



## 2023 EU-wide Transparency Exercise

Bank Name	Belfius Bank
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

Belfius Bank

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	10,487	10,722	10,439	10,707	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,309	10,506	10,337	10,629	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,984	11,219	10,936	11,204	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,806	11,003	10,834	11,126	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,616	12,851	12,801	13,017	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	12,438	12,635	12,700	12,939	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	63,940	64,796	63,789	64,928	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,029	64,911	63,849	64,972	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.40%	16.55%	16.37%	16.49%	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	16.10%	16.19%	16.19%	16.36%	(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	17.18%	17.31%	17.14%	17.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.88%	16.95%	16.97%	17.12%	(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	19.73%	19.83%	20.07%	20.05%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.43%	19.47%	19.89%	19.92%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	194,749	179,155	181,180	178,198	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	5.64%	6.26%	6.04%	6.29%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Belfius Bank

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,984	11,219	10,936	11,204	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,806	11,003	10,834	11,126	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	194,749	179,155	181,180	178,198	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	194,571	178,939	181,078	178,120	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.64%	6.26%	6.04%	6.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.55%	6.15%	5.98%	6.25%	[A.2]/[B.2]	

(mtn EUR, %)			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	12,616	12,851	12,801	12,017	C 01.00 (0400,0000)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,487	10,722	10,439	10,707	C 01.00 (0400,0000)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	3,667	3,667	C 01.00 (0400,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings	677	838	177	458	C 01.00 (0400,0000)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-143	-78	105	161	C 01.00 (0400,0000)	Articles 4(100), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	6,281	6,274	6,548	6,557	C 01.00 (0400,0000)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0400,0000)	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	0	C 01.00 (0400,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	61	37	80	52	C 01.00 (0400,0000)	Articles 12 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-178	-178	-177	-190	C 01.00 (0400,0000) + C 01.00 (0400,0000)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(113), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (0400,0000)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	-2	-2	-2	-1	C 01.00 (0400,0000)	Articles 36(1) point (c), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-20	-8	-12	-15	C 01.00 (0400,0000)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0400,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)	Articles 4(36), 36(1) point (d) (i) and 89 to 91 of CRR, Articles 36(1) point (d) (ii), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (d) (iii) and 279(1) of CRR, Articles 36(1) point (d) (iv) and 153(9) of CRR and Articles 36(1) point (d) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (d) (i), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0400,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 48 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0400,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0400,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0400,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-15	-19	-28	C 01.00 (0400,0000)	Article 36(1) point (e) and Article 410 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0400,0000)	Article 36(1) point (h) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0400,0000)	Article 36(1) point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0400,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-31	-31	-31	-31	C 01.00 (0400,0000)	-
	A.1.21	Transitional adjustments	178	216	102	78	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0400,0000)	Articles 48(3) to (5), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0400,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	178	216	102	78	C 01.00 (0400,0000)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C 01.00 (0400,0000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C 01.00 (0400,0000) + C 01.00 (0400,0000)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0400,0000)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,984	11,219	10,936	11,204	C 01.00 (0400,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,632	1,632	1,865	1,813	C 01.00 (0400,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,316	1,281	1,475	1,436	C 01.00 (0400,0000) + C 01.00 (0400,0000)		
A.4.2	Other Tier 2 Capital components and deductions	316	350	391	377	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0400,0000) + C 01.00 (0400,0000) + C 01.00 (0400,0000)		
B	TOTAL RISK EXPOSURE AMOUNT	63,940	64,796	63,789	64,928	C 02.00 (0400,0000)	Articles 92(3), 94, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	-89	-114	-60	-44	C 05.00 (0400,0000)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.40%	16.55%	16.37%	16.49%	CA3 (3)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.18%	17.31%	17.14%	17.26%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	19.73%	19.83%	20.07%	20.05%	CA3 (3)	-	
C	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,309	10,506	10,337	10,629	[A.1-A.1.3-A.1.21+MIN(A.2+A.1.13-A.1.2.3-A.2.4+MIN(A.4+A.1.13-A.4.1.1))]	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.10%	16.19%	16.19%	16.36%	[D.1]/[B-B.1]	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	178	216	102	78	C 05.00 (0400,0000)		
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0400,0000)		
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.02 (0400,0000)		
F	Adjustments included in RWs due to IFRS 9 transitional arrangements	-89	-114	-60	-44	C 05.03 (0400,0000)		

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments 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" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

## 2023 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Belfius Bank

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	54,945	56,229	56,508	57,471	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	18,237	19,024	18,761	18,696	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	36,242	36,679	37,229	38,261	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	466	526	518	514	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,663	1,544	1,568	1,530	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	310	321	294	307	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	68	55	55	53	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,957	2,897	1,644	1,836	C 02.00 (r0520, c0010)
Of which the standardised approach	334	376	454	456	C 02.00 (r0530, c0010)
Of which IMA	2,623	2,522	1,189	1,380	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	64	55	70	111	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,433	3,667	3,667	3,667	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,433	3,667	3,667	3,667	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	564	83	53	62	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	63,940	64,796	63,789	64,928	

<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>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.

## 2023 EU-wide Transparency Exercise

P&L  
Belfius Bank

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	2,351	3,396	1,374	2,974
Of which debt securities income	244	334	93	191
Of which loans and advances income	1,501	2,278	961	2,088
Interest expenses	1,115	1,644	871	1,924
(Of which deposits expenses)	103	204	268	630
(Of which debt securities issued expenses)	219	317	131	277
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	21	29	4	18
Net Fee and commission income	409	541	137	264
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	12	16	1	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-950	-808	169	182
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	856	735	-133	-131
Gains or (-) losses from hedge accounting, net	137	119	-18	-10
Exchange differences (gain or (-) loss), net	6	7	7	16
Net other operating income / (expenses)	62	79	5	11
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,788</b>	<b>2,469</b>	<b>675</b>	<b>1,406</b>
(Administrative expenses)	730	1,013	269	532
(Cash contributions to resolution funds and deposit guarantee schemes)	264	264	275	280
(Depreciation)	72	115	23	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-5	10	8	8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-5	10	8	8
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-35	0	0
Of which restructuring <sup>1</sup>	0	-13	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	26	79	17	8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	26	79	17	8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	2	3	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	161	214	38	114
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	862	1,199	117	639
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	704	975	70	479
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>704</b>	<b>975</b>	<b>70</b>	<b>479</b>
Of which attributable to owners of the parent	704	975	70	479

