



2024 EU-wide Transparency Exercise

Bank Name	Crelan
LEI Code	549300DYPOFMXOR7XM56
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.

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Key Metrics

Crelan

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,054	2,145	2,137	2,218	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	2,054	2,145	2,137	2,218	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,299	2,389	2,381	2,461	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,299	2,389	2,381	2,461	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,499	2,592	2,584	2,965	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,499	2,592	2,584	2,965	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	8,318	8,415	8,540	9,172	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	8,318	8,415	8,540	9,172	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	24.69%	25.48%	25.02%	24.18%	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	24.69%	25.48%	25.02%	24.18%	(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	27.63%	28.39%	27.89%	26.83%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.63%	28.39%	27.89%	26.83%	(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	30.04%	30.80%	30.25%	32.33%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.04%	30.80%	30.25%	32.33%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.34%	4.22%	4.25%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,299	2,389	2,381	2,461	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,299	2,389	2,381	2,461	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,876	55,049	56,468	57,910	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.34%	4.22%	4.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.19%	4.34%	4.22%	4.25%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,499	2,592	2,584	2,365	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,054	2,145	2,137	2,318	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	524	341	363	1,040	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	981	1,028	1,008	1,068	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (e) of CRR
	A.1.3	Accumulated other comprehensive income	2	-4	-6	-1	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	262	262	262	222	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-13	-10	-8	-10	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-32	-28	-29	-31	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(21), 36(1) point (b) and 37 of CRR, Article 41(21), 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 DTLs)	-13	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-22	-13	-15	-38	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-2	-2	-2	-2	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) point (h) (i) and 88 to 91 of CRR, Article 36(1) point (h) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (h) (iii) and 270(2) of CRR, Article 36(1) point (h) (iv) and 130(1) of CRR and Article 36(1) point (i) (ii) and 122(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-2	-2	-2	-2	C01.00 (0000,0000)	Articles 36(1) point (h) (ii), 244(1) point (b), 244(2) point (b) and 250 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR, Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-2	-1	C01.00 (0000,0000)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-32	-27	-27	-17	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	-7	-18	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.1.6 - 1.1.1.8 - 1.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48D to 47Z, 47B and 48E of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	245	245	245	244	C01.00 (0000,0000)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	245	245	245	244	C01.00 (0000,0000) + C01.00 (0000,0000)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,299	2,388	2,381	2,461	C01.00 (0000,0000)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	200	203	202	504	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	200	200	200	504	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	3	2	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	8,318	8,415	8,540	9,172	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	24.69%	25.48%	25.02%	24.18%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	27.63%	28.39%	27.89%	26.83%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	30.64%	30.80%	30.35%	32.33%	CA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,054	2,145	2,137	2,318	A.1.A.1.12.A.1.13+MNA.2+A.1.13.A.2.1-A.1.4+MNA.A.1.2.1.A.1.13.1.1	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	24.69%	25.48%	25.02%	24.18%	CR 1 (5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

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Overview of Risk exposure amounts

Crelan

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	6,572	6,330	6,507	7,008	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 (r0490, c0010)
Of which the standardised approach	2,377	2,371	2,513	2,927	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	4,194	3,959	3,994	3,871	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	149	144	93	129	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 (r0490, c0010)
Credit valuation adjustment - CVA	53	55	55	136	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	56	52	50	52	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	11	11	12	1	C 02.00 (r0520, c0010)
Of which the standardised approach	11	11	12	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,222	1,585	1,585	1,585	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,222	1,585	1,585	1,585	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	256	238	238	261	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	8,318	8,415	8,540	9,172	

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

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

2024 EU-wide Transparency Exercise

P&L
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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,347	1,876	524	1,269
Of which debt securities income	16	9	5	11
Of which loans and advances income	1,043	1,438	374	673
Interest expenses	596	888	312	848
(Of which deposits expenses)	340	524	193	272
(Of which debt securities issued expenses)	79	105	39	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	7	13	6	19
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	-16	-16	1	4
Gains or (-) losses on financial assets and liabilities held for trading, net	12	28	-7	-19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-8	2	1
Gains or (-) losses from hedge accounting, net	2	4	3	3
Exchange differences [gain or (-) loss], net	0	2	2	-1
Net other operating income /(expenses)	21	29	9	20
TOTAL OPERATING INCOME, NET	776	1,040	228	449
(Administrative expenses)	426	590	197	327
(Cash contributions to resolution funds and deposit guarantee schemes)	43	47	40	33
(Depreciation)	13	24	4	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	38	52	-2	-11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-1	0	1
(Other provisions)	38	53	-2	-12
Of which pending legal issues and tax litigation ¹	0	7	0	0
Of which restructuring ¹	0	32	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	51	7	18
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	51	7	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	228	276	-17	73
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	165	207	-22	58
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	165	207	-22	58
Of which attributable to owners of the parent	165	207	-22	58

