

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.



### **Key Metrics**

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
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 no 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



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



# EBA 2022 EU-wide Transparency Exercise Capital Crelan

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
		(min EUR, %)	AS 01 30/09/2021					
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		2,291	2,262	2,290	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)		1,841	1,814	1,843	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		895	906	897	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		866	846	781	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income		5	20	30	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		157	157	256	C 01.00 (r0200,c0010)	Articles 4(117) and 35(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-2	-7	-20	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-36	-36	-31	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of		-13	-13	-13	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-15	-42	-40	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	C 01.00 (r0430.c0010)	Articles 4(122), 36(1) point (p) and 44 of CSR.
							C 01.00 (r0440,c0010)	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	C 01.00 (10440,00010)	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	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR0; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CR0; Articles 36(1) point k) (ii) and 379(3) of CR0; Articles 36(1) point k) (iv) and 153(8) of CR0 and Articles 36(1) point k) (iv) and 153(8) of CR0 and Articles 36(1) point k) (iv) and 153(8) of CR0.
	A.1.14.1	Of which: from securitisation positions (-)		-3	-3	-3	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold		0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	0	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-12	-14	-14	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments		0	0	0	CAL (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1			0	0	0	C 01.00 (r0220.c0010)	
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)						Articles 483(1) to (3), and 484 to 467 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		244	245	245	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		244	245	245	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	Ó	Ö	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r074,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,085	2,059	2,087	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		205	204	203	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		205	204	203	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	C 61.00 (19910,c0010) + C 01.00 (19920,c0010) + C 01.00 (19930,c0010) + C 01.00 (19940,c0010) + C 61.00 (19950,c0010) + C 0 C 10.00 (19950,c0010) + C 61.00 (19950,c0010) (19970,c00100) + C 01.00 (19974,c0011) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments		0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT		11,602	11,294	8,853	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included		0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		15.87%	16.06%	20.81%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		17.97%	18.23%	23.58%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)		19.74%	20.03%	25.87%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,841	1,814	1,843	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.0.0)	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		15.87%	16.06%	20.81%	A.4.3.01.01) [D.1]/[B-B.1]	
- Pully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (r0440,c0010)	
	F.	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (r0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (10440.c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				<u> </u>	- Consessed by	<u> </u>

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



#### Overview of Risk exposure amounts

Crelan

		RW	IA.		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(mult EUK, 98)  Credit risk (excluding CCR and Securitisations) <sup>1</sup>		7,006	6,720	6,980	C 02.00 (r0040, d010) -[C 07.00 (r0090, d020, s001) + C 07.00 (r0110, d0220, s001) + C 07.00 (r0130, d020, s001) + C 08.01 (r0040, d0260, s001) + C 08.01 (r0050, d0260, s001) + C 08.01 (r0060, d0260, s001) + C 08.01 (r0060, d0260, s001) + C 08.01 (r0060, d0260, s002) + C 08.01 (r0050, d0260, s002) + C 08.01 (r0050, d0260, s002) + C 08.01 (r0060, d0260, s002) + C 08.01
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) <sup>2</sup>		177	242	278	C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0090, r0226, s001) + C 08.01 (r0090, r0260, s001) + C 08.01 (r0090, r0260, s001) + C 08.01 (r0090, r0260, s001) + C 08.01 (r0040, r0260, s002) + C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) +
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 (0010, 05601)*12.5+C 20.00 (0010; 0450)*12.5+MAX(C 24.00(+0010, c0090);C 24.00(+0010, c0100);C 24.00(+0010, 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	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



# 2022 EU-wide Transparency Exercise P&L Crelan

(min 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,			10	51
odins of (*) losses on derecognition of infancial assets and flaulities for infeasitied at fair value through profit of 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 <sup>1</sup>		16	0	0
Of which restructuring <sup>1</sup>		-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		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 subsidaries, 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 subsidaries, 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

or which attributable to owners or me parent.

(i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

Crelan

(min EUR)		As of 30/09/20	021			As of 31	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		F	air value hierar	chy		Fa	air value hierar	chy		Fair value hierarchy				Fa	ir value hierar	hy	
ASSETS:	Carrying amount			Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits					4,995				5,593				6,667				IAS 1.54 (i)
Financial assets held for trading					46	0	17	30	32	0	9	23	21	0	9	12	IFRS 7.8(a)(ii);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 <sup>1</sup>					350				427				487				
TOTAL ASSETS					53,012				53,581				53,303				IAS 1.9(a), IG 6

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

(min	EUR)		А	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	06/2022			
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities							405	0	0	0	0	0	248	0	0	0	0	0	231	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							1,021	0	0	0	0	0	963	0	0	0	0	0	1,014	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							44,262	1,134	252	-56	-15	-80	42,173	3,656	281	-31	-38	-79	42,844	3,638	292	-31	-37	-78	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

Crelan

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading		44	13	27	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		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 <sup>1</sup>		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(I)
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 <sup>1</sup>		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

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



#### Breakdown of liabilities

Crelan

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives			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
Short positions	Debt securities		0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits		2	2	1	ECB/2013/33 Annex 2.Part 2.9.1
Dehosics	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: Subordin	nated 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

Crelan

									Ci Ciu													
	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE I	RISKS CAPITA FOR CTP			VaR (Memor	andum item)	STRESSED VaR (/	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk		16 16 0 0											0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0						
Of which: Specific risk Foreign exchange risk Commodities risk Total		0 0 0											0 0 0	0 0 0	0 0	0 0 0	0	0	0	0		
Total	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022						Ü			As of 30/06		Ü	Ů	Ü		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	11 11 0 0 0 0 0 0	10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	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

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.

EBA BANKING	2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach							
	Crelan							
				/09/2021	Standardis	ed Approach		12/2021
				/09/2021	Value adjustments and			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks					6,028 128 5 173	5,650 128 5 173	0
	International Organisations Institutions Corporates					160 1,984 671	160 1,977	0 308 376
Consolidated data	of which: SME Retail of which: SME					5 173 160 1,984 671 288 1,282 399 1,382 729 120 32 55	511 243 1,001 353 1,360 716 82	308 376 187 688 202 552 244 94 42
	of which: SME Exposures in default Items associated with particularly high risk					729 120 32	716 82 28	244 94 42
	Covered bonds Claims on inchitutions and commercials with a ST credit assessment Collective investments undertakings (CIU) Finally					56 0 2 5	56 0 2 5	6 0 20 5
	Other exposures Standardised Total <sup>2</sup>	<sup>(2)</sup> Original exposure, unlike E	oposure value, is reported befor	e taking into account any effec	t due to credit conversion facto	895 12,922 is or credit risk mitigation techni	883 12,022 ques (e.g. substitution effects).	395 2,487 171
		(2) Standardised Total does n <sup>(2)</sup> Only the most relevant cou- calculated as of last quarter	ot include the Securitisation por intries are disclosed. These have	ation unlike in the results prior been selected under the follow	to the 2019 exercise. ving rule: Countries of counterp	arty covering up to 95% of total	original exposure or Top 10 co	2,487 171 untries ranked by original exposure,
				/09/2021		ed Approach		12/2021
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk evnogire amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Value adjustments and
	(min EUR, %) Central governments or central banks	Jugania Exposure	Copulare vinde	- Coposite unounc	provisions <sup>2</sup>		5,228 128	Risk exposure amount provisions <sup>2</sup>
	Regional governments or local authorities Public sector entities Multilateral Development Banks					5,605 128 0 0	128 0 0	0
	International Organisations Institutions Corporates of which: SMF					207 453 268	207 407 242	59 333 187
BELGIUM	Retail of which: SME Secured by mortoages on immovable property					207 453 268 1,279 398 1,379 7726 119 26	407 242 999 353 1,357 714 81 23	333 187 666 202 551 243 94 35
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds					726 119 26 13	714 81 23 13	243 94 35
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eouity					0 2 4	0 2 4	0 20 4
	Other exposures Standardised Total <sup>2</sup>					895 ns or credit risk mitigation techni		395
		(2) Total value adjustments a exposures, but includes gene	nd provisions per country of co rail credit risk adjustments.	unterparty excludes those for s		al valuation adjustments (AVAs) ed Approach	and other own funds reduction	s related to the
			As of 30	/09/2021			As of 31,	12/2021
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks  Regional governments or local authorities					257 0	257 0	0
	Public sector entities Multilateral Development Banks International Organisations Institutions					0 0 783 125	0 0 783	0 0 157
	Corporates of which: SME Retail					125 0 1	12 0 1	10 0 0
FRANCE	or which: SME Secured by mortopoes on immovable property of which: SME Exposures in default					0	0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and concerates with a ST credit assessment Collective investments undertakings (CIU)					3 10 0	2 10 0	4 1 0
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>					0	0	0 0 113
		(3) Original exposure unlike F	venouse value is remoted before	e taking into account any offer	t due to medit conversion factor	is or credit risk mitigation techni al valuation adjustments (AVAs)	ques (e.g. substitution effects). and other own funds reduction	s related to the
				/09/2021		ed Approach		12/2021
								11/1011
					Value adjustments and			Note: Value adjustments and
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>
	Central convernments or contral banks  Central convernments or contral banks  Salkies seek ordilles  Raikies seek ordilles  Multilateral Development Banks	Original Exposure <sup>2</sup>			Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0	Risk exposure amount Value adjustments and provisions <sup>2</sup>
	South of consumentation of control for EUA, (b) Respond (overmentation or boat insthuction Public sector entition Public sector entition Respond on the Committee of the Committ	Original Exposure <sup>1</sup>			Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0 0 0	Risk exposure amount Value adjustments and provisions*
Country of	Control governments or control bases  Applicate (control bases)  Applicate	Original Exposure <sup>1</sup>			Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Cominal approximants or control leading.  Regional governments or lead authorities  Regional governments or lead authorities  Relitational Consciprants Basica  Relitational Consciprants Basica  Generalization  Generalizati	Original Exposure*			Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses amount Valors adjustments and provisions of
Country of Counterpart 3	of which: SME Exposures in default	Original Exposure <sup>3</sup>			Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expenses amount Vision of provisions of
Country of Counterpart 3	of which: SME Exocures in default Items associated with particularly high risk Covered bonds	<sup>CO</sup> Designal exposure, usified to	Exposure Value <sup>3</sup>	Risk exposure amount	this to credit convenien factor	Original Exposure*	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control serverements or control tasked.  Relational commonstered for clarithrollists  Relational commonstered for clarithrollists  Relational Considerations  Relational Considerations					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(4) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects).		