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Belfius Bank

(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	41,853				30,802				33,277				27,683				IAS 1.54 (i)
Financial assets held for trading	5,793	438	5,116	239	5,268	482	4,507	279	5,086	495	4,345	245	4,993	496	4,257	241	IFRS 7.8(a)(i);IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,286	11	10	1,265	1,165	12	10	1,143	1,125	25	10	1,090	1,094	14	10	1,070	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	273	2	0	272	283	1	0	282	293	7	11	274	301	7	11	283	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	120,712				119,758				120,965				122,721				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,198	0	1,198	0	1,188	0	1,188	0	1,035	0	1,035	0	1,082	0	1,082	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	1,215				1,134				1,090				944				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,034				4,316				4,307				4,512				
TOTAL ASSETS	176,364				163,914				167,178				163,331				IAS 1.9(a); ICG 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".

(mln EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2	0	0	0	0	0	2	0	0	0	0	0	9	0	0	0	0	0	9	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	11	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,229	5,073	4	-1	-150	-3	8,086	5,127	4	-1	-149	-3	8,023	5,406	4	-1	-150	-3	8,285	5,244	2	-1	-161	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	91,489	15,804	2,004	-156	-373	-1,207	89,815	16,658	1,978	-166	-417	-1,173	89,997	17,426	2,010	-161	-421	-1,164	92,268	16,677	2,128	-153	-369	-1,198	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>(2)</sup> 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.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Belfius Bank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	4,168	3,710	3,435	3,117	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,153	7,270	7,753	7,778	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	149,251	136,664	139,147	136,226	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	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4,760	4,700	4,833	4,609	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,603	-1,606	-1,505	-1,510	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	293	333	345	337	IAS 37.10; IAS 1.54(l)
Tax liabilities	41	59	100	60	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,038	1,198	1,997	1,182	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	165,101	152,327	156,108	151,799	IAS 1.9(b); IG 6
TOTAL EQUITY	11,264	11,587	11,071	11,532	IAS 1.9(c); IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	176,364	163,914	167,178	163,331	IAS 1.IG6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Belfius Bank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		8,748	8,248	8,110	7,691	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	4	4	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	179	161	155	31	Annex V.Part 1.31
Deposits	Central banks	15,450	5,904	6,144	2,653	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	122	0	208	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,079	14,840	14,715	13,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	11,293	11,188	10,582	9,704	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,223	1,857	2,757	3,198	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,323	654	1,136	1,153	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,047	5,514	4,559	4,368	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,682	3,550	2,537	2,432	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,767	24,369	23,971	24,510	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,137	15,357	14,824	14,073	ECB/2013/33 Annex 2.Part 2.9.1
	Households	64,317	64,136	63,879	64,822	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,824	14,547	14,081	14,372	Annex V.Part 1.42(f), 44(c)
Debt securities issued		28,476	27,270	30,832	30,895	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,557	1,547	1,849	1,822	Annex V.Part 1.37
Other financial liabilities		44	43	43	47	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		165,331	152,343	155,169	151,730	

## 2023 EU-wide Transparency Exercise

## Market Risk

Belfius Bank

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2022	As of 31/12/2022	As of 30/09/2022											As of 31/12/2022											
Traded Debt Instruments	115	99	113	75	92	83							110	10	89	16								
Of which: General risk	21	18	113	75	92	83							110	10	89	16								
Of which: Specific risk	94	81	0	0	0	0							0	0	0	0								
Equities	179	224	0	0	0	0							0	0	0	0								
Of which: General risk	22	30	0	0	0	0							0	0	0	0								
Of which: Specific risk	102	121	0	0	0	0							0	0	0	0								
Foreign exchange risk	5	1	3	0	2	0							1	0	1	0								
Commodities risk	18	22	0	0	0	0							0	0	0	0								
Total	318	346	115	75	95	83	0	0	0	0	0	2,623	111	11	91	16	0	0	0	0	0	2,522		
As of 31/03/2023	As of 30/06/2023	As of 31/03/2023											As of 30/06/2023											
Traded Debt Instruments	112	161	37	8	54	15							40	12	64	16								
Of which: General risk	16	22	37	8	54	15							40	12	64	16								
Of which: Specific risk	96	139	0	0	0	0							0	0	0	0								
Equities	266	238	0	0	0	0							0	0	0	0								
Of which: General risk	65	23	0	0	0	0							0	0	0	0								
Of which: Specific risk	111	116	0	0	0	0							0	0	0	0								
Foreign exchange risk	1	2	2	0	2	1							2	1	4	1								
Commodities risk	36	13	0	0	0	0							0	0	0	0								
Total	415	413	39	9	56	15	0	0	0	0	0	1,189	42	13	68	17	0	0	0	0	0	1,380		

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR, %)								
	Central governments or central banks	121	121	0		127,051	127,051	0	
	Regional governments or local authorities	966	993	251		756	834	212	
	Public sector entities	395	421	142		364	440	126	
	Multilateral Development Banks	106	105	0		109	109	0	
	International Organisations	38,218	38,218	0		31	31	0	
	Institutions	789	885	39		656	656	0	
	Corporates	11,044	8,307	6,412		11,132	8,621	6,738	
	of which: SME	5,086	3,835	3,027		5,173	3,962	3,111	
	Retail	627	734	430		856	624	437	
	Secured by mortgages on immovable property of which: SME	625	732	428		854	622	425	
	Exposures in default	389	368	136		400	385	149	
	Items associated with particular/risk risk	265	253	88		265	254	85	
	Covered bonds	136	72	88	59	134	72	88	58
	Claims on institutions and corporates with a ST credit assessment	875	777	1,165		770	673	1,010	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Other exposures	2,218	2,218	8,107		2,345	2,345	8,638		
Standard Total <sup>b</sup>	59,172	56,356	18,543	233	47,799	45,175	15,323	237	

