 (487lt), (487lu) and (487lv) + C 01.00 (487lw), (487lx) and (487ly) + C 01.00 (487lz), (487ma) and (487mb) + C 01.00 (487mc), (487md) and (487me) + C 01.00 (487mf), (487mg) and (487mh) + C 01.00 (487mi), (487mj) and (487mk) + C 01.00 (487ml), (487mn) and (487mo) + C 01.00 (487mp), (487mq) and (487mr) + C 01.00 (487ms), (487mt) and (487mu) + C 01.00 (487mv), (487mw) and (487mx) + C 01.00 (487my), (487mz) and (487na) + C 01.00 (487nb), (487nc) and (487nd) + C 01.00 (487ne), (487nf) and (487ng) + C 01.00 (487nh), (487ni) and (487nj) + C 01.00 (487nk), (487nl) and (487nm) + C 01.00 (487nn), (487no) and (487np) + C 01.00 (487nq), (487nr) and (487ns) + C 01.00 (487nt), (487nu) and (487nv) + C 01.00 (487nw), (487nx) and (487ny) + C 01.00 (487nz), (487oa) and (487ob) + C 01.00 (487oc), (487od) and (487oe) + C 01.00 (487of), (487og) and (487oh) + C 01.00 (487oi), (487oj) and (487ok) + C 01.00 (487ol), (487om) and (487on) + C 01.00 (487oo), (487op) and (487oq) + C 01.00 (487or), (487os) and (487ot) + C 01.00 (487ou), (487ov) and (487ow) + C 01.00 (487ox), (487oy) and (487oz) + C 01.00 (487pa), (487pb) and (487pc) + C 01.00 (487pd), (487pe) and (487pf) + C 01.00 (487pg), (487ph) and (487pi) + C 01.00 (487pj), (487pk) and (487pl) + C 01.00 (487pm), (487pn) and (487po) + C 01.00 (487pp), (487pq) and (487pr) + C 01.00 (487ps), (487pt) and (487pu) + C 01.00 (487pv), (487pw) and (487px) + C 01.00 (487py), (487pz) and (487qa) + C 01.00 (487qb), (487qc) and (487qd) + C 01.00 (487qe), (487qf) and (487qg) + C 01.00 (487qh), (487qi) and (487qj) + C 01.00 (487qk), (487ql) and (487qm) + C 01.00 (487qn), (487qo) and (487qp) + C 01.00 (487qq), (487qr) and (487qs) + C 01.00 (487qt), (487qu) and (487qv) + C 01.00 (487qw), (487qx) and (487qy) + C 01.00 (487qz), (487ra) and (487rb) + C 01.00 (487rc), (487rd) and (487re) + C 01.00 (487rf), (487rg) and (487rh) + C 01.00 (487ri), (487rj) and (487rk) + C 01.00 (487rl), (487rm) and (487rn) + C 01.00 (487ro), (487rp) and (487rq) + C 01.00 (487rr), (487rs) and (487rt) + C 01.00 (487ru), (487rv) and (487rw) + C 01.00 (487rx), (487ry) and (487rz) + C 01.00 (487sa), (487sb) and (487sc) + C 01.00 (487sd), (487se) and (487sf) + C 01.00 (487sg), (487sh) and (487si) + C 01.00 (487sj), (487sk) and (487sl) + C 01.00 (487sm), (487sn) and (487so) + C 01.00 (487sp), (487sq) and (487sr) + C 01.00 (487ss), (487st) and (487su) + C 01.00 (487sv), (487sw) and (487sx) + C 01.00 (487sy), (487sz) and (487ta) + C 01.00 (487tb), (487tc) and (487td) + C 01.00 (487te), (487tf) and (487tg) + C 01.00 (487th), (487ti) and (487tj) + C 01.00 (487tk), (487tl) and (487tm) + C 01.00 (487tn), (487to) and (487tp) + C 01.00 (487tq), (487tr) and (487ts) + C 01.00 (487tt), (487tu) and (487tv) + C 01.00 (487tw), (487tx) and (487ty) + C 01.00 (487tz), (487ua) and (487ub) + C 01.00 (487uc), (487ud) and (487ue) + C 01.00 (487uf), (487ug) and (487uh) + C 01.00 (487ui), (487uj) and (487uk) + C 01.00 (487ul), (487um) and (487un) + C 01.00 (487uo), (487up) and (487uq) + C 01.00 (487ur), (487us) and (487ut) + C 01.00 (487uv), (487uw) and (487ux) + C 01.00 (487uy), (487uz) and (487va) + C 01.00 (487vb), (487vc) and (487vd) + C 01.00 (487ve), (487vf) and (487vg) + C 01.00 (487vh), (487vi) and (487vj) + C 01.00 (487vk), (487vl) and (487vm) + C 01.00 (487vn), (487vo) and (487vp) + C 01.00 (487vq), (487vr) and (487vs) + C 01.00 (487vt), (487vu) and (487vv) + C 01.00 (487vw), (487vx) and (487vy) + C 01.00 (487vz), (487wa) and (487wb) + C 01.00 (487wc), (487wd) and (487we) + C 01.00 (487wf), (487wg) and (487wh) + C 01.00 (487wi), (487wj) and (487wk) + C 01.00 (487wl), (487wm) and (487wn) + C 01.00 (487wo), (487wp) and (487wq) + C 01.00 (487wr), (487ws) and (487wt) + C 01.00 (487wv), (487wv) and (487wx) + C 01.00 (487wy), (487wz) and (487xa) + C 01.00 (487xb), (487xc) and (487xd) + C 01.00 (487xe), (487xf) and (487xg) + C 01.00 (487xh), (487xi) and (487xj) + C 01.00 (487xk), (487xl) and (487xm) + C 01.00 (487xn), (487xo) and (487xp) + C 01.00 (487xq), (487xr) and (487xs) + C 01.00 (487xt), (487xu) and (487xv) + C 01.00 (487xw), (487xx) and (487xy) + C 01.00 (487xz), (487ya) and (487yb) + C 01.00 (487yc), (487yd) and (487ye) + C 01.00 (487yf), (487yg) and (487yh) + C 01.00 (487yi), (487yj) and (487yk) + C 01.00 (487yl), (487ym) and (487yn) + C 01.00 (487yo), (487yp) and (487yq) + C 01.00 (487yr), (487ys) and (487yt) + C 01.00 (487yu), (487yv) and (487yv) + C 01.00 (487yw), (487yz) and (487za) + C 01.00 (487zb), (487zc) and (487zd) + C 01.00 (487ze), (487zf) and (487zg) + C 01.00 (487zh), (487zi) and (487zj) + C 01.00 (487zk), (487zl) and (487zm) + C 01.00 (487zn), (487zo) and (487zop) + C 01.00 (487zq), (487zr) and (487zs) + C 01.00 (487zt), (487zu) and (487zv) + C 01.00 (487zw), (487zx) and (487zy) + C 01.00 (487zz), (487aa) and (487ab) + C 01.00 (487ac), (487ad) and (487ae) + C 01.00 (487af), (487ag) and (487ah) + C 01.00 (487ai), (487aj) and (487ak) + C 01.00 (487al), (487am) and (487an) + C 01.00 (487ao), (487ap) and (487aq) + C 01.00 (487ar), (487as) and (487at) + C 01.00 (487au), (487av) and (487av) + C 01.00 (487aw), (487ax) and (487ax) + C 01.00 (487ay), (487az) and (487ba) + C 01.00 (487bb), (487bc) and (487bc) + C 01.00 (487bd), (487bd) and (487bd) + C 01.00 (487be), (487be) and (487be) + C 01.00 (487bf), (487bf) and (487bf) + C 01.00 (487bg), (487bg) and (487bg) + C 01.00 (487bh), (487bh) and (487bh) + C 01.00 (487bi), (487bi) and (487bi) + C 01.00 (487bj), (487bj) and (487bj) + C 01.00 (487bk), (487bk) and (487bk) + C 01.00 (487bl), (487bl) and (487bl) + C 01.00 (487bm), (487bm) and (487bm) + C 01.00 (487bn), (487bn) and (487bn) + C 01.00 (487bo), (487bo) and (487bo) + C 01.00 (487bp), (487bp) and (487bp) + C 01.00 (487bq), (487bq) and (487bq) + C 01.00 (487br), (487br) and (487br) + C 01.00 (487bs), (487bs) and (487bs) + C 01.00 (487bt), (487bt) and (487bt) + C 01.00 (487bu), (487bu) and (487bu) + C 01.00 (487bv), (487bv) and (487bv) + C 01.00 (487bw), (487bw) and (487bw) + C 01.00 (487bx), (487bx) and (487bx) + C 01.00 (487by), (487by) and (487by) + C 01.00 (487bz), (487bz) and (487bz) + C 01.00 (487ca), (487ca) and (487ca) + C 01.00 (487cb), (487cb) and (487cb) + C 01.00 (487cc), (487cc) and (487cc) + C 01.00 (487cd), (487cd) and (487cd) + C 01.00 (487ce), (487ce) and (487ce) + C 01.00 (487cf), (487cf) and (487cf) + C 01.00 (487cg), (487cg) and (487cg) + C 01.00 (487ch), (487ch) and (487ch) + C 01.00 (487ci), (487ci) and (487ci) + C 01.00 (487cj), (487cj) and (487cj) + C 01.00 (487ck), (487ck) and (487ck) + C 01.00 (487cl), (487cl) and (487cl) + C 01.00 (487cm), (487cm) and (487cm) + C 01.00 (487cn), (487cn) and (487cn) + C 01.00 (487co), (487co) and (487co) + C 01.00 (487cp), (487cp) and (487cp) + C 01.00 (487cq), (487cq) and (487cq) + C 01.00 (487cr), (487cr) and (487cr) + C 01.00 (487cs), (487cs) and (487cs) + C 01.00 (487ct), (487ct) and (487ct) + C 01.00 (487cu), (487cu) and (487cu) + C 01.00 (487cv), (487cv) and (487cv) + C 01.00 (487cw), (487cw) and (487cw) + C 01.00 (487cx), (487cx) and (487cx) + C 01.00 (487cy), (487cy) and (487cy) + C 01.00 (487cz), (487cz) and (487cz) + C 01.00 (487da), (487da) and (487da) + C 01.00 (487db), (487db) and (487db) + C 01.00 (487dc), (487dc) and (487dc) + C 01.00 (487dd), (487dd) and (487dd) + C 01.00 (487de), (487de) and (487de) + C 01.00 (487df), (487df) and (487df) + C 01.00 (487dg), (487dg) and (487dg) + C 01.00 (487dh), (487dh) and (487dh) + C 01.00 (487di), (487di) and (487di) + C 01.00 (487dj), (487dj) and (487dj) + C 01.00 (487dk), (487dk) and (487dk) + C 01.00 (487dl), (487dl) and (487dl) + C 01.00 (487dm), (487dm) and (487dm) + C 01.00 (487dn), (487dn) and (48	