## EBA LINGTEAN 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Credit Risk - Standardised Approach								
Crelan								
		As of 30	/09/2021	Standardis	ed Approach	As of 31	/12/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mit Ed., %) Control conversionals or control about, Resissand conversionals or local anthrollies Resissand conversionals or local anthrollies Resissand conversionals desired Resissand conversionals International Organizations Intelligence					0	0	0 0 0	
International Organisations Institutions Corporates Of which: 59E Country of					0	0	0 0	
Counterpart 5 Secured by mortuages on immovable property of which: SME Execures in default Itums associated with particularly high risk					0 0 0 0	0 0 0 0	0 0	0
Chime to double.  Chime on institutions and consorates with a ST credit assessment Callective investments undertakinss (CUI) South Other executive State of the ST credit assessment State of Color of State State State of State State State of State State State of State					0 0 0	0	0 0	0
	(2) Total value adjustments a		e takino into account any effect unterparty excludes those for se					
			/09/2021	Standardis	ed Approach	As of 31	/12/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(ms EUE, %) Central covernments or central banks Resional covernments or local authorities Public sector entitles Public sector entitles					0	0	0 0	
Multitateral Develonment Banks International Oreanisations Institutions Cornorates					0	0	0 0	
of which: SME  Country of  Counterpart 6  divinit: SME  Secured by mortapaes on immovable property  of which: SME					0	0	0 0	
of which: SME Excourses in default These recognition with application high side					0 0	0	0 0	0
Covered bonds Covered bonds Chaims on institutions and cooperates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0	0	0 0	
StandardSed Total	(1) Original exposure, unlike E (2) Total value adjustments a	oposure value, is reported before	e taking into account any effect unterparty excludes those for se	due to credit conversion factor	s or credit risk mitigation techn il valuation adjustments (AVAs)	iques (e.g. substitution effects) and other own funds reductio	ns related to the	0
	exposures, but includes gene				ed Approach			
			/09/2021	Value adjustments and			/12/2021	Value adjustments and
(min EUR., %)) Control opportunitation control banks,	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>
Recional covernments or local authorities Public sector entities Multilateral Development Banks International Ornanisations					0	0	0 0	
International organizations Institutions Corporates of which: SME					0	0	0	
Country of dwisch: SME Counterpart 7 Secured by mortapases on immovable eroperty of which: SME Exposures in default					0	0	0 0	
					0	0	0 0	0
Attern associates with carroware mon raw. Covered books Chaims on institutions and consorates with a 5T credit assessment Collective investments undertakines (CIU) Equity Other exposures					0	0	0	
								0
		oposure value, is reported befor	e taking into account any effect unterparty excludes those for se	curitisation exposures, addition	il valuation adjustments (AVAs			0
		oposume value, is reported befor not provisions per country of co rail credit risk adjustments.	e taking into account any effect unterparty excludes those for se	curitisation exposures, addition		) and other own funds reduction	ms related to the	0
		oposume value, is reported befor not provisions per country of co rail credit risk adjustments.	e taking into account any effect	curtisation exposures, addition Standardis	il valuation adjustments (AVAs	) and other own funds reduction		Value adjustments and
(in ESA, %)  Senior connementation (control bloom  Mexicon decrements or local anthropic  Mexico	(2) Yotal value adjustments a exposures, but includes gene	oposure value, is reported befor nd provisions per country of co rail credit risk adjustments.  As of 30,	e taking into account any effect unterparty excludes those for se /09/2021	curitisation exposures, addition	il valuation adjustments (AVA) ad Approach	and other own funds reduction  As of 31	/12/2021	Value adjustments and provisions <sup>2</sup>
Control decorroments or control banks Revised covernments or boat banks Revised covernments or boat advanced Revised Covernments or boat advanced Revised Covernments and Covernments Militation Covernments Revised Revised Covernments Revised Cover	(2) Yotal value adjustments a exposures, but includes gene	oposure value, is reported befor nd provisions per country of co rail credit risk adjustments.  As of 30,	e taking into account any effect unterparty excludes those for se /09/2021	curtisation exposures, addition Standardis	il valuation adjustments (AVA) ad Approach	and other own funds reduction  As of 31	/12/2021	Value adjustments and provisions <sup>2</sup>
Control decomments or control behavior.  Residend coverements or broad authorities.  Residend coverements or broad authorities.  Residend coverements or broad authorities.  Residend Controllement Basics  Local Controllement Ba	(2) Yotal value adjustments a exposures, but includes gene	oposure value, is reported befor nd provisions per country of co rail credit risk adjustments.  As of 30,	e taking into account any effect unterparty excludes those for se /09/2021	curtisation exposures, addition Standardis	il valuation adjustments (AVA) ad Approach	and other own funds reduction  As of 31	/12/2021	Value adjustments and provisions <sup>2</sup>
Country of  Country of  Country of  Country of  Country of  Country of  Security of work of work of  Security of work of  Country of  Security of  S	(2) Yotal value adjustments a exposures, but includes gene	oposure value, is reported befor nd provisions per country of co rail credit risk adjustments.  As of 30,	e taking into account any effect unterparty excludes those for se /09/2021	curtisation exposures, addition Standardis	il valuation adjustments (AVA) ad Approach	and other own funds reduction  As of 31	/12/2021	Value adjustments and provisions*
Country of  Country of  Country of  Country of  Country of  Country of  Security of work of work of  Security of work of  Country of  Security of  S	(2) Yotal value adjustments a exposures, but includes gene	oposure value, is reported befor nd provisions per country of co rail credit risk adjustments.  As of 30,	e taking into account any effect unterparty excludes those for se /09/2021	curtisation exposures, addition Standardis	il valuation adjustments (AVA) ad Approach	and other own funds reduction  As of 31	/12/2021	Value adjustments and provisions <sup>2</sup>
Country of	(2) Teld what eligibles (2) and what eligibles (2) and strikeling per expenses, but strikeling per expenses, but strikeling per expenses (2) and strikeling pe	goose vise, is reported that of province per control of order risk ediplements.  As of 30,  Exposure Value <sup>3</sup>	In taking with anomal any effective management of the contractive	Standardis  Standardis  Value adjustments and provisions*	of valuation adjustments (AVA),  dd Approach  Original Exposure <sup>3</sup>	As of 31  Exposure Value*	/12/2021  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	When adjustments and providence <sup>3</sup>
Country of Country and Service Members of Country of Co	(2) Teld what eligibles (2) and what eligibles (2) and strikeling per expenses, but strikeling per expenses, but strikeling per expenses (2) and strikeling pe	goose vise, is reported that of province per control of order risk ediplements.  As of 30,  Exposure Value <sup>3</sup>	et laking with account any effect interpret you can be common to the common the common to the common	Standardis  Standardis  Wales aljustments and provisions*  And to local transaction for the control of the cont	And Approach  Original Exposure  Original Exposure	As of 31  Exposure Value*	/12/2021  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value affectments and previous a
Country of Country and Service Members of Country of Co	(2) Teld what eligibles (2) and what eligibles (2) and strikeling per expenses, but strikeling per expenses, but strikeling per expenses (2) and strikeling pe	common variant submitted from the common	In taking with anomal any effective management of the contractive	Standardis  Standardis  Wales aljustments and provisions*  And to local transaction for the control of the cont	of valuation adjustments (AVA),  dd Approach  Original Exposure <sup>3</sup>	Ac of 31  Exposure Value  Department Value  Leading of the control	/12/2021  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value affortunets and providence
Country of Country and Service Members of Country of Co	(2) Teld what eligibles (2) and what eligibles (2) and strikeling per expenses, but strikeling per expenses, but strikeling per expenses (2) and strikeling pe	common variant submitted from the common	sking in a wood ar y effect from the sking in a sking i	Standardis  Standardis  Wales aljustments and provisions*  And to local transaction for the control of the cont	And Approach  Original Exposure  Original Exposure	Ac of 31  Exposure Value  Department Value  Leading of the control	/22/2021  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and previously and previously of the previously
Country of	(2) Total value algorithms (2) Total value algorithms, and in Colonia grammans, but include grammans, and includ	genera vala, a septidal lafeli del qualità del propositione del propositio	sking in a wood ar y effect from the sking in a sking i	Standardiss  Standardiss  Standardiss  Value adjustments and prevailence  prevailence  and a sould convene hole  Standardiss  Standardiss  Value adjustments and	s skalan alphanes (MA)  dif Approach  Original Expanses	As of 21 to 2 t		provisions <sup>2</sup>
Country of  Countr	(2) Total value algorithms (2) Total value algorithms, and in Colonia grammans, but include grammans, and includ	genera vala, a septidal lafeli del qualità del propositione del propositio	sking in a wood ar y effect from the sking in a sking i	Standardiss  Standardiss  Standardiss  Value adjustments and prevailence  prevailence  and a sould convene hole  Standardiss  Standardiss  Value adjustments and	s skalan alphanes (MA)  dif Approach  Original Expanses	As of 21 to 2 t		provisions <sup>2</sup>