<sup>(1)</sup> Central exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results since for the 2023 exercise.<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart countries on to 95% of total central exposure or Top 10 countries verified by central exposure, calculated as of last quarter.<sup>(4)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
BELGIUM	(in EUR, %)								
	Central governments or central banks	23	23			33	33		
	Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0			0	0		
	Institutions	1	1			1	1		
	Corporates	8,553	6,162	5,378		8,684	6,494	5,675	
	of which: SME	4,534	3,733	2,958		5,081	4,351	3,028	
	Retail	818	725	415		848	756	433	
	of which: SME	866	723	423		865	754	431	
	Secured by mortgages on immovable property	268	254	82		265	253	85	
	of which: SME	249	226	24		248	226	28	
	Exposures in default	124	72	124	49	124	72	88	49
	Items associated with particularly high risk	802	728	1,092		672	599	898	
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	2,218	2,218	8,107		2,345	2,345	8,638	
	Other exposures	2,852	2,851	3,627		3,655	3,654	4,833	
Standardised Total <sup>b</sup>					194			199	

<sup>(1)</sup> Central exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	36	1		56	56	1	
	Corporates	351	338	285		350	338	281	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total <sup>b</sup>				29				17	

<sup>(1)</sup> Central exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>1</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	105	105	21		0	0	0	
	Public sector entities	125	168	0		125	168	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	725	762	36		367	367	6	
	Corporates	164	140	134		205	159	153	
	of which: SME	44	26	23		48	27	21	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable assets <sup>3</sup>	14	14	4		5	5	2	
	of which: SME	3	3	1		1	1	0	
	Exposures in default	3	3	2	3	3	3	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				4				4

<sup>(1)</sup> Central exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	138	96	87		121	85	81	
	of which: SME	21	14	11		12	6	4	
	Retail	3	3	3		3	3	3	
	Secured by mortgages on immovable property	61	60	30		83	81	41	
	of which: SME	2	2	1		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	77	49	26		77	51	88	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	1		0	0	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>b</sup>				2				2

<sup>(1)</sup> Central exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

Beffus Bank

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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>
NETHERLANDS	(only EUR - %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	1	
	Corporates	220	153	143		227	183	171	
	of which: SME	60	53	43		73	64	52	
	Retail	5	4	2		4	3	2	
	of which: SME	5	4	2		4	3	2	
	Secured by mortgages on immovable property	10	10	4		12	12	5	
	of which: SME	10	10	4		12	12	5	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		21	21	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				3				2

<sup>(1)</sup> Potential exposures: unless otherwise stated, the reported figures reflect data reported after offsetting the credit risk mitigation techniques for its substitution effects.

<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)	28,361	28,361	0		24,209	24,209	0	
	Central governments or central banks	763	840	214		744	820	208	
	Regional governments or local authorities	260	436	124		264	439	119	
	Public sector entities	170	169	7		169	169	7	
	Multilateral Development Banks	33	33	0		31	31	0	
	International Organisations	633	632	20		644	643	19	
	Institutions	11,536	8,776	6,831		11,633	8,872	6,921	
	Corporates	5,231	4,066	3,207		5,489	4,195	3,323	
	Retail	909	806	461		944	840	481	
	of which: SME	996	883	459		942	838	479	
	Secured by mortgages on immovable property	419	405	158		420	402	155	
	of which: SME	272	262	88		275	265	88	
	Exposures in default	162	94	117	62	174	98	124	68
	Items associated with particularly high risk	742	636	954		657	561	841	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2,234	2,234	8,231		2,221	2,221	8,184	
	Other exposures	3,705	3,705	1,956		3,722	3,721	1,948	
	Standardised Total <sup>4</sup>	50,623	47,723	18,078	237	46,431	42,938	19,815	231

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
BELGIUM	(in EUR, %)	44	44	0		24,209	24,209	0	
	Central governments or central banks	16	15	0		16	15	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	9,151	6,883	5,772		9,812	6,897	5,761	
	Retail	5,053	3,933	3,106		5,238	4,057	3,211	
	of which: SME	897	796	455		935	832	476	
	Secured by mortgages on immovable property	894	792	453		933	830	474	
	of which: SME	282	271	93		293	282	98	
	Exposures in default	259	249	83	59	262	252	83	64
	Items associated with particularly high risk	158	94	117		167	97	122	
	Covered bonds	667	584	876		617	537	805	
	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	2,234	2,234	8,231		2,221	2,221	8,184	
	Other exposures	3,070	3,080	1,956		2,939	2,938	1,948	
	Standardised Total <sup>4</sup>				204				202

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	83	83	2		98	98	2	
	Corporates	577	564	294		572	541	271	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				18				14

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	125	168	0		138	181	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	531	531	127		533	533	131	
	Corporates	202	170	160		196	166	155	
	Retail	168	160	41		72	56	46	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	7	7	3	3	7	7	3	3
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				7				7

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
LUXEMBOURG	(in EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	90	79	128		103	103	101	
	Retail	12	6	5		12	7	5	
	of which: SME	3	2	2		3	2	2	
	Secured by mortgages on immovable property	81	81	41		62	58	29	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	1		0	0	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				3				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Belfius Bank

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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>
NETHERLANDS	(in BIL, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		1	1	1	
	Corporates	275	216	206		453	326	314	
	of which: SME	58	54	44		67	61	50	
	Retail	6	5	1		4	3	2	
	of which: SME	6	5	2		4	3	2	
	Secured by mortgages on immovable property	46	45	21		57	54	26	
	of which: SME	6	6	2		7	7	2	
	Exposures in default	0	0	0	0	2	1	2	0
	Exposures associated with particularly high risk	21	21	31		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(2)</sup>				3				4