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹		7,006	6,720	6,980	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		2,310	2,362	2,557	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	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		4,476	4,120	4,182	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		0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		177	242	278	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA		42	106	158	C 02.00 (r0640, c0010)
Settlement risk		0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		78	74	70	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		16	11	10	C 02.00 (r0520, c0010)
Of which the standardised approach		16	11	10	C 02.00 (r0530, c0010)
Of which IMA		0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0	0	0	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	C 02.00 (r0680, c0010)
Operational risk		1,126	1,126	1,126	C 02.00 (r0590, c0010)
Of which basic indicator approach		0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach		1,126	1,126	1,126	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts		3,158	3,016	231	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		11,602	11,294	8,853	

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

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

2022 EU-wide Transparency Exercise

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(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		417	249	525
Of which debt securities income		9	2	4
Of which loans and advances income		384	185	419
Interest expenses		161	123	228
Of which deposits expenses		24	12	22
Of which debt securities issued expenses		7	5	16
(Expenses on share capital repayable on demand)		0	0	0
Dividend income		4	0	0
Net Fee and commission income		33	16	31
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		77	3	4
Gains or (-) losses on financial assets and liabilities held for trading, net		0	-10	-33
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		0	18	36
Gains or (-) losses from hedge accounting, net		3	31	20
Exchange differences (gain or (-) loss), net		1	-8	-4
Net other operating income /(expenses)		18	10	21
TOTAL OPERATING INCOME, NET		393	185	373
(Administrative expenses)		236	163	254
(Cash contributions to resolution funds and deposit guarantee schemes)		21	46	47
(Depreciation)		11	3	7
Modification gains or (-) losses, net		0	0	0
(Provisions or (-) reversal of provisions)		-5	-3	-9
(Payment commitments to resolution funds and deposit guarantee schemes)		0	0	0
(Commitments and guarantees given)		-1	0	-3
(Other provisions)		-4	-3	-6
Of which pending legal issues and tax litigation ¹⁾		16	0	0
Of which restructuring ²⁾		-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾		0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		22	-2	-1
(Financial assets at fair value through other comprehensive income)		0	0	0
(Financial assets at amortised cost)		22	-2	-1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		0	0	0
(of which Goodwill)		0	0	0
Negative goodwill recognised in profit or loss		599	0	4
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		706	-22	79
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		682	-19	56
Profit or (-) loss after tax from discontinued operations		0	0	0
PROFIT OR (-) LOSS FOR THE YEAR		682	-19	56
Of which attributable to owners of the parent		682	-19	56

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Crelan

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:																	
Cash, cash balances at central banks and other demand deposits					4,995				5,593				6,667				IAS 1.54 (f)
Financial assets held for trading					46	0	17	30	32	0	9	23	21	0	9	12	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					7	2	0	5	7	2	0	5	7	1	0	5	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					418	405	0	12	261	248	0	12	244	231	0	13	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					46,748				47,145				47,848				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					17	0	17	0	71	0	71	0	185	0	185	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					431				46				-2,156				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					350				427				487				
TOTAL ASSETS					53,012				53,581				53,303				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Breakdown of financial assets by instrument and by counterparty sector ²																											
Financial assets at fair value through other comprehensive income	Debt securities																										
	Loans and advances						405	0	0	0	0	0	0	0	0	248	0	0	0	0	0	231	0	0	0	0	0
Financial assets at amortised cost	Debt securities																										
	Loans and advances						1,021	0	0	0	0	0	0	0	0	963	0	0	0	0	0	1,014	0	0	0	0	0
							44,262	1,134	252	-56	-15	-80	42,173	3,656	281	-31	-38	-79	42,844	3,638	292	-31	-37	-78			

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading		44	13	27	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		743	648	544	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		49,542	49,201	49,871	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	Accounting Directive art 8(3)
Derivatives – Hedge accounting		54	113	75	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		4	805	-22	IAS 39.89A(b); IFRS 9.6.5.8
Provisions		240	224	223	IAS 37.10; IAS 1.54(l)
Tax liabilities		52	117	186	IAS 1.54(n-o)
Share capital repayable on demand		0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		141	259	149	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		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	Annex V Part 1.29
TOTAL LIABILITIES		50,818	51,380	51,053	IAS 1.9(b);IG 6
TOTAL EQUITY		2,194	2,200	2,250	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		53,012	53,581	53,303	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Crelan

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives			98	126	103	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0	0	0	Annex V.Part 1.31
Deposits	Central banks		1,437	1,236	1,234	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		62	65	63	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		34	35	35	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		17	43	83	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		2	2	1	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		672	619	654	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		474	432	399	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		4,206	4,287	4,437	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		3,058	3,141	3,264	ECB/2013/33 Annex 2.Part 2.9.1
	Households		36,261	36,695	37,468	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits		6,305	6,439	6,774	Annex V.Part 1.42(f), 44(c)	
Debt securities issued			7,332	6,508	5,932	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			226	219	215	Annex V.Part 1.37
Other financial liabilities			298	396	542	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			50,382	49,975	50,517	

2022 EU-wide Transparency Exercise

Market Risk

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	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments		16											0	0	0	0							
Of which: General risk		16											0	0	0	0							
Of which: Specific risk		0											0	0	0	0							
Equities		0											0	0	0	0							
Of which: General risk		0											0	0	0	0							
Of which: Specific risk		0											0	0	0	0							
Foreign exchange risk		0											0	0	0	0							
Commodities risk		0											0	0	0	0							
Total		16											0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	11	10	0	0	0	0							0	0	0	0							
Of which: General risk	11	10	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	11	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.

