



2024 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.

2024 EU-wide Transparency Exercise

Key Metrics

Belfius Bank

(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	10,907	11,087	11,009	11,209	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	10,831	10,999	10,964	11,182	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,404	11,584	11,506	11,706	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	11,328	11,496	11,462	11,680	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,114	13,302	13,724	13,851	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	13,038	13,214	13,679	13,825	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	67,878	69,504	70,668	71,300	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	67,918	69,555	70,694	71,314	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	16.07%	15.95%	15.58%	15.72%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.95%	15.81%	15.51%	15.68%	(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	16.80%	16.67%	16.28%	16.42%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	16.53%	16.21%	16.38%	(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	19.32%	19.14%	19.42%	19.43%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.20%	19.00%	19.35%	19.39%	(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	177,209	176,854	184,951	178,790	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	6.44%	6.55%	6.22%	6.55%	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

Belfius Bank

		(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	11,404	11,584	11,506	11,706	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	11,328	11,496	11,462	11,680	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	177,209	176,854	184,951	178,790	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	177,133	176,766	184,906	178,763	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.44%	6.55%	6.22%	6.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.40%	6.50%	6.20%	6.53%	[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	13,114	13,302	13,724	13,851	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)	10,907	11,067	11,009	11,209	C01.00 (0000,0000)	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	C01.00 (0000,0000)	Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) paragraph (f) and 42 of CRR
	A.1.2	Retained earnings	695	833	332	520	C01.00 (0000,0000)	Articles 36(1) paragraph (c), 36(2) and 36(1) paragraph (g) of CRR
	A.1.3	Accumulated other comprehensive income	107	193	125	66	C01.00 (0000,0000)	Articles 41(10), 36(1) paragraph (e) and 38(1) paragraph (i) of CRR
	A.1.4	Other Reserves	6,560	6,548	7,562	7,267	C01.00 (0000,0000)	Articles 41(17) and 36(1) paragraph (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(11), 36(1) paragraph (f) and 36(1) paragraph (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	73	61	87	93	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) paragraph (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-202	-194	-203	-216	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(12), 36(1) paragraph (b) and 37 of CRR; Articles 41(12), 36(1) paragraph (b) and 37 paragraph (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-2	-1	-2	-2	C01.00 (0000,0000)	Articles 36(1) paragraph (d), 40 and 120 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2	-40	-45	-38	C01.00 (0000,0000)	Articles 41(10), 36(1) paragraph (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) paragraph (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) paragraph (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 42(6), 36(1) paragraph (i) and 80 to 84 of CRR; Articles 36(1) paragraph (i), 34(2) paragraph (b), 244(1) paragraph (b) and 250 of CRR; Articles 36(1) paragraph (i), 34(2) paragraph (b), 244(1) paragraph (b) and 250 of CRR; Articles 36(1) paragraph (i), 34(2) paragraph (b), 244(1) paragraph (b) and 250 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (i), 34(2) paragraph (b), 244(1) paragraph (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) paragraph (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) paragraph (c) and 38 of CRR; Article 40(1) paragraph (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) paragraph (i), 43 to 46, 49(2) and (3), 48(1) 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	-36	-38	-29	-45	C01.00 (0000,0000)	Articles 36(1) paragraph (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (i) and Article 120(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-31	-31	-31	-31	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	76	88	45	27	NAI (1.1.6 - 1.1.8 - 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(1) to (3), 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 47A and 48F of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	76	88	45	27	C01.00 (0000,0000)	Articles 48A to 47F, 47A and 48F of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	497	497	497	497	C01.00 (0000,0000) - C 01.00 (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) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,404	11,584	11,506	11,706	C01.00 (0000,0000)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,710	1,718	2,317	2,345	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,402	1,369	1,830	1,796	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	308	349	387	350	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	67,878	69,504	70,668	71,300	C01.00 (0000,0000)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-41	-52	-26	-14	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.67%	15.95%	15.58%	15.72%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.80%	16.67%	16.28%	16.42%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.32%	19.34%	19.42%	19.43%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,831	10,999	10,964	11,182	A.1.A.12.A.1.1+MNA.2+A.1.12.A.2.1-A.4+MNA.4+A.2.1+A.3(4)	-
CET1 RATIO (%) Fully loaded ⁽²⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.95%	15.81%	15.51%	15.68%	CR 1(5) (A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	76	88	45	27	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	-41	-52	-26	-14	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