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Befluis Bank

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	14,651	27	14,240	1,318	0	15,625	142	15,625	1,365	0
	Institutions	25,468	0	23,399	2,088	0	10	24,547	0	22,321	1,890
	Corporates	49,091	1,512	41,925	23,642	567	1,511	50,266	1,434	43,095	28,839
	Corporates - Of Which: Specialised Lending	2,423	9	2,337	1,053	2	15	2,392	9	2,385	996
	Corporates - Of Which: SME	16,405	938	13,722	9,215	292	898	16,875	904	14,212	9,303
	Retail	55,317	395	55,503	4,537	204	154	55,944	382	54,420	4,785
	Retail - Secured on real estate property	39,374	109	39,374	1,857	68	38	39,753	109	39,753	2,053
	Retail - Secured on real estate property - Of Which: SME	9,402	39	9,402	391	19	10	9,536	39	9,536	416
	Retail - Other Retail	29,971	70	29,971	1,395	49	28	30,216	70	30,216	1,435
	Retail - Qualifying Revolving	16	0	16	1	0	15	0	9	1	0
	Retail - Other Retail - Of Which: SME	15,927	286	14,527	2,659	132	216	16,176	283	14,658	2,737
	Retail - Other Retail - Of Which: non-SME	10,288	234	9,478	1,843	105	172	10,548	231	9,617	1,882
	Equity	5,439	12	5,049	815	27	44	5,438	12	5,041	845
	Other non credit-obligation assets	295	0	295	466	1	324	0	324	526	1
	IRB Total <sup>3</sup>				36,031					36,429	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	14,123	0	14,054	908	0	0	13,346	0	15,488	1,005
	Institutions	19,191	0	17,472	762	0	5	19,638	0	17,763	662
	Corporates	41,267	473	34,148	24,199	507	1,333	42,242	407	35,149	24,348
	Corporates - Of Which: Specialised Lending	1,233	9	1,182	455	2	13	1,217	9	1,169	439
	Corporates - Of Which: SME	16,330	458	13,630	9,144	202	888	16,758	404	14,096	9,634
	Retail	55,117	391	53,727	4,491	198	252	55,747	388	54,288	4,757
	Retail - Secured on real estate property	39,322	109	39,322	1,855	67	38	39,702	109	39,702	2,048
	Retail - Secured on real estate property - Of Which: SME	9,399	39	9,399	391	19	10	9,524	39	9,524	415
	Retail - Other Retail	29,933	70	29,933	1,355	49	28	30,178	70	30,178	1,433
	Retail - Qualifying Revolving	16	0	16	1	0	15	0	9	1	0
	Retail - Other Retail - Of Which: SME	15,778	283	14,394	2,634	131	214	16,030	280	14,527	2,709
	Retail - Other Retail - Of Which: non-SME	10,243	232	9,456	1,826	104	171	10,503	229	9,575	1,865
	Equity	5,535	50	4,958	799	26	43	5,538	50	4,952	824
	Other non credit-obligation assets	259	0	259	406	0	0	251	0	251	455
	IRB Total <sup>3</sup>										

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	2	1,838	0	1,817	940
	Corporates	4,299	0	2,983	1,888	0	124	4,437	0	3,251	2,009
	Corporates - Of Which: Specialised Lending	395	0	395	0	0	40	600	0	375	40
	Corporates - Of Which: SME	3	0	3	0	0	3	0	3	0	0
	Retail	4	0	3	0	0	0	4	0	3	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	3	0	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total <sup>3</sup>										

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	428	0	428	0	0	422	0	422	0	0
	Institutions	898	0	895	143	0	1,043	0	998	307	0
	Corporates	665	0	2,278	778	0	2	757	0	2,201	792
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	3	0	7	0	7	1	0
	Retail	84	2	79	14	1	1	84	2	79	14
	Retail - Secured on real estate property	19	0	19	1	0	0	20	0	20	1
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	5	0	5	0	0
	Retail - Other Retail	14	0	14	0	0	0	15	1	15	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	65	2	60	13	1	1	64	2	59	13
	Retail - Other Retail - Of Which: non-SME	18	0	17	1	0	18	0	17	1	0
	Equity	46	1	42	10	1	1	46	1	41	10
	Other non credit-obligation assets	22	0	22	51	0	0	23	0	23	53
	IRB Total <sup>3</sup>										

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	178	0	177	13	0	0	137	0	137	12
	Corporates	909	12	850	442	0	15	875	1	824	400
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	0	83	88	0	1	102	0	101	90
	Retail	47	1	44	6	1	0	46	1	42	10
	Retail - Secured on real estate property	18	0	18	1	0	0	17	0	17	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	17	0	17	1	0	0	15	0	15	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	29	1	26	5	0	0	28	1	25	8
	Retail - Other Retail - Of Which: non-SME	14	1	14	2	0	0	14	1	13	3
	Equity	14	0	13	1	0	0	14	0	12	0
	Other non credit-obligation assets	1	0	1	1	1	0	1	0	1	1
	IRB Total <sup>3</sup>										

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

		IRB Approach															
		As of 30/09/2022					As of 31/12/2022										
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
NETHERLANDS	(in EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Suppliers	59	0	72	17	0	0	64	0	69	17	0	0	0	0	0	0
	Corporates	780	27	598	481	0	36	825	27	644	497	0	35	0	0	0	0
	Corporates - Of Which: SME	242	0	224	98	0	1	241	0	224	79	0	0	0	0	0	0
	Retail	19	1	18	2	0	1	20	1	19	3	0	0	0	0	0	0
	Retail - Secured on real estate property	8	0	8	0	0	9	0	9	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	5	0	5	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	4	0	4	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	1	10	2	0	1	11	1	10	2	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	4	1	4	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	6	1	0	0	7	0	6	1	0	0	0	0	0	0
	Equity	2	0	2	4	0	0	2	0	2	4	0	0	0	0	0	0
	Other non credit-obligation assets																
	IRB Total																