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Crelan

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	7,065				5,566				6,654				7,814				IAS 1.54 (f)	
Financial assets held for trading	13	0	7	6	10	0	3	7	8	0	2	6	14	0	1	14	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7	1	0	5	7	2	0	5	5	0	0	5	5	0	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	148	135	0	13	173	159	0	13	174	160	0	14	67	55	0	12	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	49,140				49,612				50,080				50,530				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	253	0	253	0	224	0	224	0	131	0	131	0	174	0	174	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3,352				-2,007				-2,002				-2,200				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	387				404				410				409					
TOTAL ASSETS	53,661				53,988				55,401				56,693				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References							
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾										
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets								
Financial assets at fair value through other comprehensive income	Debt securities	135	0	0	0	0	0	159	0	0	0	0	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	547	0	0	0	0	0	600	0	0	0	0	0	0	0	0	859	0	0	0	0	0	0	0	1,009	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	44,246	3,981	386	-43	-46	-97	44,724	3,932	400	-49	-45	-105	44,835	4,013	428	-49	-46	-106	45,227	3,878	490	-52	-45	-119	45,227	3,878	490	-52	-45	-119	0	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Crelan

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	33	22	24	37	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	295	295	256	249	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,336	50,540	51,747	53,287	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	71	17	20	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-59	15	-12	-35	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	280	299	296	284	IAS 37.10; IAS 1.54(l)
Tax liabilities	75	66	74	80	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	161	223	485	152	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	51,191	51,478	52,890	54,056	IAS 1.9(b); IG 6
TOTAL EQUITY	2,471	2,510	2,510	2,637	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	53,661	53,988	55,401	56,693	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Crelan

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		103	39	44	39	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,074	884	775	784	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	58	49	53	59	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	25	19	20	18	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	316	281	319	357	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1	1	42	1	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	518	473	507	542	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	246	221	234	185	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,358	4,346	4,423	4,477	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,987	2,899	2,904	2,573	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,944	37,523	37,830	38,664	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	6,016	6,045	5,965	6,221	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		6,776	6,878	7,531	7,798	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		214	205	204	505	Annex V.Part 1.37
Other financial liabilities		588	402	565	856	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		50,734	50,875	52,047	53,575	

2024 EU-wide Transparency Exercise
Market Risk
Crelan

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	11	11	0	0	0	0						0	0	0	0							0
Of which: General risk	11	11	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	12	1	0	0	0	0						0	0	0	0							0
Of which: General risk	12	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	12	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	7,567	7,567	0	0	6,000	6,000	0	0
	Regional governments or local authorities	191	191	0	0	179	179	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	4	4	0	0	4	4	0	0
	Institutions	2,183	2,188	237	0	2,152	2,188	238	0
	Corporates	545	513	369	0	538	502	348	0
	of which: SME	28	28	20	0	28	28	20	0
	Bank	1,253	1,133	795	0	1,209	1,133	795	0
	Secured by mortgages on immovable property	441	409	294	0	441	407	292	0
	of which: SME	3,259	3,259	524	0	3,258	3,248	524	0
	of which: SME	491	481	174	0	484	477	171	0
	Reserves in default	123	82	91	31	125	80	102	31
	Risks associated with particular high risk	30	28	42	0	29	27	40	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total ²	13,994	13,971	805	41	13,231	13,221	823	41	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following risk: Counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	2,222	2,222	0	0	3,713	3,513	0	0
	Regional governments or local authorities	100	100	0	0	179	179	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	4	4	0	0	4	4	0	0
	Institutions	933	1,171	66	0	874	1,201	51	0
	Corporates	420	420	346	0	420	420	325	0
	of which: SME	280	280	204	0	284	280	215	0
	Bank	1,248	1,148	784	0	1,238	1,148	784	0
	Secured by mortgages on immovable property	444	408	234	0	440	408	232	0
	of which: SME	1,298	1,271	538	0	1,270	1,270	538	0
	Reserves in default	401	401	174	31	401	471	171	31
	Risks associated with particular high risk	112	81	90	0	119	80	101	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total ²	5,711	5,651	551	41	5,598	5,651	576	41	