Celan

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks				6,028		5,609		0
	Regional governments or local authorities					128	128		0
	Public sector entities					5	5		0
	Multilateral Development Banks					171	171		0
	International Organisations					160	160		0
	Institutions					1,984	1,877		306
	Corporates					671	511		376
	of which: SME					556	343		187
	Retail					1,282	1,061		688
	of which: SME					599	353		202
	Secured by mortgages on immovable property					1,282	1,260		52
	of which: SME					729	716		244
	Exposures in default					130	61		94
	Items associated with particularly high risk					32	28		42
	Covered bonds					56	56		0
Claims on institutions and corporates with a CT credit assessment					0	0		0	
Collective Investments Undertakings (CIU)					2	2		20	
Equity					5	5		5	
Other exposures									
Standardised Total ²					12,612	12,612		2,487	

⁽¹⁾ Original exposure, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2012 reforms.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks				5,659		5,228		0
	Regional governments or local authorities					128	128		0
	Public sector entities					0	0		0
	Multilateral Development Banks					0	0		0
	International Organisations					0	0		0
	Institutions					207	207		99
	Corporates					451	407		333
	of which: SME					298	242		187
	Retail					1,279	999		686
	of which: SME					798	353		202
	Secured by mortgages on immovable property					1,279	1,257		55
	of which: SME					726	714		243
	Exposures in default					119	61		94
	Items associated with particularly high risk					26	23		35
	Covered bonds					13	13		0
Claims on institutions and corporates with a ST credit assessment					0	0		0	
Collective Investments Undertakings (CIU)					2	2		20	
Equity					4	4		4	
Other exposures					895	883		395	
Standardised Total ²								81	

⁽¹⁾ Original exposure, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks				23		23		0
	Regional governments or local authorities				0		0		0
	Public sector entities				0		0		0
	Multilateral Development Banks				0		0		0
	International Organisations				0		0		0
	Institutions					781	781		157
	Corporates					125	12		10
	of which: SME					0	0		0
	Retail					1	1		0
	of which: SME					0	0		0
	Secured by mortgages on immovable property					0	0		0
	of which: SME					0	0		0
	Exposures in default					0	0		0
	Items associated with particularly high risk					3	2		4
	Covered bonds					0	0		0
Claims on institutions and corporates with a ST credit assessment					0	0		0	
Collective Investments Undertakings (CIU)					0	0		0	
Equity					0	0		0	
Other exposures					0	0		0	
Standardised Total ²								113	

⁽¹⁾ Original exposure, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 3	Central governments or central banks				0		0		0
	Regional governments or local authorities				0		0		0
	Public sector entities				0		0		0
	Multilateral Development Banks				0		0		0
	International Organisations				0		0		0
	Institutions				0		0		0
	Corporates				0		0		0
	of which: SME				0		0		0
	Retail				0		0		0
	of which: SME				0		0		0
	Secured by mortgages on immovable property				0		0		0
	of which: SME				0		0		0
	Exposures in default				0		0		0
	Items associated with particularly high risk				0		0		0
	Covered bonds				0		0		0
Claims on institutions and corporates with a ST credit assessment				0		0		0	
Collective Investments Undertakings (CIU)				0		0		0	
Equity				0		0		0	
Other exposures				0		0		0	
Standardised Total ²								0	