<sup>1</sup> Original exposures, unlike threshold value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
Consolidated data	Central banks and central governments												
		15,049	553	17,287	2,281	0	27	15,128	556	17,349	2,289	0	27
	Public sector	0	23,232	0	2,041	0	18	23,466	0	22,466	1,967	0	23
	Corporates	51,498	1,444	43,992	29,318	537	1,512	53,472	1,579	45,890	30,463	610	1,513
	Corporates - Of Which: Specialised Lending	2,455	8	2,377	1,007	1	55	2,427	9	2,344	972	2	86
	Corporates - Of Which: SME	17,097	932	14,488	9,515	307	812	17,357	968	14,768	9,797	321	812
	Retail	56,330	384	54,611	4,719	272	270	56,688	389	53,367	4,716	280	251
		189	0	40,125	1,995	142	46	40,546	113	40,546	1,982	149	39
	Retail - Secured on real estate property	34,498	75	34,498	1,393	101	35	34,828	77	34,828	1,374	104	31
	Retail - Secured on real estate property - Of Which: SME	5,627	33	5,627	802	41	11	5,718	36	5,718	808	45	8
	Retail - Secured on real estate property - Of Which: non-SME	28,871	42	28,871	591	60	24	29,110	41	29,110	576	59	23
	Retail - Qualifying Revolving	14	0	9	1	0	0	14	0	8	1	0	0
	Retail - Other Retail	16,311	276	14,679	2,724	130	225	16,248	277	14,812	2,724	131	213
	Retail - Other Retail - Of Which: SME	10,492	225	9,579	1,880	100	174	10,522	225	9,686	1,903	102	166
	Retail - Other Retail - Of Which: non-SME	5,098	52	5,098	844	30	51	5,726	52	5,126	821	29	47
	Equity	335	0	335	518	1	0	331	0	331	514	1	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				36,978						39,968			

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of intermediary covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
BELGIUM	(mb EUR, %)												
	Central banks and central governments												
	Institutions	12,529	0	14,504	1,003	0	0	12,642	0	15,080	946	0	0
	Corporates	19,804	0	17,875	689	0	9	19,820	0	17,809	686	0	8
	Corporates - Of Which: Specialised Lending	43,116	1,416	36,659	24,584	537	1,340	44,931	1,552	37,467	25,714	610	1,333
	Corporates - Of Which: SME	1,212	8	1,188	413	1	14	1,201	9	1,148	396	2	13
	Retail	14,902	832	14,324	9,207	307	811	17,210	868	14,630	9,675	321	811
	Retail - Secured on real estate property	56,131	381	54,637	4,686	270	268	56,807	386	55,183	4,687	278	251
	Retail - Secured on real estate property - Of Which: SME	40,376	188	40,376	1,992	142	46	40,494	113	40,494	1,978	149	39
	Retail - Secured on real estate property - Of Which: non-SME	9,615	33	9,615	601	41	10	9,707	36	9,707	607	45	8
	Retail - Qualifying Revolving	30,461	75	30,461	1,390	101	35	30,788	77	30,788	1,371	104	31
	Retail - Other Retail	14	0	9	1	0	0	13	0	8	1	0	0
	Retail - Other Retail - Of Which: SME	16,041	273	14,542	2,694	128	222	16,099	273	14,681	2,708	129	211
	Retail - Other Retail - Of Which: non-SME	10,469	223	9,540	1,872	100	173	10,479	224	9,687	1,895	102	165
	Equity	5,592	50	5,002	822	28	49	5,619	49	5,034	812	28	46
	Other non credit-obligation assets	309	0	309	461	0	0	305	0	305	456	0	0
IRB Total													

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

		IRB Approach															
		As of 31/03/2023							As of 30/06/2023								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(mb EUR, %)															
UNITED KINGDOM	Central banks and central governments																
	Institutions	1,006	0	981	270	0	0	0	0	1,006	0	993	332	0	0		
	Corporates	4,704	0	3,543	2,206	0	126	4,730	0	3,274	2,049	0	0	133			
	Corporates - Of Which: Specialised Lending	622	0	622	287	0	40	611	0	611	282	0	0	40			
	Corporates - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0	0			
	Retail	4	0	3	0	0	0	4	0	3	0	0	0	0			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	4	0	3	0	0	0	4	0	3	0	0	0	0			
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	3	0	2	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0			
	IRB Total																

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
FRANCE	Central banks and central governments	428	0	428	0	0	0	425	0	425	0	0	0
	Institutions	1,011	0	964	124	0	0	933	0	929	146	0	0
	Corporates	833	0	2,224	852	0	3	863	0	2,330	829	0	3
	Corporates - Of Which: Specialised Lending	77	0	76	29	0	0	78	0	77	29	0	0
	Corporates - Of Which: SME	6	0	6	3	0	0	6	0	6	2	0	0
	Retail	84	2	78	14	1	1	81	2	74	13	1	1
	Retail - Secured on real estate property	21	0	21	1	0	0	19	0	19	1	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	1	0	0	14	0	14	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	63	2	57	13	1	1	62	2	55	12	1	1
	Retail - Other Retail - Of Which: SME	17	0	16	3	0	0	16	0	15	3	1	0
	Retail - Other Retail - Of Which: non-SME	46	2	41	10	1	1	46	1	40	9	1	1
	Equity	21	0	21	49	0	0	21	0	21	49	0	0
	Other non credit-obligation assets												
	IRB Total												

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

			IRB Approach															
			As of 31/03/2023						As of 30/06/2023									
			Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
				Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated
LUXEMBOURG	(in EUR, %)																	
	Central banks and central governments			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions			149	0	149	13	0	0	5	136	13	0	136	11	0	0	0
	Corporates			895	1	878	631	0	0	5	1,232	1	1,109	759	0	0	0	0
	Corporates - Of Which: Specialised Lending			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME			0	0	149	112	0	0	1	128	0	128	0	0	0	0	0
	Retail			50	1	48	12	0	0	1	52	1	48	7	0	0	0	0
	Retail - Secured on real estate property			16	0	16	1	0	0	0	19	0	19	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME			1	0	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME			15	0	15	1	0	0	0	18	0	18	1	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			34	1	32	11	0	0	1	33	1	29	6	0	0	0	0
	Retail - Other Retail - Of Which: SME			14	1	13	3	0	0	0	14	1	13	3	0	0	0	0
Retail - Other Retail - Of Which: non-SME			21	0	19	8	0	0	0	19	0	16	3	1	0	0	0	
Equity			1	0	1	1	1	1	0	1	0	1	1	1	1	1	0	
Total non credit-obligation assets																		
IRB Total																		

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure¹		Exposure Value²		Risk exposure amount		Value adjustments and provisions		Original Exposure¹		Exposure Value²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
NETHERLANDS	(inb EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	46	0	70	17	0	0	45	0	70	17	0	0	0	0	0	0
	Corporates	813	27	981	435	0	35	818	27	989	440	0	33	0	0	0	33
	Corporates - Of Which: Specialised Lending	230	0	217	71	0	1	228	0	218	69	0	1	0	0	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	18	0	17	2	0	0	19	0	18	2	0	0	0	0	0	0
	Retail - Secured on real estate property	8	0	8	0	0	0	9	0	9	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	4	0	4	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	0	10	2	0	0	10	0	9	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	6	1	0	0	6	0	5	1	0	0	0	0	0	0
	Equity	2	0	2	4	0	0	2	0	2	4	0	0	0	0	0	0
	Other non credit-obligation assets																
IRB Total																	