Country of	(2) Total value algorithms (2) Total value algorithms, and in Colonia grammans, but include grammans, and includ	genera vala, a septidal lafeli del qualità del propositione del propositio	sking in a wood ar y effect from the sking in a sking i	Standardiss  Standardiss  Standardiss  Value adjustments and prevailence  prevailence  and a sould convene hole  Standardiss  Standardiss  Value adjustments and	s skalan alphanes (MA)  dif Approach  Original Expanses	As of 21 to 2 t		provisions <sup>2</sup>
Country of	(2) Total value algorithms (2) Total value algorithms, and in Colonia grammans, but include grammans, and includ	genera vala, a septidal lafeli del qualità del propositione del propositio	sking in a wood ar y effect from the sking in a sking i	Standardiss  Standardiss  Standardiss  Value adjustments and prevailence  prevailence  and a sould convene hole  Standardiss  Standardiss  Value adjustments and	s skalan alphanes (MA)  dif Approach  Original Expanses	As of 21 to 2 t		provisions <sup>2</sup>
Country of	(2) Total value algorithms (2) Total value algorithms, and in Colonia grammans, but include grammans, and includ	genera vala, a septidal lafeli del qualità del propositione del propositio	sking in a wood ar y effect from the sking in a sking i	Standardiss  Standardiss  Standardiss  Value adjustments and prevailence  prevailence  and a sould convene hole  Standardiss  Standardiss  Value adjustments and	s skalan alphanes (MA)  dif Approach  Original Expanses	As of 21 to 2 t		provisions <sup>2</sup>
Country of Counterpart 8  Country of Country	Control assesses, with richele general expenses, but richele general expenses, but richele general expenses, but richele general expenses, within the properties of the richele general expenses, but richele general expenses exp	generated a special shift of a company of the compa	string the sound are effect from the second are	Standardis Standardis Standardis Value algorithment and provisions  del to militare consumer inche Standardis Standardis Standardis Standardis del to solid consumer inche and a distribution opposition algorithment del to solid consumer inche del to solid	or another displacement (Albert Approach)  Original Exposure*	As of 31  Exposure Value  1  Exp	As represent amount.  But exposure amount.  Company of the company	provisions <sup>2</sup>
Country of	Control assesses, with richele general expenses, but richele general expenses, but richele general expenses, but richele general expenses, within the properties of the richele general expenses, but richele general expenses exp	grows value, a symbol she's and a significant of the significant of th	string the natural are officed from the contract of the contra	Standardis  Standardis  Standardis  Value adjustmente and prevalence  del si sond conserve holi  Standardis  Value adjustmente and del si sond conserve holi  Standardis  Value adjustmente and del si sond conserve holi  del si sond conser	or another displacement (Albert Approach)  Original Exposure*	As of 31  Experience Values  Land of the substitute of first the substitute of	And a separate amount  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>
Country of	Control assesses, with richele general expenses, but richele general expenses, but richele general expenses, but richele general expenses, within the properties of the richele general expenses, but richele general expenses exp	grows value, a symbol she's and a significant of the significant of th	string the sound are effect from the second are	Standardis Standardis Standardis Standardis Value adjustmente and provisional Standardis	or and as interest (Allo, and Approach  Original Exposure*  or and as interest (Allo, and Approach)  Original Exposure*  or and as interest interest (Allo, and Approach)  Original Exposure*  or and as interest (Allo, and Approach)	As of 31  Experience Values  Land of the substitute of first the substitute of	As represent amount.  But exposure amount.  Company of the company	Provident*  O  Value infiguration and approximate and generalizate*
Country of Counterpart 8  Control of Counterpart 8  Country of Count	Control assesses, with richele general expenses, but richele general expenses, but richele general expenses, but richele general expenses, within the properties of the richele general expenses, but richele general expenses exp	grows value, a symbol she's and a significant of the significant of th	string the natural are officed from the contract of the contra	Standardis  Standardis  Standardis  Value adjustmente and prevalence  del si sond conserve holi  Standardis  Value adjustmente and del si sond conserve holi  Standardis  Value adjustmente and del si sond conserve holi  del si sond conser	or and as interest (Allo, and Approach  Original Exposure*  or and as interest (Allo, and Approach)  Original Exposure*  or and as interest interest (Allo, and Approach)  Original Exposure*  or and as interest (Allo, and Approach)	As of 31  Experience Values  Land of the substitute of first the substitute of	And a separate amount  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>
Country of	"Original Exposures*	genera value, a separate lande que conserva de la securita de la conserva della c	sking in a mount are effectively a sking in a mount are effectively as a sking in a mount are effectively as a sking in a mount are effectively assume a mount are effectively account and account	Standardis  Standardis  Standardis  Value adjustments and  provisions <sup>2</sup> del s total conserve holiculus  Standardis  Value adjustments and  del s total conserve holiculus  Standardis  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis	or what an institute has been a constitute that a constitute a constitute tha	As of 31  Exposure Value  To your Exposure Value  As of 31  Exposure Value  As of 31  Exposure Value  As of 31  As of 31	As a sequence amount of the control	providents*  Value adjustments and providents*  O  Value adjustments and providents*
Country of Counterpart 8  Country of Count	"Original Exposures*	genera value, a separate lande que conserva de la securita de la conserva della c	sking in a mount are effectively a sking in a mount are effectively as a sking in a mount are effectively as a sking in a mount are effectively assume a mount are effectively account and account	Standardis  Standardis  Standardis  Value adjustments and  provisions <sup>2</sup> del s total conserve holiculus  Standardis  Value adjustments and  del s total conserve holiculus  Standardis  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis	or what an institute has been a constitute that a constitute a constitute tha	As of 31  Exposure Value  To your Exposure Value  As of 31  Exposure Value  As of 31  Exposure Value  As of 31  As of 31	As a sequence amount of the control	provisions*  Value adjustments and provisions*  Value adjustments and provisions*  Value adjustments and value
Country of Counterpart 8  Control of Counterpart 8  Control of Counterpart 8  Control of Counterpart 8  Country of Counterpart 8  Counterpart 9  Counterpart 10  Counterpart 10  Counterpart 10	"Original Exposures*	genera value, a separate lande que conserva de la securita de la conserva della c	sking in a mount are effectively a sking in a mount are effectively as a sking in a mount are effectively as a sking in a mount are effectively assume a mount are effectively account and account	Standardis  Standardis  Standardis  Value adjustments and  provisions <sup>2</sup> del s total conserve holiculus  Standardis  Value adjustments and  del s total conserve holiculus  Standardis  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis	or what an institute has been a constitute that a constitute a constitute tha	As of 31  Exposure Value  To your Exposure Value  As of 31  Exposure Value  As of 31  Exposure Value  As of 31  As of 31	As a sequence amount of the control	providents*  Value adjustments and providents*  O  Value adjustments and providents*
Country of Counterpart 9  Contract of Country of Countr	"Original Exposures*	genera value, a separate lande que conserva de la securita de la conserva della c	sking in a mount are effectively a sking in a mount are effectively as a sking in a mount are effectively as a sking in a mount are effectively assume a mount are effectively account and account	Standardis  Standardis  Standardis  Value adjustments and  provisions <sup>2</sup> del s total conserve holiculus  Standardis  Value adjustments and  del s total conserve holiculus  Standardis  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis	or what an institute has been a constitute that a constitute a constitute tha	As of 31  Exposure Value  To your Exposure Value  As of 31  Exposure Value  As of 31  Exposure Value  As of 31  As of 31	As a sequence amount of the control	providents*  Value adjustments and providents*  O  Value adjustments and providents*
Country of Counterpart 9  Country of Country	Congrad assessment until a Configuration of the control of th	genera value, a separate lande que conserva de la securita de la conserva della c	sking in a mount are effectively a sking in a mount are effectively as a sking in a mount are effectively as a sking in a mount are effectively assume a mount are effectively account and account	Standardis  Standardis  Standardis  Value adjustments and  provisions <sup>2</sup> del s total conserve holiculus  Standardis  Value adjustments and  del s total conserve holiculus  Standardis  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  del s total conserve holiculus  del s total conserve holiculus  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis  Standardis	or cost on regions (other costs of Approach)  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	As of 31  Exposure Value  To your Exposure Value  As of 31  Exposure Value  As of 31  Exposure Value  As of 31  As of 31	As a sequence amount of the control	Provisions*  Value adjustments and provisions*  Value adjustments and provisions*

# EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Crelan

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	6,746	6,378	0		7,849	7,481	0	
	Regional governments or local authorities	116	116	0		116	116	0	
	Public sector entities	171	171	1		166	166	1	
	Multilateral Development Banks International Organisations	1/1	1/1	0		166	166	0	
	International Organisations Institutions	1,893	1,887	353		2,219	2.216	381	
	Cornerates	676	1,007	426		682	2,210	450	
	of which: SME	267	244	188		268	249	191	
	Retail	1,301	1,002	689		1,319	1,052	722	
	of which: SME	398	349	199		425	377	215	
Consolidated data	Secured by mortgages on immovable property	1.170	1,142	495		1.162	1.143	494	
	of which: SME	487	475	174		484	473	173	
	Exposures in default	106	73	85	33	105	72	83	
	Items associated with particularly high risk	32	28	42		34	31	46	
	Covered bonds	53	53	5		53	53	5	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinus (CIU)	2	2	19		1	1	18	
	Equity	5	5	5		13	13	13	
	Other exposures	583	570	484		616	604	621	
	Standardised Total <sup>2</sup>	12,863	12,057	2,604	51 t due to credit convenion factor	14,350	13,607	2,835	

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6,294 116	5,926 116	0		7,357 116	6,990	0	
l	Regional governments or local authorities Public sector entities	110	0			0	110	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		3	3	0	
	Institutions Cornerates	239 459	239 404	62 327		302 463	302 474	73 349	
	of which: SME	267	244	187		268	249	191	
	Retail	1,297	1,000	687		1,316	1,050	720	
BELGIUM	of which: SME	398	349	199		425	377	215	
DELOIO	Secured by mortgages on immovable property of which: SME	1,169 486	1,141	495 174		1,161 483	1,141 473	493 173	
	Exposures in default	105	73		32	104	72	82	32
	Items associated with particularly high risk	26	24	36		26	20	30	
	Covered bonds	13	13	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	4	4	4		13	13	13	
	Other exposures	583	570	484		616	604	621	
	Chandard and Value				AE				42

		exposures, but includes general	credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	276	276	0		291	291	0	
	Regional governments or local authorities	0	0	i i		0	0	i i	
	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	
FRANCE	of which: SME Secured by mortgages on immovable property	0	U	0		0	U	0	
	Secured by mortgages on immovable property of which: SME	°				0	0	0	
	or which: SME Exposures in default	0	0		0		0	0	0
	Items associated with particularly high risk	2	2	3	Ů	2	2	1 3	, and the same of
	Covered bonds	10	10	1		10	10	1	
	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		
	Standardised Total <sup>2</sup>				0				0

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
Country of Counterpart 3	Complete Americans of Control Americans (A) Falcia control and Control Americans (A) Falcia control Americans (A)			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(min EUR. *fe)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
Country of Counterpart 4	Control or control below: to class absolute  actional convenience to class absolutes  actional convenience to class absolutes  formation and actional control action  formational processors to class a  controlled actional contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	