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 country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	160	160	0	0	161	160	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	938	938	110	0	908	908	112	0
	Corporates	10	10	1	0	10	10	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Bank	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Reserves in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	1	1	2	0	1	1	2	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	111	111	111	0	111	111	111	0	
Standardised total ²	1,109	1,109	121	0	1,109	1,109	123	0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data		6,892	6,892	0		6,227	6,227	0	
Central governments or central banks		376	376	0		329	329	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		4	4	0		4	4	0	
International Organisations		4	4	0		4	4	0	
Institutions		2,248	1,414	206		2,813	1,673	428	
Corporates		541	529	399		237	221	196	
of which: SME		266	277	212		93	87	67	
Retail		1,455	859	729		1,593	1,353	905	
Secured by mortgages on immovable property		852	484	236		503	481	264	
of which: SME		1,225	1,226	524		1,204	1,201	995	
Covered bonds		862	473	169	31	1,019	1,019	362	31
Exposures in default		128	96	108		142	111	128	
Items associated with particularly high risk		31	29	43		19	16	24	
Covered bonds		203	203	28		204	204	28	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		762	762	523		613	613	343	
Standardised Total²		13,783	13,666	1,400	48	13,223	13,479	1,400	43

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2023 rewrite.

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
BELGIUM		6,056	6,025	0		7,687	7,687	0	
Central governments or central banks		376	376	0		329	329	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		4	4	0		4	4	0	
International Organisations		4	4	0		4	4	0	
Institutions		959	206	70		390	393	89	
Corporates		467	426	346		228	211	196	
of which: SME		289	276	212		93	87	67	
Retail		1,415	1,137	794		1,593	1,353	906	
Secured by mortgages on immovable property		453	413	236		503	481	264	
of which: SME		1,206	1,206	523		1,208	1,207	996	
Covered bonds		862	473	169	31	1,019	1,019	362	31
Exposures in default		129	95	109		141	110	128	
Items associated with particularly high risk		24	22	34		24	22	29	
Covered bonds		0	0	0		0	0	0	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		648	637	433		613	613	343	
Standardised Total²		13,783	13,666	1,400	48	13,223	13,479	1,400	43

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
FRANCE		697	351	0		633	633	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		602	602	76		1,615	1,603	202	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		1	1	1		1	1	1	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		0	0	0		2	1	1	
Covered bonds		0	0	0		0	0	0	
Exposures in default		0	0	0		0	0	0	
Items associated with particularly high risk		1	1	2		1	1	2	
Covered bonds		206	206	21		207	207	21	
Companies in institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
Other exposures		112	112	112		4	4	4	
Standardised Total²		13,783	13,666	1,400	48	13,223	13,479	1,400	43

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

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

		IRB Approach																	
		As of 30/09/2023						As of 31/12/2023											
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured					
Consolidated data	(in EUR, %)																		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,877	45	1,878	538	25	39	1,834	41	1,835	505	22	20	1,877	45	1,878	538	25	39
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	1,877	45	1,878	538	25	39	1,834	41	1,835	505	22	20	1,877	45	1,878	538	25	39
	Retail	45,253	339	44,854	3,857	390	116	45,293	346	44,911	3,454	213	126	45,253	339	44,854	3,857	390	116
	Retail - Secured on real estate property	41,309	287	41,021	3,066	336	12	41,062	289	40,761	2,838	167	16	41,309	287	41,021	3,066	336	12
	Retail - Secured on real estate property - Of which: SME	7,029	85	7,037	1,011	56	32	7,049	81	7,057	995	51	31	7,029	85	7,037	1,011	56	32
	Retail - Secured on real estate property - Of which: non-SME	34,280	202	34,004	2,049	280	41	34,043	209	34,058	1,844	185	47	34,280	202	34,004	2,049	280	41
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,914	52	3,930	597	54	43	3,901	54	3,938	615	46	48	3,914	52	3,930	597	54	43
	Retail - Other Retail - Of which: SME	1,911	28	1,904	231	14	19	1,894	28	1,907	227	14	22	1,911	28	1,904	231	14	19
Retail - Other Retail - Of which: non-SME	1,403	24	1,407	364	40	24	1,408	26	1,411	388	32	26	1,403	24	1,407	364	40	24	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				4,394						3,959									