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

**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2022

(mln EUR)		As of 31/12/2022															Risk weighted exposure amount
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
												Residual Maturity	Country / Region				
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Belgium	1,230	1,230	100	0	0	1,129	2	65	59	280	726	0	0			
[ 3M - 1Y ]		272	272	3	0	192	0	2	0	0	6	3,964	0	0			
[ 1Y - 2Y ]		294	294	0	0	278	6	109	9	29	1,183	0	0	0			
[ 2Y - 3Y ]		1,136	1,136	0	0	1,095	3	66	0	0	509	0	0	0			
[ 3Y - 5Y ]		1,362	1,362	14	0	1,226	9	108	1	29	6	0	0	0			
[ 5Y - 10Y ]		4,118	4,118	3	0	3,897	13	36	3	152	2	0	0	0			
[ 10Y - more ]		11,882	11,882	2	0	11,603	128	1,191	8	62	4,101	0	0	0			
Total		20,315	20,315	121	0	21	19,428	160	1,578	80	549	10,492	0	0	793		
[ 0 - 3M ]	Bulgaria																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Cyprus																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Czech Republic																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Denmark																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		10	10	0	0	0	10	0	0	0	0	0	0	0	0		

[illegible]

**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2022

		As of 31/12/2022																
		Direct exposures															Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		29	29	0	0	0	0	29	0	0	0	0	0	0	0	0	2	
I 0 - 3M f	Luxembourg																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Malta																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Netherlands																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		58	58	0	0	0	0	58	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		88	88	0	0	0	0	88	0	0	0	0	0	0	0	0	15	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		32	32	0	0	0	0	32	0	0	0	0	0	0	0	0	19	
I 0 - 3M f	Romania																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	1	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		76	76	0	0	0	0	76	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		76	76	0	0	0	0	76	0	0	0	0	0	0	0	0	9	

As of 31/12/2022

## Direct exposures

On balance sheet

## Derivatives

Off balance sheet

### Off-balance sheet exposures

#### Non-derivative financial assets by accounting portfolio

### Derivatives with positive fair value

#### Derivatives with negative fair value

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Nominal	Provision
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[illegible]


[illegible]

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[illegible][illegible]

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[illegible]


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**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Belfius Bank

As of 31/12/2022

		As of 31/12/2022															
		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives						Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
(min EUR)																	
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		152	152	0	0	0	152	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		230	230	0	0	0	230	0	0	0	0	0	0	0	0	0	
Total		382	382	0	0	0	382	0	0	0	0	0	0	0	0	167	
[ 0 - 3M ]	U.S.																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	China																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		56	56	0	0	0	56	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		56	56	0	0	0	56	0	0	0	0	0	0	0	0	38	

**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Belfius Bank

As of 31/12/2022

(mln EUR)		As of 31/12/2022															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
[ 0 - 3M ]	Africa	50	50	0	0	0	50	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		38	38	0	0	0	38	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		3	3	0	0	0	3	0	0	0	0	0	0	49	0		
[ 3Y - 5Y ]		7	7	0	0	0	7	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		88	88	0	0	0	88	0	0	0	0	0	0	0	0		
[ 10Y - more		24	24	0	0	0	24	0	0	0	0	0	0	71	0		
Total		211	211	0	0	0	211	0	0	0	0	0	0	119	0		
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		31	31	0	0	0	31	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more		8	8	8	0	0	0	0	0	0	0	0	0	0	0		
Total		39	39	8	0	0	31	0	0	0	0	0	0	0	0		

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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

**Regions:**

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

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

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

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

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

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

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

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



**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Belfius Bank

As of 30/06/2023

(mln EUR)		As of 30/06/2023															Risk weighted exposure amount
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
												Residual Maturity	Country / Region				
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Belgium	808	808	105	0	0	701	0	2	0	0	715	0				
[ 3M - 1Y ]		341	341	5	0	0	259	0	9	8	28	7,471	0				
[ 1Y - 2Y ]		381	381	0	0	0	368	5	100	0	52	544	0				
[ 2Y - 3Y ]		1,515	1,515	0	0	10	1,481	1	16	0	1	7	0				
[ 3Y - 5Y ]		1,382	1,382	10	0	0	1,226	254	1	21	5	0	0				
[ 5Y - 10Y ]		4,196	4,196	1	0	0	4,020	16	36	0	2	0	0				
[ 10Y - more		11,657	11,657	8	0	0	11,412	98	1,123	7	141	1,199	0				
Total		20,279	20,279	129	0	10	19,467	129	1,541	16	244	9,944	0	760			
[ 0 - 3M ]	Bulgaria																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more																	
Total																	
[ 0 - 3M ]	Cyprus																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more																	
Total																	
[ 0 - 3M ]	Czech Republic																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more																	
Total																	
[ 0 - 3M ]	Denmark																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more																	
Total																	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		10	10	0	0	0	10	0	0	0	0	0	0				
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0				
Total		10	10	0	0	0	10	0	0	0	0	0	0				

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**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Belfius Bank

As of 30/06/2023

(mln EUR)		As of 30/06/2023															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		33	33	0	0	0	0	33	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		47	47	0	0	0	47	0	0	0	0	0	0	0	0	3	
I 0 - 3M f	Luxembourg																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Malta																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Netherlands																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		52	52	0	0	0	0	52	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		55	55	0	0	0	0	55	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		107	107	0	0	0	107	0	0	0	0	0	0	0	0	18	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		32	32	0	0	0	32	0	0	0	0	0	0	0	0	17	
I 0 - 3M f	Romania																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		33	33	0	0	0	33	0	0	0	0	0	0	0	0	2	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		76	76	0	0	0	0	76	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		76	76	0	0	0	76	0	0	0	0	0	0	0	0	9	

[illegible]