Belfius Bank

(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	56,778	59,555	60,001	60,499	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	18,900	19,731	19,951	20,148	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	39,377	39,259	39,438	39,657	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	502	565	612	694	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,377	1,609	1,470	1,415	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	235	406	308	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)	57	50	47	46	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,194	2,257	2,119	2,273	C 02.00 (r0520, c0010)
Of which the standardised approach	491	550	547	559	C 02.00 (r0530, c0010)
Of which IMA	1,702	1,708	1,572	1,714	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	112	165	149	150	C 19.00 (r0010, c0010)*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	3,667	4,015	4,015	4,015	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,667	4,015	4,015	4,015	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,569	1,610	2,708	2,745	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	67,878	69,504	70,668	71,300	

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.

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P&L
Belfius Bank

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,711	6,555	1,926	3,887
Of which debt securities income	295	412	138	274
Of which loans and advances income	3,278	4,526	1,252	2,496
Interest expenses	3,120	4,447	1,425	2,882
(Of which deposits expenses)	1,047	1,521	484	955
(Of which debt securities issued expenses)	438	654	248	506
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	28	24	3	19
Net Fee and commission income	400	535	142	278
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	9	14	1	-6
Gains or (-) losses on financial assets and liabilities held for trading, net	163	456	56	68
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-107	-395	-43	-40
Gains or (-) losses from hedge accounting, net	-2	-37	0	4
Exchange differences [gain or (-) loss], net	19	28	7	13
Net other operating income /(expenses)	26	41	17	30
TOTAL OPERATING INCOME, NET	2,127	2,774	685	1,372
(Administrative expenses)	801	1,102	271	551
(Cash contributions to resolution funds and deposit guarantee schemes)	280	278	226	218
(Depreciation)	78	118	29	58
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	13	-1	-14	-36
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	13	-1	-14	-36
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	4	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	109	41	91
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	109	41	91
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	2	0	2
(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	203	248	60	153
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	1,130	1,414	192	641
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	881	1,115	122	482
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	881	1,115	122	482
Of which attributable to owners of the parent	880	1,115	122	482

⁽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

Belvius Bank

(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	26,765				24,084				31,227				24,251				IAS 1.54 (f)	
Financial assets held for trading	5,068	623	4,232	213	5,054	495	4,355	215	4,687	550	3,927	209	4,307	513	3,820	174	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,047	16	10	1,021	958	17	10	931	919	18	10	891	907	19	10	879	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	306	7	10	289	308	7	10	291	309	7	9	293	348	1	9	338	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	123,223				125,794				125,617				127,362				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,355	0	1,355	0	751	0	751	0	741	0	741	0	905	0	905	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	494				1,609				1,333				907				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,687				4,822				4,981				4,950					
TOTAL ASSETS	162,944				163,388				169,813				163,937				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						
Financial assets at fair value through other comprehensive income	Debt securities	9	0	0	0	0	8	0	0	0	0	8	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	10	0	0	0	0	10	0	0	0	0	9	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	8,492	4,941	2	-1	-158	-2	8,448	5,235	2	-1	-181	-2	8,774	5,161	2	-1	-167	-2	8,866	4,859	144	-1	-129	-52	Annex V Part 1.31, 44(b)		
	Loans and advances	94,090	15,418	2,172	-160	-356	-1,214	97,366	14,469	2,217	-179	-370	-1,232	96,924	14,301	2,427	-181	-374	-1,248	100,152	12,839	2,512	-174	-342	-1,311	Annex V Part 1.31, 44(b)		