#### 2022 EU wide T

EBA SUROPEAN SANKING AUTHORITY	2022 EU-wide Transparency Exercise								
AMMAN III III AAAA	Credit Risk - Standardised Approach  Crelan								
				1/03/2022	Standardise	ed Approach		/06/2022	
	(min ELR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0				0	0	0	
	Multilateral Development Banks International Organisations Institutions Corporates of which: SHE	0 0				0	0	0	
Country of	Retail of which: SME	0				0	0	0	
Counterpart 5	Secured by mortoaces on immovable property of which SNE Exposures in default Items associated with earticularly high risk	0			0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0				0	0	0	
	Other exposures Standardised Total <sup>2</sup>	(1) Original exposure, unlike E	oposure value, is reported but	one taking into account any effe	0 ct due to credit convenion fecto		0 niques (e.g. substitution effects)	1.	0
		(2) Total value adjustments are exposures, but includes owner	nd provisions per country of co rel credit risk adjustments.	ounterparty encludes those for s	ecuritisation exposures, additional	il valuation adjustments (AVAs)	) and other own funds reduction	ns related to the	
			As of 31	/03/2022	Juneau di A	а хррочен	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities Multilateral Development Banks International Organisations Institutions	0				0	0	0	
Country of	Corporates of which: SME Retail	0 0				0	0	0	
Counterpart 6	of which: SHE Secured by mortsaces on immovable property of which: SHE Exposures in default Itams associated with particularly high risk	0				0	0	0	
	Items associated with particularly high risk Covered bonds Chains on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0	0	
	Collective investments undertakings (CIU) Eouitv  Other exposures Standardised Total*	0			0	0	0	0	0
		(2) Total value adjustments an	oposure value, is reported but nd provisions per country of or all credit risk adjustments.	one taking into account any effective transfer output and under those for s	ct due to credit conversion facto ecurifisation exposures, additiona	s or credit risk mitigation techn	niques (e.g. substitution effects) and other own funds reduction	). ns related to the	
				1/03/2022	Standardise	ed Approach	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and
	(mh E.R. %) Central governments or central banks	Original Exposure	Expensive Value	and exposure annual	provisions <sup>2</sup>	Original Expensive	Caponare Vance	0	provisions <sup>2</sup>
	Resional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0				0	0	0	
	International Organisations Institutions Corporates of which: SME	0				0	0	0	
Country of Counterpart 7	Retail of which: SME Secured by mortuages on immovable property of which: SME	0 0				0	0	0	
,	of which: SME Emocures in default Items associated with narticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Claims on institutions and corporates with a ST credit assessment Claims on institutions and corporates with a ST credit assessment Claims (Claims on the Claims of Claims)	0			0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU) Equity	0				0	0	0	
				1					
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike E	oposure value, is reported bef	one taking into account any effe	0 ct due to credit convenion fecto	s or credit risk mitigation techn	niques (e.g. substitution effects)	).	0
	Standardised Total <sup>®</sup>	(1) Original exposure, unifice E (2) Total value adjustments ar exposures, but includes gener	nd provisions per country of co nal credit risk adjustments.	ounterparty excludes those for s		is or credit risk mitigation techn il valuation adjustments (AVAs)	0 niques (e.g. substitution effects) and other own funds reduction	). ns related to the	0
	Standardised Total <sup>®</sup>	Original exposure, unifice E     (2) Total value adjustments an     exposures, but includes gener	nd provisions per country of co nal credit risk adjustments.	one taking into account any efficient contemparty excludes those for s	ct due to credit conversion facto ecurifisation exposures, additions	is or credit risk mitigation techn il valuation adjustments (AVAs)	) and other own funds reduction	). ns related to the	0
	Standar Great Trizat*	(1) Original exposure, unifier E     (2) Yotial value adjustments an     oposures, but includes gener  Original Exposure <sup>1</sup>	nd provisions per country of co nal credit risk adjustments.	ounterparty excludes those for s	ct due to credit conversion facto ecurifisation exposures, additions	is or credit risk mitigation techn il valuation adjustments (AVAs)	) and other own funds reduction	ns related to the	Value adjustments and provisions <sup>2</sup>
	(min E.S. %).  Control of occurrements or control inter- Proceed of occurrements or local authorities	(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of or oil credit risk adjustments. As of 31	cunterparty encludes those for s	et due to credit convension facto ecurification exposures, additional Standardiss	is or credit risk mitigation techni il valuation adjustments (AVAs) ad Approach	) and other own funds reduction  As of 30	/06/2022	Q Value adjustments and provisions <sup>2</sup>
	on 65, %)  Goods constrained or control basis  Facility constrained but a facility for  Facility control but a facility fo	(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of or oil credit risk adjustments. As of 31	cunterparty encludes those for s	et due to credit convension facto ecurification exposures, additional Standardiss	is or credit risk mitigation techni il valuation adjustments (AVAs) ad Approach	) and other own funds reduction  As of 30	/06/2022	Value adjustments and provisions <sup>2</sup>
Country of	Control soverements or control brains.  Facilisation deverements or control brains.  Facilisation deverements or local subtribution  Berlinstant (Symbol Capacitation  Linear Science Capacitation  Compenius  d'auto, 1981  Real and 1982  Real and 1983  Real and 1	(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of or cal credit risk adjustments. As of 31	cunterparty encludes those for s	et due to credit convension facto ecurification exposures, additional Standardiss	is or credit risk mitigation techni il valuation adjustments (AVAs) ad Approach	) and other own funds reduction  As of 30	/06/2022	Value adjustments and provisions*
Country of Counterpart 8	(min ESP, %)  Control occurrences or control lower  Public recision entires  Public recision Eleva  Translations  Translations  Translations  Translations  Comparison  Exercision  Exerci	(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of or cal credit risk adjustments. As of 31	cunterparty encludes those for s	et due to credit convension facto ecurification exposures, additional Standardiss	is or credit risk mitigation techni il valuation adjustments (AVAs) ad Approach	) and other own funds reduction  As of 30	/06/2022	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control soverements or control brains.  Facilisation deverements or control brains.  Facilisation deverements or local subtribution  Berlinstant (Symbol Capacitation  Linear Science Capacitation  Compenius  d'auto, 1981  Real and 1982  Real and 1983  Real and 1	(2) Total value adjustments ar exposures, but includes gener	nd provisions per country of or cal credit risk adjustments. As of 31	cunterparty encludes those for s	et due to credit convension facto ecurification exposures, additional Standardiss	is or credit risk mitigation techni il valuation adjustments (AVAs) ad Approach	) and other own funds reduction  As of 30	/06/2022	Value adjustments and provisions*
Country of Counterpart 8	Could assurements or can't at least one of the Could assurements or can't at least one of the Could assurements or Could assurement or Could assurement of the Could assuremen	(2) Total value adjustments are oppositive. In Indiana game oppositive to the Indiana game opposi	As ordinate percentry of our ordinate percentry of our ordinate algorithmets.  As of 31  Exposure Value <sup>1</sup>	/03/2022 Eliak exposure amount	and as you do more with the control of the control	se could tak intigatini tubuli vi viustini nejbulimite (AVA), ad Approach Original Exposure <sup>1</sup>	As of 30  Exposure Value*	/06/2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value of parameter and greekings
Country of Counterpart 8	Could assurements or can't at least one of the Could assurements or can't at least one of the Could assurements or Could assurement or Could assurement of the Could assuremen	(2) Total value algorithments are opposess, but includes general process, but includes general process of the state of the	of producting per country of oil or graft risk adjustments.  An of 31  Exposure Value*	/O3/2022  Risk exposure amounts	and a treat memoral relationship control of the con	se result de implicant lechi mention (1904), del de personale deputement (1904), del depersonale de la personale de la persona	As of 300  Exposure Value*	/06/2022  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value infigurities and in precisions of the precision of
Country of Counterpart 8	Could assurements or can't at least one of the Could assurements or can't at least one of the Could assurements or Could assurement or Could assurement of the Could assuremen	(2) Total value algorithments are opposess, but includes general process, but includes general process of the state of the	As of 33  Exposure Value  Exposure Value  Oppose wife, is reposed for a production.	/O3/2022  Risk exposure amounts	and a treat memoral relationship control of the con	se result de largueun lach le de largue	As of 200  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	/06/2022  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and previous of
Country of Counterpart 8	Could assurements or can't at least one of the Could assurements or can't at least one of the Could assurements or Could assurement or Could assurement of the Could assuremen	(2) Total value algorithments are opposess, but includes general process, but includes general process of the state of the	As of 33  Exposure Value  Exposure Value  Oppose wife, is reposed for a production.	(60) 2022  Blide exposure amount of the control of	and a treat memoral relationship control of the con	se result de implicant lechi mention (1904), del de personale deputement (1904), del depersonale de la personale de la persona	As of 200  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	(66) 2022  Risk exposure amount in the control of t	Value adjustments and provisions?
Country of Counterpart 8	Combid accommendate or combid below (M. P. N.)  Residual de commendate per combid below (M. R.)  Residual de commendate per combinate (M. R.)  Residual de commendate (M. R.)  Residual de combinate (M. R.)  Residual de	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	of a first and second relationship of a first and s	se rotal de la regiona labinario (1986).  Original Expessorii  Original Expessorii  o a rotal de la regional Expessorii  a de la regional Expessorii  de la	As of 20 As of 28 As	(66/2022	O Value adjustments and
Country of Counterpart 8	Control accommendator of and at least time.  Residual de commence of the first intertibles.  Residual de commence of the first intertibles of the first intertibles.  Residual de commence of the first intertibles of the first intert	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	of a first and second relationship of a first and s	se rotal de la regiona labinario (1986).  Original Expessorii  Original Expessorii  o a rotal de la regional Expessorii  a de la regional Expessorii  de la	As of 20 As of 28 As	(66/2022	O Value adjustments and
Counterpart 8	One (15. %)  Control dovernments or control banks  Pholic cactor control banks  Pholic cactor control banks  Control banks  Control banks  Control	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	of a first and second relationship of a first and s	se rotal de la regiona labinario (1986).  Original Expessorii  Original Expessorii  o a rotal de la regional Expessorii  a de la regional Expessorii  de la	As of 20 As of 28 As	(66/2022	O Value adjustments and
Country of Counterpart 8  Country of Country of Counterpart 9	(min ESP, No)  Control accommendator control banks Phillie recitor emitties  Well-Richard accommendator Estab  Trainfactions  Compress  Read  of Action, DIC  Read  Of Action, D	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	of a first and second relationship of a first and s	se rotal de la regiona labinario (1986).  Original Expessorii  Original Expessorii  o a rotal de la regional Expessorii  a de la regional Expessorii  de la	As of 20 As of 28 As	(66/2022	O Value adjustments and
Country of	(min ESP, No)  Control accommendator control banks Phillie recitor emitties  Well-Richard accommendator Estab  Trainfactions  Compress  Read  of Action, DIC  Read  Of Action, D	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	of a first and second relationship of a first and s	se rotal de la regiona labinario (1986).  Original Expessorii  Original Expessorii  o a rotal de la regional Expessorii  a de la regional Expessorii  de la	As of 20 As of 28 As	(66/2022	O Value adjustments and
Country of	Could an extramental to care and a black of the Could an extramental or four a rither little.  Reliance of commence or four a rither little and the Could an	(2) Tod value alphomete are opposed to the control of the control	As of 31  As of 31  Exposure Value  As of 31	(92) 2022  Blisk exposure amount  Blisk exposure amount  (93) 100 source or office  (93) 100 source or office  (93) 100 source or office  (93) 2022	and a few and summer below the control of the contr	se result de la registrate label de la registrate	As of 20 As of 28 As	(66/2022	O Value adjustments and
Country of	(min ESP, No)  Control accommendator control banks Phillie recitor emitties  Well-Richard accommendator Estab  Trainfactions  Compress  Read  of Action, DIC  Read  Of Action, D	(2) Tod value subplament are segments, but include super- growing, but include super- growing to the super- Original Exposure's  (1) Original Exposure's  (2) Tod value subplament are super- Original Exposure's  (3) Tod value subplament are super- Original Exposure's  (4) Original Exposure's  (5) Tod value subplament are super- Original Exposure's  (6) Original Exposure's  (7) Tod value subplament are super- Original Exposure's  (8) Original Exposure's  (9) Original E	As of 33  Exposure Value  As of 33  Exposure Value  Exposure Value  As of 33	In the second of	of a first and second relationship of a first and s	se rosal de la registra labria de la registra labria de la registra labria de la registra de labria de la registra de la regis	As of 200  Expenses Value  1 of the care funds industrial  Expenses Value  1 of the care funds industrial  2 of the care funds industrial  As of 200  Expenses Value  2 of the care funds industrial  As of 200  Expenses Value  2 of the care funds industrial  3 of the care funds industrial  4 of the care funds industrial  5 of the care funds industria	(66/2022  But exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O Value adjustments and
Country of	Could an extramental to care and a black of the Could an extramental or four a rither little.  Reliance of commence or four a rither little and the Could an	(2) Tool value supplement are represented by the control of the co	As of 31  Exposure value, a reported of a control of a co	In the property or should be those for a property or should be those for a property or should be the property or should be the property or should be those for a property or should be the property or should be those for a property or should be the prope	and a transformation requires, efficient requires and extraction requires, efficient requires and extraction requirements and extracti	se routi nă ingiane labi ingian	As of 20 Expenses Values  As of 20 Expenses	Rule expenses amount  (64/2022  Rule expenses amount  (76/2022  Rule expenses amount  (76/2022  Rule expenses amount  (76/2022	O Value adjustments and
Country of	Could an extramental to care and a black of the Could an extramental or four a rither little.  Reliance of commence or four a rither little and the Could an	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence
Country of	Control on commencial or control lands  Finding commencial or control lands  Finding control of the control of	(2) Tod value subplament are segments, but include super- growing, but include super- growing to the super- Original Exposure's  (1) Original Exposure's  (2) Tod value subplament are super- Original Exposure's  (3) Tod value subplament are super- Original Exposure's  (4) Original Exposure's  (5) Tod value subplament are super- Original Exposure's  (6) Original Exposure's  (7) Tod value subplament are super- Original Exposure's  (8) Original Exposure's  (9) Original E	As of 31  Exposure value, a reported of a control of a co	In the property or should be those for a property or should be those for a property or should be the property or should be the property or should be those for a property or should be the property or should be those for a property or should be the prope	of a travel common from the contraction of the cont	se routi nă ingiane labi ingian	As of 20 Expenses Values  As of 20 Expenses	Rule expenses amount  (64/2022  Rule expenses amount  (76/2022  Rule expenses amount  (76/2022  Rule expenses amount  (76/2022	Vibin registrates and providing of the p
Country of	Control on commencial or control lands  Finding commencial or control lands  Finding control of the control of	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence
Country of	Control assuraments or can't at hardware for the part of the part	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence
Country of	Combination of the combination o	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence
Country of Counterpart 9	Combination of commonstrate or control and control and commonstrate or control and commonstrate or control and commonstrate or control and control and control and control	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence
Country of	Combination of the combination o	(2) Tod value algorithms for experience of the control of the cont	As of 33  Exposure Value*  As of 32  Exposure Value*  As of 32  Exposure Value*  As of 32	(92) 2022  Blisk stapeters amount on the stapeters amo	This self-almost and a self-almost a self-almost a self-almost and a self-almost a s	se routi ná ingulan labinari (1904)  Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> Original Exposura <sup>1</sup> o	As of 30 Expenses Value  E	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	Value signaturate and providence