⁽¹⁾ Original exposure, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks				0		0		0
	Regional governments or local authorities				0		0		0
	Public sector entities				0		0		0
	Multilateral Development Banks				0		0		0
	International Organisations				0		0		0
	Institutions				0		0		0
	Corporates				0		0		0
	of which: SME				0		0		0
	Retail				0		0		0
	of which: SME				0		0		0
	Secured by mortgages on immovable property				0		0		0
	of which: SME				0		0		0
	Exposures in default				0		0		0
	Items associated with particularly high risk				0		0		0
	Covered bonds				0		0		0
Claims on institutions and corporates with a ST credit assessment				0		0		0	
Collective Investments Undertakings (CIU)				0		0		0	
Equity				0		0		0	
Other exposures				0		0		0	
Standardised Total ²								0	

⁽¹⁾ Original exposure, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	6,746	6,376	0		7,849	7,481	0	
	Regional governments or local authorities	116	116	0		116	116	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	171	171	0		166	166	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,893	1,887	303		2,219	2,216	381	
	Corporates	676	650	426		682	644	450	
	of which: SME	267	244	188		268	248	191	
	Retail	1,301	1,002	689		1,319	1,052	722	
	of which: SME	398	340	199		425	377	215	
	Secured by mortgages on immovable property	1,170	1,142	692		1,162	1,143	694	
	of which: SME	487	475	174		484	473	173	
	Exposures in default	106	72	83	33	105	72	83	33
	Items associated with particularly high risk	32	28	42		34	31	46	
	Covered bonds	0	0	0		0	0	0	
	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		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	12,863	12,697	2,694	51	14,369	13,697	3,836	47	

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

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	2,291	5,520	0		2,357	6,990	0	
	Regional governments or local authorities	116	116	0		116	116	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	239	229	62		302	302	75	
	Corporates	459	404	327		463	424	349	
	of which: SME	267	244	187		268	249	191	
	Retail	1,297	1,000	667		1,316	1,050	720	
	of which: SME	398	349	199		425	377	215	
	Secured by mortgages on immovable property	1,149	1,141	493		1,161	1,141	493	
	of which: SME	486	475	174		483	473	173	
	Exposures in default	106	72	84	32	104	72	82	32
	Items associated with particularly high risk	26	24	36		26	20	30	
	Covered bonds	13	13	13		13	13	13	
	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		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	583	570	48	45	610	604	62	42	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	276	276	0		271	271	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	864	864	207		946	946	219	
	Corporates	126	126	67		130	130	69	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	2	2	3		2	2	3	
	Covered bonds	109	109	109		109	109	109	
	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		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 3	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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	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	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Ireland

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,399	43	1,400	507	1,400	507	86	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,399	43	1,400	507	1,400	507	86	12
	Retail	43,439	396	42,890	3,969	42,890	3,969	447	105
	Retail - Secured on real estate property	40,208	235	39,761	3,762	39,761	3,762	393	82
	Retail - Secured on real estate property - Of Which: SME	6,280	108	6,287	1,062	6,287	1,062	88	29
	Retail - Secured on real estate property - Of Which: non-SME	34,048	227	33,474	2,700	33,474	2,700	205	53
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,112	61	3,129	588	3,129	588	56	43
Retail - Other Retail - Of Which: SME	1,819	30	1,822	219	1,822	219	10	20	
Retail - Other Retail - Of Which: non-SME	1,293	31	1,307	369	1,307	369	46	23	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ³								4,697	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,291	43	1,392	504	1,392	504	86	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,291	43	1,392	504	1,392	504	86	12
	Retail	43,146	390	42,603	3,938	42,603	3,938	439	104
	Retail - Secured on real estate property	40,044	230	39,403	3,754	39,403	3,754	384	61
	Retail - Secured on real estate property - Of Which: SME	6,264	106	6,271	1,075	6,271	1,075	84	29
	Retail - Secured on real estate property - Of Which: non-SME	33,780	224	33,128	2,679	33,128	2,679	300	32
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,102	60	3,119	584	3,119	584	55	43
Retail - Other Retail - Of Which: SME	1,817	29	1,820	218	1,820	218	10	20	
Retail - Other Retail - Of Which: non-SME	1,285	31	1,299	366	1,299	366	45	23	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ³									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	1	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	1	0	0	0
	Retail	50	0	49	5	49	5	0	0
	Retail - Secured on real estate property	49	0	48	4	48	4	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46	0	45	3	45	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	3	1	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	3	1	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ³									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
Country of Counterpart 3	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ³									