⁽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

Belfius Bank

(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	3,789	2,861	2,797	2,679	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	7,647	8,202	8,312	8,098	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	135,485	134,948	141,209	136,516	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	4,000	4,425	4,163	3,833	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,461	-1,029	-1,039	-1,022	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	304	318	314	294	IAS 37.10; IAS 1.54(l)
Tax liabilities	28	38	89	31	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	1,269	1,444	2,155	1,397	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	151,062	151,206	158,000	151,827	IAS 1.9(b); IG 6
TOTAL EQUITY	11,882	12,182	11,813	12,111	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	162,944	163,388	169,813	163,937	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

Belfius Bank

(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		7,757	7,229	6,892	6,484	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	4	4	5	5	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	28	53	63	23	Annex V.Part 1.31
Deposits	Central banks	2,712	1,430	7	39	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	35	0	7	39	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,026	15,108	15,147	13,032	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	10,061	10,599	9,862	8,778	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,395	3,906	7,716	4,639	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,011	748	1,574	1,129	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,813	4,578	4,829	5,018	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2,419	2,089	2,194	2,186	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,994	24,618	24,740	24,062	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,882	13,622	13,279	13,015	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,032	59,948	60,021	61,120	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,136	13,021	12,916	13,439	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,114	33,517	37,018	36,663	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,782	1,778	2,283	2,240	Annex V.Part 1.37
Other financial liabilities		46	44	43	43	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		150,921	150,436	156,481	151,126	

2024 EU-wide Transparency Exercise
Market Risk
Belfius Bank

	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	162	212	60	20	75	21							56	15	80	17							
Of which: General risk	20	18	60	20	75	21							56	15	80	17							
Of which: Specific risk	142	195	0	0	0	0							0	0	0	0							
Equities	277	289	0	0	0	0							0	0	0	0							
Of which: General risk	48	69	0	0	0	0							0	0	0	0							
Of which: Specific risk	166	120	0	0	0	0							0	0	0	0							
Foreign exchange risk	3	1	1	1	1	1							0	0	0	0							
Commodities risk	12	15	0	0	0	0							0	0	0	0							
Total	453	516	61	21	75	22	0	0	0	0	0	1,702	57	15	80	17	0	0	0	0	0	0	1,708
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	205	204	46	11	77	18							53	13	79	18							
Of which: General risk	27	22	46	11	77	18							53	13	79	18							
Of which: Specific risk	177	182	0	0	0	0							0	0	0	0							
Equities	268	201	0	0	0	0							0	0	0	0							
Of which: General risk	31	22	0	0	0	0							0	0	0	0							
Of which: Specific risk	131	67	0	0	0	0							0	0	0	0							
Foreign exchange risk	2	14	1	1	1	1							2	0	3	0							
Commodities risk	15	11	0	0	0	0							0	0	0	0							
Total	490	420	47	11	79	19	0	0	0	0	0	1,572	55	14	82	18	0	0	0	0	0	0	1,714

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 OV1 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⁾
NETHERLANDS		0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	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	2	2	1	1	2	2	1	1
	Corporates	428	288	278	428	428	288	288	428
	of which: SME	68	61	58	68	68	58	44	68
	Retail	5	5	5	5	5	5	5	5
	of which: SME	5	5	5	5	5	5	5	5
	Secured by mortgages on immovable property	34	34	15	34	34	34	20	34
	of which: SME	1	1	1	1	1	1	1	1
	Exposures in default	1	1	1	1	1	1	1	1
	Assets associated with particular high risk	0	0	0	0	0	0	0	0
	Closed funds	0	0	0	0	0	0	0	0
	Corps of institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total⁽⁴⁾	430	295	284	430	295	284	289	430

(1) Original exposure, unless Exposure value, is reported before taking into account effective collateral cover and factors of credit risk mitigation techniques (e.g. substitution efficiency).