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Crelan

							IRB Ap	proach					
				As of	30/09/2021					As of 3	1/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustme
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
Consolidated data	Central Banks and central governments Corporates - Of Which, Specialized Lending Redail - Secord on real extra property - Of Which, Ste. Redail - County France - Of Which, Specialized Lending Redail - Other Redail - Other Nation - Ste. Redail - Other Redail - Other Redail - Of Which, Into - Ste. Spailty S	E						0 0 1,399 0 1,399 40,328 6,280 34,048 0 3,112 1,819 1,293	0 0 43 0 43 336 335 108 227 0 61 30 31 0	0 0 1,400 0 1,400 42,890 39,761 6,287 33,474 0 3,129 1,832 1,297 0	0 0 507 0 507 3,969 3,382 1,082 2,300 0 588 219 369 0	0 0 86 0 86 447 391 88 303 0 10 46	0 0 12 0 12 105 62 29 33 0 43 20 23
	IRB Total <sup>2</sup>										4,697		

(1) Original exposes, untils Exposer white, is exposed before balley into account any effect due to credit conversion factors or credit risk intigation storiniques (e.g., substitution effects).

(3) Only the most relevant countries are discissed. These have been selected under the following rule: Countries or countries are discissed. These have been selected under the following rule: Countries or countries are discissed. These have been selected under the following rule: Countries or countries are discissed. These have been selected under the following rule: Countries or countries are discissed. These have been selected under the following rule: Countries or countries are discissed. These have been selected under the following rule: Countries are discissed.

		as or sast quarter											
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
BELGIUM	Central basis and central governments Teststatese Corporates Of Which: Socialised Linding Corporates - Of Which: Socialised Linding Corporates - Of Which: Size  Retail Retail - Social on real estate property  Retail - Social on real estate property - Of Which: Root S  Retail - Coulding Retail - Of Which: Size  Retail - Coulding Retail - Of Which: Size  Retail - Of the Retail - Of Which: Root S  Retail - Coulding Retail - Of Which: Root S  Retail - O	de						0 0 1,391 0 1,391 43,146 40,044 6,264 33,780 0 3,102 1,817 1,285 0	0 0 43 0 43 390 330 106 224 0 60 29 31 0	0 1,392 0 1,392 42,600 39,482 6,271 33,211 0 3,119 1,830 1,289	0 0 504 0 504 3,938 3,354 1,075 2,279 0 584 218 366 0	0 0 86 0 86 439 384 84 300 0 55 10	0 0 12 0 12 104 61 29 32 0 43 20 23
	IRB Total												

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

		Original	Exposure <sup>1</sup>	As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>										
				Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Institutions Corporates Corporates Corpor Corpo Retail Retail FRANCE	of contral governments  orders: "Of Which: Socialised Lending  orders: "Of Which: "Socialised Lending  orders: "Of Which: "Socialised Lending  and Socialised Lending Registry  Real Socialised on real catalay property: "Of Which: "See  Real Socialised International Contral Lending Reporting  all "Other Real Socialised Lending Reporting  all Other Real Socialised Lending Reporting  and Contral Lending Reporting  and Contral Lending Lending Lending  and Contral Lending Lending  and Contral Lending Lending  and Contral Lending  and Cont	ie						0 0 1 0 1 500 477 3 444 0 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 1 466 3 444 0 3 0 3	0 0 0 0 5 4 1 3 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
Country of Counterpart 3								0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Country of Counterpart 4	Control lasks and control governments Composition Composition Composition Composition Composition Composition Composition Composition Composition Retail Ret	ΗE						0 0 0 0 0 0 0 0 0 0	0	0	0	0	0
ĭ	IRB Total												