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure ¹ Of which: defaulted	Exposure Value ²	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
Country of Counterpart 4	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total ³									

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

Ordn

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	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	1,465	42	1,486	465	25	11	1,554	40	1,555	484	20	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,465	42	1,486	465	25	11	1,554	40	1,555	484	20	12
	Retail	44,327	351	43,837	3,655	338	102	44,802	322	44,392	3,698	331	99
	Retail - Secured on real estate property	41,172	294	40,834	3,064	304	60	41,821	268	41,127	3,095	278	59
	Retail - Secured on real estate property - Of Which: SME	6,672	107	6,579	912	68	31	6,825	93	6,832	926	58	39
	Retail - Secured on real estate property - Of Which: non-SME	34,500	187	34,255	2,152	236	29	34,996	174	34,295	2,169	220	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,194	57	3,203	599	54	42	3,251	54	3,269	604	53	40
	Retail - Other Retail - Of Which: SME	1,674	28	1,688	224	14	10	1,702	26	1,726	225	14	10
Retail - Other Retail - Of Which: non-SME	1,520	29	1,515	367	40	32	1,549	28	1,543	377	39	30	
Equity	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 ³				4,358						4,423			

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	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	1,477	42	1,478	462	25	11	1,548	40	1,549	482	20	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,477	42	1,478	462	25	11	1,548	40	1,549	482	20	12
	Retail	44,206	346	43,579	3,627	333	101	44,573	320	44,085	3,671	328	98
	Retail - Secured on real estate property	40,881	289	40,247	3,039	300	60	41,281	266	40,825	3,070	276	58
	Retail - Secured on real estate property - Of Which: SME	6,651	104	6,609	908	66	31	6,803	93	6,810	922	58	39
	Retail - Secured on real estate property - Of Which: non-SME	34,230	185	33,638	2,131	234	29	34,478	173	34,015	2,148	218	28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,175	56	3,193	588	54	42	3,242	53	3,260	601	52	40
	Retail - Other Retail - Of Which: SME	1,673	28	1,687	224	14	10	1,701	25	1,725	228	14	10
Retail - Other Retail - Of Which: non-SME	1,502	28	1,506	364	39	32	1,541	28	1,535	373	38	30	
Equity	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 ³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	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	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	51	0	51	4	0	0	54	0	54	5	1	0
	Retail - Secured on real estate property	48	0	48	3	0	0	51	0	50	3	1	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	0	44	3	0	0	47	0	47	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	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	3	0	3	1	0	0	3	0	3	1	0	0	
Equity	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 ³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 3	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
	Retail - Secured on real estate property - Of Which: SME	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
	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 4	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
	Retail - Secured on real estate property - Of Which: SME	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
	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³													

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

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

Crelan

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
	Africa																
	Others																
	Total																

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Crelan

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Africa																	
Total																		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Others	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Total		19	19	0	0	0	0	19	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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Credit

	As of 30/09/2021							As of 31/12/2021								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾			Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³	Of which Stage 3	Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ³	On non-performing exposures ³	Of which Stage 3			
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3						
Cash balances at central banks and other demand deposits																
Debt securities (including at amortised cost and fair value)																
Central banks							4,890	0	0	0	0	0	0	0	0	0
General governments							1,433	0	0	0	0	0	0	0	0	0
Credit institutions							0	0	0	0	0	0	0	0	0	0
Other financial corporations							1,078	0	0	0	0	0	0	0	0	0
Non-financial corporations							223	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises							49	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property							82	0	0	0	0	0	0	0	0	0
Households							0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property							0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption							14	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)							45,877	92	485	485	252	71	80	80	379	379
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							448	0	0	0	0	0	0	0	0	0
Other financial corporations							1,080	1	13	13	2	3	0	0	0	12
Non-financial corporations							4,662	20	142	142	100	18	35	35	96	96
of which: small and medium-sized enterprises							4,514	20	137	137	98	18	35	35	96	96
of which: Loans collateralised by commercial immovable property							2,195	0	76	76	57	7	14	14	62	62
Households							39,671	71	331	331	147	50	45	44	272	272
of which: Loans collateralised by residential immovable property							35,680	59	248	248	85	19	13	13	238	238
of which: Credit for consumption							1,555	11	23	23	14	4	4	4	3	3
DEBT INSTRUMENTS other than MPT							52,201	92	485	485	252	71	80	80	379	379
OFF-BALANCE SHEET EXPOSURES							3,471		11	11	6	9	0	0	6	6