(2) Total value adjustments and provisions per country of counterparty 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 ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS		0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	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	2	2	1	0	2	2	1	0
	Corporates	465	363	363	468	468	363	311	468
	of which: SME	56	56	46	61	59	46	46	59
	Retail	3	4	2	3	3	3	3	3
	of which: SME	4	4	2	5	5	2	1	1
	Secured by mortgages on immovable property	55	53	29	54	53	29	29	29
	of which: SME	7	7	2	7	7	2	2	2
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with verticible high risk	0	0	0	34	34	34	34	34
	Covered bonds	0	0	0	0	0	0	0	0
	Exposures on institutions and corporates with a SF credit assessment	0	0	0	0	0	0	0	0
	Collective treatment underpinnings (CTU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total ⁽²⁾				3				6

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. collateral effects)

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

IRB Approach table for Belgium (Consolidated data) showing Original Exposures, Exposure Values, Risk exposure amount, and Value adjustments and provisions as of 30/09/2023 and 31/12/2023.

(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 Securitized 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 counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach table for Belgium (BELGIUM) showing Original Exposures, Exposure Values, Risk exposure amount, and Value adjustments and provisions as of 30/09/2023 and 31/12/2023.

(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 table for Belgium (UNITED KINGDOM) showing Original Exposures, Exposure Values, Risk exposure amount, and Value adjustments and provisions as of 30/09/2023 and 31/12/2023.

(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 table for Belgium (FRANCE) showing Original Exposures, Exposure Values, Risk exposure amount, and Value adjustments and provisions as of 30/09/2023 and 31/12/2023.

(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 table for Belgium (LUXEMBOURG) showing Original Exposures, Exposure Values, Risk exposure amount, and Value adjustments and provisions as of 30/09/2023 and 31/12/2023.

(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 Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
				Of which: collateral	Of which: retained				Of which: collateral	Of which: retained	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	81	0	66	15	0	95	0	80	20	0
	Corporates	155	27	679	529	0	34	778	27	514	33
	Corporate - Of Which: Specialised Lending	227	0	219	88	0	1	234	0	225	1
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	20	0	19	3	0	0	22	0	21	3
	Retail - Secured on real estate property	10	0	10	1	0	0	15	0	11	1
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	6	0	6	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	9	2	0	0	11	0	10	2
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	5	0	5	1
	Retail - Other Retail - Of Which: non-SME	6	0	5	1	0	0	6	0	5	1
	Equity	2	0	2	4	0	0	2	0	2	4
	Other non-credit-obligation assets										
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: off-balance				Of which: defined	Of which: off-balance	
IRB Total ³		41,250	41,250	41,250	0	41,250	41,250	41,250	0	41,250	

(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 risk 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: off-balance				Of which: defined	Of which: off-balance	
IRB Total ³		11,576	11,576	11,576	0	11,576	11,576	11,576	0	11,576	

(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 risk 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: off-balance				Of which: defined	Of which: off-balance	
IRB Total ³		0	0	0	0	0	0	0	0	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) 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 risk 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: off-balance				Of which: defined	Of which: off-balance	
IRB Total ³		426	426	426	0	426	426	426	0	426	

(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 risk 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: off-balance				Of which: defined	Of which: off-balance	
IRB Total ³		0	0	0	0	0	0	0	0	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) 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 risk 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 ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: derivatives		Of which: securities		Of which: derivatives			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	148	0	153	33	0	152	26	0		
	Corporates	822	27	823	426	0	807	27	641		
	Corporate - Of Which: Specialised Lending	270	0	254	99	0	288	0	252		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	20	0	19	3	0	19	0	18		
	Retail - Secured on real estate property	11	0	11	1	0	10	0	10		
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	5	0	5		
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	5	0	5		
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	10	0	9	2	0	9	0	8		
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	4	0	4		
	Retail - Other Retail - Of Which: non-SME	6	0	5	1	0	5	0	4		
	Equity	2	0	2	4	0	2	0	2		
	Other non credit-eligible 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).