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
Country of Counterpart 5	Control Naks and control governments Corporates of Which Sponsierd Landing Corporates of Which Sponsierd Landing Corporates of Which SPE Retail Second on real destain properly Retail Second on real destain properly Retail Second on real destain properly of Which spec Retail Second on real destain properly of Which specified Second on real destain properly on real destain p	ie						0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Country of Counterpart 6	Control basis and control governments  Composition of Which Specialised Leading Composition - Of Which Specialised Leading Composition - Of Which Specialised Leading Composition - Of Which Specialised  Retail - Socialised on real coloring requestion property - Of Which Specialised - Specialised - Specialised - Of Which	Ē						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Country of Counterpart 7	Central lawks and central governments Composition Refail - Composition Refail	de .						0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000
i e	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME								0	0	0	0	0
	Retail							0	0	0	0	0	0
	Retail - Secured on real estate property							0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME							ō	ō	ō	ō	ō	ō
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S	ME						0	0	0	0	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)	1	Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Country of Counterpart 9	Control lawis and central governments Districtations Corporates of Which Specialist Landing Corporates of Which Side Corporates of Which Side Real 1 Second on an of Lates properly Real 1 Second on an of Lates properly Real 1 Second on an of lates properly of Which see Real 1 Second on an of lates properly of Which see Real 1 Second on an of lates properly of Which see Real 2 Other Real Side Second on the	4E						0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	Equity Other non credit-obligation assets							0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 5.00		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
Country of Counterpart 10	Central hanks and central governments Destributions Corporates - Of Which: Specialed Lending Corporates - Of Which: Specialed Lending Corporates - Of Which: SPE Refail - Secured on real estate property Refail - Coupling Revoking Refail - Coupling Revoking Refail - Coupling Revoking Refail - Orthock: SPE Refail - Coupling Revoking Refail - Orthock: SPE Refail - Orthock: SPE Refail - Coupling Revoking Refail - Of Which: Refail - O'thind: Refail Refail - Other Refail - O'thind: Refail	Ple						0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original I		Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		1,485	42	1,486	465	25	11	1,554	40	1,555	484	20	12
		Corporates - Of Which: Specialised Lending		0								484	0	0
		Corporates - Of Which: SME	1,485	42	1,486 43.837	465	25	11	1,554	40	1,555 44.392		20	12
	Retail	Retail - Secured on real estate property	44,357 41,172	351 294	43,837	3,655 3.064	358 304	102	44,882 41.631	322 268	41,123	3,698 3.095	331 278	99
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	6.672	107	6,679	912	68	31	6.825	93	6.832	3,095 976	58	37
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	34,500	187	33.955	2.152	236	31	34.806	174	34.291	2.169	220	20
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,184	57	3.203	591	54	47	3,251	54	3.269	604	53	40
		Retail - Other Retail - Of Which: SME	1.874	28	1,888	224	14	19	1,902	26	1.916	226	14	19
		Retail - Other Retail - Of Which: non-SME	1.310	29	1.314	367	40	22	1,349	28	1.353	377	39	22
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other nor	r credit-obligation assets				238						241		
	IRB Total	2				4,358						4,423		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 0	0	0	0	0	0		0	0	0
	Institutions Corporates	1.477	42	1.478	462	25	11	1.548	40	1,549	482	20	12
	Corporates - Of Which: Specialised Lending	1,4//	92	1,4/8	462	25	11	1,548	40	1,549	982	20	12
	Corporates - Of Which: SME	1.477	42	1.478	462	25	11	1.548	40	1 549	482	20	12
	Retail	44,056	346	43.539	3.627	353	101	44,573	320	44.085	3.671	328	98
	Retail - Secured on real estate property	40,881	289	40,347	3,039	300	60	41,331	266	40,825	3,070	276	58
BELGIUM	Retail - Secured on real estate property - Of Which: SME	6,651	104	6,659	908	66	31	6,803	93	6,810	922	58	30
DELGIUM	Retail - Secured on real estate property - Of Which: non-S	34,230	185	33,688	2,131	234	29	34,528	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	1,873	28	1,887	224	14	19	1,901	25	1,915	226	14	19
	Retail - Other Retail - Of Which: non-SME Equity	1,302	29	1,306	364	39	22	1,340	28	1,345	375	39	21
	Other non credit-obligation assets							- 0					
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 0 1	0	0 0 1	0	0	0 0	0 0 1	0	0 0 1	0	0	0
	Corporates - Of Whitch SME  Retail  Retail  Retail - Secured on real estate property	1 51 48	0	1 51 48	0 4 3	0	0	1 54 51	0	1 54 50	0 5 3	0 1 0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	4 44 0	0 0 0	4 44 0	0 3 0	0	0	4 47 0	0	4 47 0	0 3 0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity	3 0 3	0	3 0 3	1 0 1	0	0	3 0 3	0	3 0 3	1 0 1	0	0
	Other non credit-obligation assets	ů											Ů

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	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
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	0	0				0	0		0	0	0	0
		Retail - Qualifying Revolving	0	0	0			0	0		0	0	0	0
		Retail - Other Retail				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	n n	0	0	0	0	0	0	0	0
	Equity	Access Contractions of Wilds Horising	0	0	0	0	0	0	0	0	0	0	0	ő
		credit-obligation assets		Ů		-	Ů	-				-		
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	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 Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0		0	0	0	0					0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0					0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non	57 0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving		0		0	0	0	0	0				0
	Retail - Other Retail	o o	0	0	n n	0	0	0	0	o o	0	o o	0
	Retail - Other Retail - Of Which: SME	0	0		0	0	ō	0	0		o		0
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	ō	0	0		o		0
	Equity	ō	0	ō	0	ō	ō	ō	ō	ō	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving		0	0		0		0			0	0	0
		Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0							0	0	0
							0		0		0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0			0			0	0			0
		credit-obligation assets		0		U	0	0	0	0		0	0	0
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	anks and central governments	0	0	0	0	0	0	0	. 0	0	0	0	0
	Corporate		0	0	0	0	0	0	0		0	0	0	0
	Corporate	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	0		0
	Retail	corporates of Williams and				0		0	0		0	, i	0	ů
	- Colom	Retail - Secured on real estate property		0	0	0	0	0	0	0	o o	n n	0	n n
		Retail - Secured on real estate property - Of Which: SME	ō	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-St	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
		credit-obligation assets												
	TOD Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central bo	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0		0	0			0	0	0
	Retail	Capacita - Griffich. She	0	0	0	n n	0	o o	n	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	ō	0	ō	ō	ō	ō	ō	ō	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	<b>IRB</b> Total													

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0		0	0	0	0	0	0
	Retail	Corporates - Ur Wnich: SME	0	0	0	0	0	0	0	0	0	0	0	0
	roccum	Retail - Secured on real estate property		0		0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0	0		0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si		0	0	n n	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	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 o	redit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

							Crelan							
							As of 31/12/2021	l e						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	0 23 0 0 36 0 0	0 29 0 36 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 19 0 36 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000			
[ 0 - 3M	Belgium	1,621 9 144 29 9 96 1747 2,88	1,621 9 144 29 96 174	0 0 0 0 0	0 0 0 0 0	2	1,621 9 122 29 96 174 86		0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0
[ 0 - 3M	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Cyprus													
[ 0 - 3M	Czech Republic													
TO - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Crelan							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 10 16 0 25 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	100 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	100 0 0 6 6 6 9 9 9 9 9 9 9 9 9 9 9 9 9	000000000000000000000000000000000000000	0 0 0 0 0	6	100 0 0 0 0 8 5 5 30 0 0 19 <b>7</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
10 - 3M	Greece		0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary				J			·		J				
Total   Tota	Ireland													
10 - 3M     3M - 1Y     1   1   2   1	Italy													
To - 3M	Latvia													



General governments exposures by country of the counterparty

							Crelan							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	155 (157) (157) (157) (157)	0 0	0 0 0 0	0 0 0 0 0	155 (157 (167 (167 (167 (167 (167 (167 (167 (16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands	( 11 12 ( (	0 15 12 0 0 0 0	0	0		0 15 12 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1
[ 0 - 3M [	Poland									J				
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							Crelan							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	22	0 0 0 0 1 26 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 26 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
Total   Tota	Liechtenstein													
[0 - 3M] [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
Total	Australia													
To - 3M	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

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



General governments exposures by country of the counterparty

							Crelan							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[ 0 - 3M [	Others	11 ( ( )	2 2 13 0 0 0 7 7 7 7 7 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 13 0 0 7 0 0				0 0 0 0 0	000000000000000000000000000000000000000		

Notes and definitions

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

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

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

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

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

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

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

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

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

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

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

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

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



General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	15 ( ) ( ) ( ) ( ) ( )	0 19 0 0 0 36 29 0 84	0 0 0 0 0			0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
[ 0 - 3M [	Belgium	2,586 133 26 9 9 7, 133 195 3,243	2,589 131 3 28 90 71 135	0		2	0 2,589 1 110 0 28 0 90 0 71 0 135 0 199		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
[ 0 - 3M [	Bulgaria						,							
[ 0 - 3M [	Cyprus													
To - 3M	Czech Republic													
TO - 3M     T - 3M	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	10 10 0 33 33 55	10 16 0 0 32 0 0	000000000000000000000000000000000000000	0 0 0 0 0		10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	100 55 11 76 44 29	100 0 57 18 76 40 0	000000000000000000000000000000000000000	0 0 0 0 0	5	100 0 7 0 18 7 6 40 0 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
10 - 3M	Greece		0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary				J			·		J				
Total   Tota	Ireland													
To - 3M	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	153		0 0 0 0	0 0 0 0	( 15) ( ( ( ( (	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Malta													
To - 3M	Netherlands	11	15 0 12 0 9 0	0 0 0 0 0	0 0 0 0 0	(	15 0 12 0 9 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
10 - 3M     13M - 1Y    14 - 1Y    14 - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Poland	3,	37	·			37	v		J		·	U	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[ 0 - 3M [	Romania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 10 16 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
f 0 - 3M f [ 3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative manical assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
10 - 3M     3M - 1Y     1	Other Central and eastern Europe countries non EEA													
Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total     Total       Total       Total       Total       Total       Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Crelan							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Others	; ; ; ; ;	7 7 5 5 6 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 5 0 1 1 6 0 0			6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