(min EUR)		As of 30/06/2023																	Risk weighted exposure amount
		Direct exposures															Off balance sheet		
		On balance sheet				Derivatives													
		On balance sheet		Derivatives															
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Nominal	Provisions				
				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								
10 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		320	320	0	0	0	320	0	0	0	0	0	0	0	0	0	0		
10Y - more	51	51	0	0	0	51	0	0	0	0	0	0	0	0	0	0			
Total		371	371	0	0	0	371	0	0	0	0	0	0	0	0	0	163		
10 - 3M f	U.S.																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	China																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		23	23	0	0	0	23	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		23	23	0	0	0	23	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Other Central and eastern Europe countries non EEA																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Middle East																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Belfius Bank

As of 30/06/2023

(mln EUR)		As of 30/06/2023															Risk weighted exposure amount
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
[ 0 - 3M ]	Africa	60	60	0	0	0	60	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		38	38	0	0	0	38	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	47	0	
[ 3Y - 5Y ]		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		83	83	0	0	0	83	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		23	23	0	0	0	23	0	0	0	0	0	0	0	61	0	
Total		213	213	0	0	0	213	0	0	0	0	0	0	109	0	10	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		31	31	0	0	0	31	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		48	48	10	0	0	38	0	0	0	0	0	0	0	0	1	

**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). In respect 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

Regions:

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

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

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

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

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

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

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

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

## 2023 EU-wide Transparency Exercise

## Performing and non-performing exposures

Refus Bank

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>12</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>12</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>13</sup>			On performing exposures <sup>14</sup>	On non-performing exposures <sup>15</sup>			Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>13</sup>			On performing exposures <sup>14</sup>	On non-performing exposures <sup>15</sup>			Collaterals and financial guarantees received on non-performing exposures		
		Of which: defaulted	Of which Stage 3 <sup>16</sup>			Of which Stage 3 <sup>16</sup>					Of which: defaulted	Of which Stage 3 <sup>16</sup>			Of which Stage 3 <sup>16</sup>					
(in BGN)																				
Cash balances at central banks and other demand deposits	41,579	0	0	0	0	1	0	0	0	30,530	0	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	13,344	0	5	5	4	151	3	3	0	13,254	0	5	5	4	150	3	3	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	5,009	0	0	0	0	26	0	0	0	5,035	0	0	0	0	25	0	0	0		
Credit institutions	1,961	0	0	0	0	0	0	0	0	1,999	0	0	0	0	0	0	0	0		
Other financial corporations	3,556	0	2	2	2	94	2	2	0	3,572	0	2	2	2	95	2	2	0		
Non-financial corporations	2,188	0	2	2	2	31	1	1	0	2,148	0	2	2	2	31	1	1	0		
Loans and advances (including at amortised cost and fair value)	110,547	115	2,004	2,004	2,004	529	1,207	1,207	453	109,580	109	1,978	1,978	1,978	583	1,173	1,173	417		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	17,264	0	478	478	478	5	387	387	0	17,525	0	509	509	509	5	388	388	0		
Credit institutions	2,080	0	0	0	0	0	0	0	0	571	0	0	0	0	0	0	0	0		
Other financial corporations	7,344	3	258	258	258	30	120	120	35	7,072	2	224	224	224	35	115	115	0		
Non-financial corporations	41,087	21	1,066	1,066	1,066	444	636	636	307	40,990	21	1,048	1,048	1,048	483	607	607	302		
of which: small and medium-sized enterprises	32,166	4	817	817	817	384	441	441	256	31,702	12	813	813	813	412	418	418	253		
of which: Loans collateralised by commercial immovable property	14,476	0	281	281	281	231	77	77	194	15,011	0	274	274	274	248	78	78	187		
Households	42,761	91	201	201	201	49	64	64	111	42,422	85	197	197	197	59	63	63	107		
of which: Loans collateralised by residential immovable property	38,318	70	119	119	119	36	10	10	108	38,997	65	115	115	115	42	10	10	105		
of which: Credit for consumption	1,769	14	29	29	29	10	20	20	0	1,782	13	30	30	30	12	20	20	0		
DEBT INSTRUMENTS other than HFT	165,470	115	2,009	2,009	2,009	681	1,211	1,211	453	153,368	109	1,983	1,983	1,983	734	1,177	1,177	417		
OFF-BALANCE SHEET EXPOSURES	67,126		42	42	42	146	11	11	18	60,341		98	98	98	160	12	12	18		

<sup>12</sup> For the definition of non-performing exposures please refer to Article 47(a)(3) of Regulation (EU) No 575/2013 (CRR).<sup>13</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.<sup>14</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.<sup>15</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 FREDP framework (template F 38.02 / F 39.02), 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 FREDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>16</sup> From June 2022, 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.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Belfius Bank

	As of 31/03/2023									As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>			
	Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>		Of which: defaulted	Of which Stage 3 <sup>3</sup>	Of which Stage 3 <sup>3</sup>										
Cash balances at central banks and other demand deposits	33,052	0	0	0	0	1	0	0	0	27,420	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,491	0	5	5	4	151	3	3	0	13,579	0	3	3	2	162	2	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,181	0	0	0	0	0	24	0	0	5,276	0	0	0	0	0	24	0	0
Credit institutions	2,197	0	0	0	0	0	0	0	0	2,676	0	0	0	0	0	0	0	0
Other financial corporations	3,839	0	3	3	2	95	2	2	0	3,566	0	3	3	2	106	2	2	0
Non-financial corporations	2,274	0	2	2	2	32	1	1	0	1,960	0	0	0	0	32	0	0	0
Loans and advances (including at amortised cost and fair value)	110,520	119	2,010	2,010	2,010	582	1,164	1,164	465	112,141	112	2,128	2,128	2,128	522	1,198	1,198	507
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,071	0	510	510	510	5	388	388	0	17,624	0	511	511	511	5	388	388	0
Credit institutions	1,254	1	0	0	0	0	0	0	0	765	0	0	0	0	0	0	0	0
Other financial corporations	6,371	2	150	150	150	27	57	57	3	6,856	3	150	150	150	26	55	55	3
Non-financial corporations	42,072	27	1,157	1,157	1,157	486	656	656	352	42,574	25	1,262	1,262	1,262	436	693	693	389
of which: small and medium-sized enterprises	32,999	18	924	924	924	406	470	470	298	33,544	13	969	969	969	372	491	491	310
of which: Loans collateralised by commercial immovable property	15,943	0	356	356	356	258	117	117	229	15,915	0	420	420	420	222	129	129	255
Households	43,753	89	193	193	193	65	62	62	110	44,322	85	206	206	206	54	61	61	115
of which: Loans collateralised by residential immovable property	40,025	67	119	119	119	44	10	10	108	40,520	64	123	123	123	37	10	10	113
of which: Credit for consumption	1,809	14	29	29	29	14	20	20	0	1,839	13	29	29	29	11	19	19	0
NET INSTRUMENTS other than HFT	157,063	119	2,010	2,010	2,010	734	1,167	1,167	465	153,140	112	2,131	2,131	2,131	685	1,200	1,200	507
OFF-BALANCE SHEET EXPOSURES	54,942		110	110	110	167	12	12	0	50,668		139	139	139	152	29	29	