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

Belfius Bank

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	68	68	0	0	0	0	0	0	68	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	32	32	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0
		53	53	15	0	0	0	0	0	38	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 for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

Regions

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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

Belfius Bank

As of 30/06/2024

Table with columns for 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), On balance sheet (Non-derivative financial assets by accounting portfolio), Derivatives (positive and negative fair value), Off balance sheet exposures, and Risk weighted exposure amount.

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

Belfius Bank

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [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	72	72	0	0	0	0	72	72	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		109	109	11	0	0	0	88	88	0	0	0	0	0	65	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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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
Bellus Bank

	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 Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which: defaulted		Of which Stage 3 ⁴			Of which Stage 3 ⁴		Of which Stage 3 ⁴	Of which Stage 3 ⁴			
min EUR																						
Cash balances at central banks and other demand deposits	26,520	0	0	0	0	0	0	0	0	0	0	23,826	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,482	0	3	2	159	2	2	2	13,734	0	2	2	2	162	2	2	2	162	2	2	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,513	0	0	0	24	0	0	0	5,563	0	0	0	0	22	0	0	0	22	0	0	0	0
Credit institutions	2,740	0	0	0	0	0	0	0	2,800	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,366	0	3	3	105	2	2	2	3,461	0	2	2	2	109	2	2	2	109	2	2	2	0
Non-financial corporations	1,855	0	0	0	31	0	0	0	1,900	0	0	0	0	31	0	0	0	31	0	0	0	0
Loans and advances (including at amortised cost and fair value)	112,698	139	2,172	2,172	2,172	616	1,214	1,214	537	114,989	147	2,217	2,217	2,217	649	1,232	1,232	649	1,232	1,232	562	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,199	0	514	514	514	5	388	388	0	17,339	0	514	514	514	3	388	388	3	388	388	0	0
Credit institutions	1,015	0	0	0	0	0	0	0	0	1,641	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7,007	2	150	150	150	26	56	56	3	6,800	3	149	149	149	32	56	56	32	56	56	3	3
Non-financial corporations	42,751	34	1,297	1,297	1,297	435	708	708	417	44,024	29	1,333	1,333	1,333	459	722	722	441	722	722	441	
of which: small and medium-sized enterprises	34,090	26	1,005	1,005	1,005	380	505	505	334	34,654	17	1,047	1,047	1,047	389	514	514	336	514	514	359	
of which: Loans collateralized by commercial immovable property	16,543	0	438	438	438	224	124	124	270	19,043	0	490	490	490	260	141	141	241	141	141	314	
Households	44,739	103	211	211	211	91	62	62	119	45,189	115	219	219	219	94	66	66	114	66	66	111	
of which: Loans collateralized by residential immovable property	40,882	83	126	126	126	36	9	9	119	41,309	91	123	123	123	38	9	9	114	38	38	114	
of which: Credit for consumption	1,864	15	31	31	31	10	20	20	0	1,872	15	30	30	30	11	23	23	0	23	23	0	
DEBT INSTRUMENTS other than HFT	152,790	139	2,175	2,175	2,174	676	1,214	1,214	537	152,540	147	2,219	2,219	2,219	711	1,234	1,234	562	1,234	1,234	562	
OFF-BALANCE SHEET EXPOSURES	51,564		156	156	156	156	29	29	0	46,666		120	120	120	153	18	18	18	18	18	23	