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

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

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

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

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

Performing and non-performing exposures

Crelan

				As of 30/09/2021									As of 31/12/2021				
	Gross c	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated dit risk and provisions <sup>4</sup>	negative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated impo	airment, accumulated r it risk and provisions <sup>4,8</sup>	negative changes in fair	Collaterals and
	Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perfo	rming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	g <sup>a</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIR)	and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits									4,890								
Debt securities (including at amortised cost and fair value)									1,433								Ι.
Central banks												0		0		0	
									1,078	0		0		0		0	
Credit institutions									223	0		0		0		0	
									49	0		0		0		0	
									82	0		0		0		0	
Loans and advances(including at amortised cost and fair value)									45,877	92	485	485	257	71	81	80	379
										0		0		0		0	
General governments									14			0 0		0		0 0	
Credit institutions									448	0		0 0		0		0 0	
									1,082	1	13	3 13	3	3		0 0	1
									4,662	20	14	2 142	10:	18	3	5 35	,
of which: small and medium-sized enterprises									4,514	20	133	7 137	7 91	18	3	5 34	f
of which: Loans collateralised by commercial immovable property									2,195	5	71	6 76	5 5:	7	1	4 14	6
Households									39,671	71	33	1 331	143	50	4	5 44	27
									35,680	59	241	8 248	8	19	1	3 13	23
of which: Credit for consumption									1,555		23	3 23	3 10	6		6	
DEBT INSTRUMENTS other than HFT									52,201	92	485	485	252	71	81	80	37
OFF-BALANCE SHEET EXPOSURES									3,471		11	. 11		9			l

Fig to a definition of the confidence of the con

### Performing and non-performing exposures Crelan

									CR	idii								
					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomin	al amount		Accumulated im value due to cre	pairment, accumulated ne dit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross cz	errying amount/ Nomina	l amount		Accumulated impo value due to credi	airment, accumulated n it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	a <sup>a</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	Серодога		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	Exposures		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	5,482			0	0					6,551	•							
Debt securities (including at amortised cost and fair value)	1,218									1,251								
Central banks				0						0								
General governments	879	9 0		0 0			0	0	0	918	0	0			0	0		
Credit institutions	211	8 0		0 0			0	0	0	213	0	0			0	0	0	
Other financial corporations	40	3 0		0 0	0		0	0	0	43	0	0			0	0		
Non-financial corporations	71	8 0		0 0	0		0	0	0	78	0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	46,331	102	439	9 439	281	65	80	79	334	46,984	65	420	420	292	68	81	78	311
Central banks		0		0 0			0	0	0	0	0	0			0	0	0	
General governments	1	4 0		0	0		0	0	0	14	0	0		0	0	0	0	
	26							_	_								_	
Credit institutions		1 0	'			1 '	۰			321	0		,				l "	1
Other financial corporations	1.019			2						1,025					,		١.	10
	.,	1	-			1		_		.,		-	_		_	-	-	
Non-financial corporations	4,84	2 25	13	9 136	110	13	36	35	90	4,970	20	139	136	114	16	38	37	87
of which: small and medium-sized enterprises	4,67	1 25	13	4 134	106	17	36	35	90	4,802	20	135	135	110	16	38	36	87
						1			1									
of which: Loans collateralised by commercial immovable property	2,451	8	7	5 75	60	1	14	14	61	2,505	5	73	73	62	6	15	15	58
						1			1									
Households	40,096	6 76	28	9 285	168	*	44	43	233	40,654	44	270	270	173	49	42	41	213
of which: Loans collateralised by residential immovable property	36,08					l			200	36,504	22	407						
or winds. Coalis Constitutional by residence immovable property	36,08	1	21	1 211	105	1	13	12	201	36,504	33	193	193	111	19	11	11	182
of which: Credit for consumption	1,56	1 13	2	1 21	18		6	5	4	1,610	9	21	21	18	5	6	5	4
												420						
DEBT INSTRUMENTS other than HFT	53,031	102	43	9 439	281	65	80	79	334	54,786	65	420	420	292	68	81	78	311
OFF-BALANCE SHEET EXPOSURES	3,472	2	[	5 5	4	•			۰	3,470		6	•	5	5		۰	0

(1) for the distribution of many-princing appears pages rate to Artists (14/2) of highdatins (10) to \$15/2011 (100) (2) highdatins report have the combined we send of expection only the combined was not all exception for funds indicented adoptions for off-seleccs sheet expenses. (3) highdatins report have the combined was not all exception for funds indicented adoption for the selection of the selection for the selection f

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sporting according to the FIEED framework (templates F1.820 fr F1.920), which follows a sign convention based on a code/didd convention, as applied in from N, Pet 1 perappris 22 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Prosessor, for the off-based in the convention of the first indication of the first



Forborne exposures

Crelan

Ī		As of 30	/09/2021					As of 31/	12/2021		
	ring amount of with forbearance	value due to o	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR.)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
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 FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice <sup>3</sup>						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>						0					

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

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

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

Crelan

ı			As of 31	/03/2022					As of 30	/06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance machine accumulate to the second sec	changes in fair credit risk and r exposures with	Collateral and fin received on e forbearanc	kposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0			0	0	0	0		0
Central banks	0	0	0	(	0		0	0	0	0	0	
General governments	0	0	0		0		0	0	0	0	0	
Credit institutions	0	0	0		0		0	0	0	0	0	
Other financial corporations	0	0	0	(	0		0	0	0	0	0	
Non-financial corporations	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	C	0	0	0	0	0	0	0	0
General governments	0	0	0	(	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	(	0	0	0	0	0	0	0	0
Other financial corporations	20	6	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		150	59	9	8	136	
Households	640	122	14	12	609	109	514	108	13	12	487	94
DEBT INSTRUMENTS other than HFT	826	191	25	22	776		684	174	23	20	642	
Loan commitments given	2	1	0	C	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

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

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



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

			As of 3	0/09/2021					As of 3:	1/12/2021					As of 31	L/03/2022					As of 30	0/06/2022		
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performin	:	Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fa value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk or non-performi exposures <sup>1</sup>
priculture, forestry and fishing							730	23	22	730	8	0	743	21	21	743	8	0	758	22	22	758	9	0
ining and guarrying							1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
anufacturing							220	2	1	220	2	0	224	4	4	224	2	0	231	3	3	231	2	0
ectricity, gas, steam and air conditioning							21	0	0	21	0	0	21	0	0	21	0	0	20	0	0	20	0	0
ater supply							20	0	0	20	0	0	21	0	0	21	0	0	21	0	0	21	0	0
struction							639	18	10	639	7	0	650	19	19	650	8	0	673	18	18	673	8	0
olesale and retail trade							651	16	10	651	9	0	663	15	15	663	8	0	667	14	14	667	7	0
nsport and storage							102	4	1	102	2	0	103	5	5	103	2	0	104	5	5	104	2	0
ommodation and food service activities							288	29	19	288	9	0	292	28	28	292	8	0	298	27	27	298	8	0
ormation and communication							114	3	3	114	1	0	117	3	3	117	1	0	123	3	3	123	1	0
ancial and insurance activities							0	0	0	0	0	0	80	1	1	80	0	0	83	1	1	83	0	0
al estate activities							595	9	7	595	4	0	607	10	10	607	4	0	621	12	12	621	4	0
ofessional, scientific and technical							491	7	6	491	4	0	510	5	5	510	4	0	532	6	6	532	4	0
ministrative and support service							359	12	9	359	3	0	364	11	11	364	3	0	375	12	12	375	4	0
olic administration and defence,							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ration							7	0	0	7	Λ	0	6	Λ.	0	6	0	0	7	0	0	7	0	0
man health services and social work							280	3	3	280	1	0	284	3	3	284	1	0	294	3	3	294	1	0
s, entertainment and recreation							36	2	- 1	36	- 1	0	37	2	2	37	- 1	0	38	2	2	38	- 1	0
ner services							109	13	11	109	3	0	120	11	11	120	3	0	124	10	10	124	3	0
is and advances							4.662	142	102	4.662	53	0	4.847	130	130	4.847	53	ı ő	4 970	130	130	4 970	54	0

<sup>(1)</sup> The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.