(1) Original exposures, 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) IRB Total disclosed includes 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 counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach																	
		As of 30/09/2023						As of 31/12/2023											
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured					
BELGIUM	(in EUR, %)																		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,869	45	1,870	536	25	19	1,826	41	1,827	504	22	20	1,869	45	1,870	536	25	19
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	1,869	45	1,870	536	25	19	1,826	41	1,827	504	22	20	1,869	45	1,870	536	25	19
	Retail	44,982	334	44,565	3,832	384	155	44,997	338	44,611	3,430	211	125	44,982	334	44,565	3,832	384	155
	Retail - Secured on real estate property	41,568	283	41,281	3,038	331	72	41,769	284	41,388	2,818	183	78	41,568	283	41,281	3,038	331	72
	Retail - Secured on real estate property - Of which: SME	7,011	83	7,019	1,008	55	32	7,031	78	7,039	993	50	31	7,011	83	7,019	1,008	55	32
	Retail - Secured on real estate property - Of which: non-SME	34,545	200	34,252	2,030	277	40	34,738	206	34,270	1,825	155	47	34,545	200	34,252	2,030	277	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,305	51	3,322	594	53	43	3,292	54	3,308	613	46	47	3,305	51	3,322	594	53	43
	Retail - Other Retail - Of which: SME	1,610	26	1,623	231	14	19	1,602	26	1,605	227	14	22	1,610	26	1,623	231	14	19
Retail - Other Retail - Of which: non-SME	1,395	25	1,399	362	39	24	1,400	28	1,403	386	31	25	1,395	25	1,399	362	39	24	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³																			

(1) Original exposures, 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).

		IRB Approach																	
		As of 30/09/2023						As of 31/12/2023											
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured					
FRANCE	(in EUR, %)																		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	52	0	51	4	0	0	53	0	52	4	0	0	52	0	51	4	0	0
	Retail - Secured on real estate property	48	0	46	3	0	0	49	0	49	3	0	0	48	0	46	3	0	0
	Retail - Secured on real estate property - Of which: SME	3	0	3	0	0	0	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	45	0	45	3	0	0	46	0	46	3	0	0	45	0	45	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³																			

(1) Original exposures, 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).

Credit Risk - IRB Approach

Credit

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined		Of which: defined				Of which: defined		Of which: defined			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,877	42	1,878	511	22	19	1,790	42	1,791	555	22	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,877	42	1,878	511	22	19	1,790	42	1,791	555	22	19
	Retail	45,376	333	45,610	3,483	221	127	44,271	388	44,383	3,338	238	118
	Retail - Secured on real estate property	14,875	299	14,450	2,847	376	78	14,176	347	14,021	2,681	315	89
	Retail - Secured on real estate property - Of Which: SME	7,043	85	7,057	951	53	31	13,888	175	13,771	1,427	111	52
	Retail - Secured on real estate property - Of Which: non-SME	14,825	214	14,425	1,896	222	46	17,289	172	17,250	1,254	165	36
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,302	54	3,356	636	45	47	3,345	41	3,362	635	40	28
	Retail - Other Retail - Of Which: SME	1,923	28	1,957	231	14	22	2,495	30	2,451	339	18	20
	Retail - Other Retail - Of Which: non-SME	1,379	26	1,399	405	31	25	1,150	10	1,141	297	23	8
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ⁽³⁾				3,994						4,000			