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

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP framework (paragraph F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (accumulated impairments, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Crelan

	As of 30/09/2021				As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			
	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 collateral and financial guarantees received on exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on exposures with forbearance measures		
(min EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)					851	216	24	20	765	192
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					22	8	0	0	21	7
Non-financial corporations					161	62	10	9	131	52
of which: small and medium-sized enterprises					160	62	10	9	131	
Households					668	147	13	11	613	133
DEBT INSTRUMENTS other than HFT					851	216	24	20	765	
Loan commitments given					2	1	0	0	0	0
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice ³					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0					

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

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

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

2022 EU-wide Transparency Exercise
Forborne exposures

Crelan

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	826	191	25	22	776	166	684	174	23	20	642	149
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	6	0	0	19	6	19	7	0	0	18	6
Non-financial corporations	166	62	11	10	148	52	151	59	9	8	136	50
of which: small and medium-sized enterprises	165	62	11	10	147	52	150	59	9	8	136	50
Households	640	122	14	12	609	109	514	108	13	12	487	94
DEBT INSTRUMENTS other than HFT	826	191	25	22	776	166	684	174	23	20	642	149
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022									
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²						
	Of which: non-performin	Of which: loans and advances subject to impairment			Of which: non-performin	Of which: loans and advances subject to impairment			Of which: non-performin	Of which: loans and advances subject to impairment			Of which: non-performin	Of which: loans and advances subject to impairment								
A Agriculture, forestry and fishing					730	23	22	730	8	0	743	21	21	743	8	0	758	22	22	758	9	0
B Mining and quarrying					4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
C Manufacturing					220	2	1	220	2	0	224	4	4	224	2	0	231	3	3	231	2	0
D Electricity, gas, steam and air conditioning supply					21	0	0	21	0	0	21	0	0	21	0	0	20	0	0	20	0	0
E Water supply					20	0	0	20	0	0	21	0	0	21	0	0	21	0	0	21	0	0
F Construction					639	18	10	639	7	0	650	19	19	650	8	0	673	18	18	673	8	0
G Wholesale and retail trade					651	15	10	651	0	0	663	15	15	663	8	0	667	14	14	667	7	0
H Transport and storage					102	4	4	102	2	0	103	5	5	103	2	0	104	5	5	104	2	0
I Accommodation and food service activities					288	29	19	288	9	0	292	28	28	292	8	0	298	27	27	298	8	0
J Information and communication					114	3	3	114	1	0	117	3	3	117	1	0	123	3	3	123	1	0
K Financial and insurance activities					0	0	0	0	0	0	80	1	1	80	0	0	83	1	1	83	0	0
L Real estate activities					595	9	7	595	4	0	607	10	10	607	4	0	621	12	12	621	4	0
M Professional, scientific and technical activities					491	7	6	491	4	0	510	5	5	510	4	0	532	6	6	532	4	0
N Administrative and support service activities					359	12	9	359	3	0	364	11	11	364	3	0	375	12	12	375	4	0
O Public administration and defence, compulsory social security					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education					7	0	0	7	0	0	6	0	0	6	0	0	7	0	0	7	0	0
Q Human health services and social work activities					280	3	3	280	1	0	284	3	3	284	1	0	294	3	3	294	1	0
R Arts, entertainment and recreation					36	2	1	36	1	0	37	2	2	37	1	0	38	2	2	38	1	0
S Other services					109	13	11	109	3	0	120	11	11	120	3	0	124	10	10	124	3	0
Loans and advances					4.662	142	102	4.662	53	0	4.842	139	139	4.842	53	0	4.970	139	139	4.970	54	0

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