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
Beffius Bank

	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⁾			Collateral and financial guarantees received on non-performing exposures																
		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⁾																							
(in € bn)																																		
Cash balances at central banks and other demand deposits	30,896	0	0	0	0	0	1	0	0	0	0	24,079	0	0	0	0	0	0	0	0	0	0	0	130	52	52	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,886	0	2	2	2	188	2	2	0	0	0	13,813	0	144	144	144	144	138	52	52	0	0	0	130	52	52	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	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,741	0	0	0	0	22	0	0	0	0	0	5,644	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,944	0	0	0	0	0	0	0	0	0	0	3,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,439	0	2	2	2	119	2	2	2	0	0	3,377	0	142	142	142	142	83	50	50	0	0	50	50	50	0	0	0	0	0	0	0	0	
Non-financial corporations	1,865	0	0	0	0	30	0	0	0	0	0	1,770	0	2	2	2	2	29	2	2	0	0	2	2	2	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	114,540	149	2,427	2,427	2,427	555	1,248	1,248	660	0	0	116,379	151	2,512	2,512	2,512	2,512	617	1,311	1,311	0	0	0	719	1,311	1,311	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	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	16,807	0	524	524	524	1	388	388	0	0	0	17,118	0	520	520	520	520	1	384	384	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,310	0	0	0	0	0	0	0	0	0	0	1,090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,031	9	149	149	149	30	58	58	3	0	0	7,244	1	155	155	155	155	30	59	59	0	0	59	59	59	0	0	0	0	0	0	0	0	
Non-financial corporations	44,103	26	1,529	1,529	1,529	476	731	731	531	0	0	45,247	43	1,806	1,806	1,806	1,806	446	780	780	0	0	548	780	780	0	0	0	0	0	0	0	0	
of which: small and medium-sized enterprises	34,725	21	1,209	1,209	1,209	403	502	502	402	0	0	35,656	23	1,295	1,295	1,295	1,295	380	559	559	0	0	548	559	559	0	0	0	0	0	0	0	0	
of which: Loans collateralised by commercial immovable property	19,236	0	541	541	541	208	107	107	408	0	0	19,211	0	583	583	583	583	241	107	107	0	0	107	107	107	0	0	0	0	0	0	0	0	
Households	45,289	114	225	225	225	47	78	78	156	0	0	45,679	107	225	225	225	225	99	78	78	0	0	121	78	78	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	41,419	92	139	139	139	33	11	11	125	0	0	41,754	86	139	139	139	139	27	16	16	0	0	16	16	16	0	0	0	0	0	0	0	0	
of which: Credit for consumption	1,893	15	31	31	31	10	20	20	0	0	0	1,925	14	31	31	31	31	8	20	20	0	0	20	20	20	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	159,522	149	2,429	2,429	2,429	734	1,250	1,250	660	0	0	154,384	151	2,664	2,664	2,664	2,664	647	1,364	1,364	0	0	0	719	1,364	1,364	0	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	40,690		169	169	169	144	12	12	44	0	0	45,696		118	118	118	118	123	12	12	0	0	0	44	12	12	0	0	0	0	0	0	0	0

(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/NER 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) 2012/1651 - 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 FTR/NER 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

Belfius Bank

	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		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,490	514	223	198	1,032	252	1,507	532	232	206	1,033	275
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	1	1	1	4	0	4	0	0	0	4	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	64	25	9	9	38	0	64	25	10	9	39	0
Non-financial corporations	1,029	423	208	185	613	191	1,075	445	217	193	642	218
of which: small and medium-sized enterprises	830	288	129	110	513		867	310	127	109	534	
Households	394	65	6	4	378	60	364	61	6	4	348	56
DEBT INSTRUMENTS other than HFT	1,490	514	223	198	1,032		1,507	532	232	206	1,033	
Loan commitments given	45	12	0	0	0	0	31	9	0	0	16	4
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