(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) IRB Total does not include the Securitisation portion 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 country exposure covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined		Of which: defined				Of which: defined		Of which: defined			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,870	42	1,871	509	22	19	1,783	42	1,784	564	22	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,870	42	1,871	509	22	19	1,783	42	1,784	564	22	19
	Retail	45,011	347	44,738	3,490	218	126	44,449	382	44,313	3,293	211	117
	Retail - Secured on real estate property	14,581	294	14,250	2,826	379	79	14,053	345	14,059	2,650	311	89
	Retail - Secured on real estate property - Of Which: SME	7,011	83	7,058	968	52	31	13,822	172	13,705	1,419	108	51
	Retail - Secured on real estate property - Of Which: non-SME	14,540	211	14,171	1,838	227	48	17,051	169	16,854	1,241	103	37
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,480	53	3,506	633	45	47	3,537	40	3,554	633	40	28
	Retail - Other Retail - Of Which: SME	1,922	28	1,985	230	14	22	2,493	30	2,468	338	18	20
	Retail - Other Retail - Of Which: non-SME	1,568	25	1,571	403	31	25	1,154	10	1,135	295	22	8
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(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).

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined		Of which: defined				Of which: defined		Of which: defined			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	53	0	52	4	0	0	48	0	48	4	0	0
	Retail - Secured on real estate property	48	0	48	3	0	0	44	0	44	3	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	14	0	14	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45	0	45	3	0	0	30	0	30	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(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).

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Crelan

As of 31/12/2023

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

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Crelan

As of 30/06/2024

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

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Célelan

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾					
mil. EUR																						
Cash balances at central banks and other demand deposits	6,957	0	0	0	0	0	0	0	0	0	5,461	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	689	0	0	0	0	0	0	0	0	0	766	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	689	0	0	0	0	0	0	0	0	0	716	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0		
Other financial corporations	1	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0		
Non-financial corporations	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	48,788	92	465	465	386	90	103	97	327	49,222	113	477	477	400	86	115	105	327	327	327		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	13	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0		
Credit institutions	481	0	0	0	0	0	0	0	0	576	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,065	1	12	12	8	2	1	1	10	1,086	1	12	12	9	2	1	1	1	11	11		
Non-financial corporations	5,422	26	142	142	132	19	49	47	80	5,482	27	145	145	138	20	54	52	78	78	78		
of which: small and medium-sized enterprises	5,267	26	138	138	129	17	47	45	80	5,331	27	141	141	132	17	52	50	66	66	66		
of which: Loans collateralized by commercial immovable property	2,644	4	71	71	67	7	23	21	48	2,688	7	72	72	68	4	24	24	48	48	48		
Households	41,804	66	311	311	246	69	46	46	237	42,071	86	326	326	255	72	60	52	238	238	238		
of which: Loans collateralized by residential immovable property	37,476	49	241	241	184	57	24	21	213	37,782	70	251	251	195	32	30	25	218	218	218		
of which: Credit for consumption	1,768	14	23	23	22	1	7	6	4	1,772	12	25	25	24	13	8	7	4	4	4		
DEBT INSTRUMENTS other than HFT	56,432	92	465	465	386	90	103	97	327	55,448	113	477	477	400	86	115	105	327	327	327		
OFF-BALANCE SHEET EXPOSURES	2,268	4	4	4	4	4	0	0	0	2,075	4	4	4	4	0	0	0	0	0	0		

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

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 impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Crelan

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	6,541	0	0	0	0	0	0	0	0	0	7,722	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,024	0	0	0	0	0	0	0	0	0	1,069	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	739	0	0	0	0	0	0	0	0	0	776	0	0	0	0	0	0	0	0	0	0
Credit institutions	281	0	0	0	0	0	0	0	0	0	291	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	49,452	145	515	515	429	96	136	104	345	49,756	144	561	561	490	98	137	119	386	490	561	386
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	673	0	0	0	0	0	0	0	0	599	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,099	2	14	14	9	2	3	1	11	1,589	2	10	10	7	1	3	2	5	7	10	5
Non-financial corporations	5,534	35	151	151	140	21	56	50	82	5,700	34	151	151	141	21	51	49	80	151	151	80
of which: small and medium-sized enterprises	5,383	35	147	147	137	17	53	48	80	5,543	33	147	147	137	15	51	48	80	147	147	80
of which: Loans collateralised by commercial immovable property	2,700	13	71	71	68	4	24	23	48	3,670	14	74	74	68	4	24	24	48	74	74	48
Households	42,146	108	351	351	279	75	77	58	252	41,862	109	400	400	343	76	82	68	301	400	400	301
of which: Loans collateralised by residential immovable property	37,608	91	285	285	212	32	33	25	229	38,210	90	288	288	214	31	42	30	225	288	288	225
of which: Credit for consumption	1,785	13	26	26	26	12	9	8	4	1,858	11	30	30	29	8	6	5	4	30	30	4
DEBT INSTRUMENTS other than HFT	57,817	144	515	515	429	96	136	104	345	58,547	144	561	561	490	98	137	119	386	490	561	386
OFF-BALANCE SHEET EXPOSURES	2,418		4	4	4	3	4	4	0	1,842	4	4	4	4	4	2	4	4	4	4	4