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRTB framework (templates F.10.00 / F.10.02), 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) 2021/401 - 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 FRTB sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



## 2023 EU-wide Transparency Exercise

### Forborne exposures

Belfius Bank

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,704	485	259	208	1,250	234	1,685	436	248	202	1,201	204
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	22	1	1	1	21	0	21	1	1	1	10	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	126	98	51	50	49	28	123	70	51	50	23	3
Non-financial corporations	1,133	324	200	154	787	149	1,095	305	189	147	753	147
of which: small and medium-sized enterprises	975	237	116	82	738		907	219	106	76	674	
Households	423	63	6	4	394	57	445	60	6	3	416	54
DEBT INSTRUMENTS other than HFT	1,704	485	259	208	1,250		1,685	436	248	202	1,201	
Loan commitments given	36	1	0	0	21	1	44	4	0	0	24	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	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

<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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</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.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Belfius Bank

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,482	436	232	199	1,091	204	1,529	495	230	203	1,072	230
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	21	1	1	1	20	0	20	1	1	1	20	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	25	8	7	39	0	64	25	8	8	38	0
Non-financial corporations	964	354	218	188	622	152	1,042	409	215	191	631	174
of which: small and medium-sized enterprises	784	268	138	118	545		845	272	133	112	544	
Households	432	56	6	3	410	52	403	60	6	4	383	55
DEBT INSTRUMENTS other than HFT	1,482	436	232	199	1,091		1,529	495	230	203	1,072	
Loan commitments given	26	1	0	0	0	0	47	13	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Belfius Bank

(mín EUR)	AS OF 30/09/2022							AS OF 31/12/2022							AS OF 31/03/2023							AS OF 30/06/2023						
	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount						Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Of which: non-perform	Of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>										
A Agriculture, forestry and fishing	124	6	6	124	8	0	131	6	6	131	8	0	124	6	6	124	9	0	127	6	6	127	8	0				
B Mining and quarrying	48	0	0	48	1	0	49	0	0	49	0	0	44	0	0	44	1	0	45	0	0	45	0	0				
C Manufacturing	3,416	251	251	3,416	241	0	3,585	249	249	3,585	245	0	3,636	246	246	3,636	237	0	3,566	310	310	3,566	234	0				
D Electricity, gas, steam and air conditioning supply	1,608	15	15	1,601	15	0	1,628	14	14	1,628	18	0	1,653	13	13	1,652	19	0	1,535	14	14	1,534	19	0				
E Water supply	926	3	3	908	3	0	945	3	3	939	3	0	970	2	2	965	2	0	1,035	2	2	1,030	2	0				
F Construction	4,727	120	120	4,727	143	0	4,970	118	118	4,970	146	0	5,079	138	138	5,079	154	0	5,331	142	142	5,331	152	0				
G Wholesale and retail trade	5,747	173	173	5,747	176	0	5,751	154	154	5,751	171	0	5,653	151	151	5,700	177	0	5,700	169	169	5,700	169	0				
H Transport and storage	1,397	21	21	1,397	31	0	1,486	50	50	1,486	34	0	1,498	49	49	1,498	34	0	1,488	31	31	1,488	31	0				
I Accommodation and food service activities	761	61	61	761	36	0	766	65	65	766	35	0	781	65	65	781	34	0	794	66	66	794	32	0				
J Information and communication	1,965	23	23	1,965	23	0	836	23	23	836	21	0	849	23	23	849	22	0	875	26	26	875	22	0				
K Financial and insurance activities	2,405	71	71	2,405	93	0	2,524	73	73	2,524	98	0	3,281	145	145	3,281	163	0	3,287	156	156	3,287	160	0				
L Real estate activities	5,581	113	113	5,581	138	0	5,670	115	115	5,669	143	0	5,860	135	135	5,860	135	0	5,938	135	135	5,938	136	0				
M Professional, scientific and technical activities	4,521	146	146	4,516	98	0	4,685	118	118	4,680	88	0	4,706	120	120	4,702	89	0	4,805	121	121	4,801	92	0				
N Administrative and support service activities	1,500	28	28	1,500	36	0	1,518	29	29	1,518	35	0	1,534	27	27	1,534	32	0	1,582	27	27	1,582	31	0				
O Public administration and defence, compulsory social security	335	0	0	324	1	0	367	0	0	356	0	0	366	0	0	356	0	0	357	0	0	347	0	0				
P Education	102	4	4	102	4	0	107	4	4	107	4	0	111	4	4	111	4	0	110	4	4	110	4	0				
Q Human health services and social work activities	4,795	16	16	4,783	18	0	4,923	13	13	4,912	24	0	4,856	14	14	4,843	24	0	4,889	14	14	4,876	23	0				
R Arts, entertainment and recreation	606	10	10	604	10	0	621	10	10	619	10	0	648	12	12	646	10	0	668	10	10	666	8	0				
S Other services	523	5	5	523	5	0	427	6	6	427	7	0	422	5	5	422	5	0	443	6	6	443	5	0				
Loans and advances	41,087	1,066	1,066	41,032	1,088	0	40,390	1,038	1,038	40,394	1,098	0	42,072	1,137	1,137	42,037	1,142	0	42,574	1,262	1,262	42,540	1,130	0				

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