Belfius Bank

	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
(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)	1,438	462	213	178	978	293	1,525	650	268	237	978	322
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	1	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	64	25	12	11	37	0	62	26	13	12	36	1
Non-financial corporations	1,041	376	196	163	623	237	1,145	564	250	221	640	266
of which: small and medium-sized enterprises	933	360	110	86	543		837	400	144	124	590	
Households	332	61	5	4	316	55	317	60	5	4	302	55
DEBT INSTRUMENTS other than HFT	1,438	462	213	178	978		1,525	650	268	237	978	
Loan commitments given	41	21	3	0	12	0	40	7	0	0	21	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
Belfius Bank

(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	128	0	0	128	8	0	128	6	6	128	0	0	132	6	6	132	8	0	136	7	7	136	8	0
B Mining and quarrying	45	0	0	45	0	0	45	0	0	45	0	0	50	0	0	50	0	0	52	0	0	52	0	0
C Manufacturing	3,079	216	216	3,079	204	0	3,000	309	309	3,000	309	0	3,000	307	307	3,000	370	0	3,091	309	309	3,091	264	0
D Electricity, gas, steam and air conditioning supply	1,975	12	12	1,975	19	0	1,954	12	12	1,954	14	0	1,956	12	12	1,956	14	0	1,929	12	12	1,929	14	0
E Water supply	1,009	2	2	1,009	2	0	1,004	2	2	1,009	2	0	1,001	19	19	1,027	2	0	1,008	19	19	1,008	2	0
F Construction	5,436	155	155	5,436	157	0	5,383	162	162	5,383	164	0	5,622	176	176	5,622	164	0	5,812	210	210	5,812	171	0
G Wholesale and retail trade	5,671	177	177	5,671	170	0	5,846	177	177	5,846	177	0	5,726	197	197	5,726	182	0	6,037	192	192	6,037	183	0
H Transport and storage	1,484	46	46	1,484	32	0	1,489	45	45	1,489	32	0	1,436	43	43	1,436	31	0	1,368	46	46	1,368	27	0
I Accommodation and food service activities	791	64	64	791	32	0	788	61	61	788	34	0	789	64	64	789	34	0	820	66	66	820	35	0
J Information and communication	901	25	25	901	22	0	901	26	26	901	24	0	906	28	28	906	24	0	1,010	29	29	1,010	26	0
K Financial and insurance activities	3,318	156	156	3,318	100	0	3,398	160	160	3,398	158	0	3,404	120	120	3,404	139	0	3,602	175	175	3,602	181	0
L Real estate activities	5,950	133	133	5,950	140	0	6,200	170	170	6,200	145	0	6,216	306	306	6,216	156	0	6,295	248	248	6,294	146	0
M Professional, scientific and technical activities	4,840	125	125	4,840	96	0	4,862	123	123	4,868	101	0	4,831	159	159	4,828	106	0	4,887	159	159	4,884	103	0
N Administrative and support service activities	1,079	25	25	1,079	29	0	1,089	25	25	1,089	32	0	1,000	30	30	1,000	31	0	1,835	38	38	1,835	32	0
O Public administration and defence, compulsory social security	371	0	0	361	0	0	387	0	0	377	0	0	378	0	0	388	0	0	373	0	0	363	0	0
P Education	108	4	4	108	4	0	112	4	4	112	4	0	104	4	4	104	4	0	104	4	4	104	4	0
Q Health services and social work activities	4,881	15	15	4,870	25	0	5,007	15	15	4,996	24	0	4,908	18	18	4,897	27	0	5,011	43	43	5,001	27	0
R Arts, entertainment and recreation	664	9	9	662	8	0	600	9	9	608	7	0	721	10	10	719	7	0	737	10	10	736	7	0
S Other services	108	5	5	108	5	0	89	5	5	89	5	0	89	5	5	89	5	0	79	5	5	79	5	0
Loans and advances	42,751	1,297	1,297	42,719	1,143	0	44,024	1,333	1,333	43,993	1,181	0	44,103	1,529	1,529	44,072	1,297	0	45,247	1,606	1,606	45,217	1,226	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 FINREP 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.