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

(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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/EP 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) 2012/1451 - IT5 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 FTR/EP 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Crelan

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(min 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)	690	178	34	31	637	140	682	179	38	35	627	134
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	6	1	1	16	6	17	7	1	1	16	6
Non-financial corporations	109	55	17	17	90	36	110	55	19	19	89	32
of which: small and medium-sized enterprises	109	55	17	17	89		110	55	19	19	89	
Households	564	117	16	14	532	99	555	117	18	15	523	95
DEBT INSTRUMENTS other than HFT	690	178	34	31	637		682	179	38	35	627	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Crelan

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mIn 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)	668	183	41	37	610	136	668	183	41	37	610	136
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	7	2	2	14	6	16	7	2	2	14	6
Non-financial corporations	109	53	19	18	88	31	109	53	19	18	88	31
of which: small and medium-sized enterprises	109	53	19	18	88		109	53	19	18	88	
Households	543	122	20	18	508	99	543	122	20	18	508	99
DEBT INSTRUMENTS other than HFT	668	183	41	37	610		668	183	41	37	610	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Crelan

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	783	27	27	783	12	0	782	26	26	782	16	0	784	25	25	784	17	0	819	24	24	819	14	0
B Mining and quarrying	1	0	0	1	0	0	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0
C Manufacturing	249	4	4	249	2	0	249	5	5	249	2	0	254	5	5	254	2	0	260	7	7	260	3	0
D Electricity, gas, steam and air conditioning supply	17	0	0	17	0	0	15	0	0	15	0	0	15	0	0	15	1	0	15	0	0	15	0	0
E Water supply	20	1	1	20	0	0	20	1	1	20	0	0	21	1	1	21	0	0	15	0	0	15	0	0
F Construction	767	19	19	767	9	0	762	21	21	762	0	0	806	24	24	806	10	0	819	23	23	819	10	0
G Wholesale and retail trade	709	14	14	709	10	0	717	14	14	717	10	0	714	15	15	714	9	0	717	15	15	717	11	0
H Transport and storage	125	0	0	125	0	0	129	0	0	129	0	0	133	7	7	133	3	0	136	7	7	136	3	0
I Accommodation and food service activities	308	23	23	308	13	0	308	20	20	308	13	0	330	23	23	330	13	0	315	23	23	315	13	0
J Information and communication	142	2	2	142	1	0	145	2	2	145	1	0	146	3	3	146	1	0	148	4	4	148	1	0
K Financial and insurance activities	94	0	0	94	0	0	90	0	0	90	0	0	93	0	0	93	0	0	164	0	0	164	0	0
L Real estate activities	695	12	12	695	5	0	694	12	12	694	0	0	697	14	14	697	6	0	697	14	14	697	5	0
M Professional, scientific and technical activities	600	7	7	600	4	0	610	7	7	610	4	0	621	8	8	621	4	0	666	7	7	666	4	0
N Administrative and support service activities	418	12	12	418	4	0	422	13	13	422	4	0	425	13	13	425	4	0	407	12	12	407	4	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	8	0	0	8	0	0	8	0	0	8	0	0	9	0	0	9	0	0	10	0	0	10	0	0
Q Human health services and social work activities	322	3	3	322	2	0	325	2	2	325	2	0	329	2	2	329	2	0	332	3	3	332	1	0
R Arts, entertainment and recreation	39	1	1	39	1	0	40	1	1	40	1	0	40	2	2	40	1	0	42	2	2	42	0	0
S Other services	131	10	10	131	3	0	135	9	9	135	1	0	138	10	10	138	3	0	138	10	10	138	3	0
Loans and advances	5,422	142	142	5,422	67	0	5,482	145	145	5,482	74	0	5,534	151	151	5,534	76	0	5,700	151	151	5,700	72	0

¹The 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 FRRP framework (template F.08.01), 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.