

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.



Key Metrics

(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
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,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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	11,404	11,584	11,506	11,706	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,328	11,496	11,462	11,680	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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		oroin 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	(min EUR, %) OWN FUNDS	13,114	13,302	13,724	13,851	C 01.00 (r0010,c0010)	Addicion 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,907	11,087	11,009	11,209	C 01.00 (+0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,667	3,667	3,667	3,667	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	695	833	232	520	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	107	193	125	66	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	6,560	6,548	7,162	7,167	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0220,c0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	73	61	87	93	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-202	-194	-203	-216	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-2	-4	-2	-2	C 01.00 (r0380,c0010)	Articles 3E(1) point (d), 40 and 150 of CSR
	A1.11	(-) Defined benefit persion fund assets	-2	-40	-45	-38	C 01.00 (r0390,c0010)	Articles 4(109), 30(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Acticies 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 Rems over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 25(1) point () of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Actions 43(4), 36(1) point [k] (i) and 80 to 91 of CRR; Articless 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b), 244(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point k) (iii) and 279(1) of CRR; Articles 36(1) point k) (iv) and
	A1.14		0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (0472,c0010) C 01.00 (0460,c0010)	point (b) and 250 of CRR, Articles 36(1) point k) (ii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1 A.1.15	Of which: from securitisation positions (-) (-) Holdings or CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3), and 79 of CRR
	A1.15	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38: Articles 46(1) point (a) and 48(2) of CPR
	A1.16	(-) Deductions DIAs that rety on nuture proritability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (95600,00010)	Anticies 36(1) point (c) and 38; Afficies 46(1) point (s) and 46(2) of Line Atticies 4(27); 36(1) point ((; 43, 45; 47; 46(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.17	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01 00 (4550, 50010)	Actions 4(27); 30(1) point (6; 40, 40; 41) point (6); 49(1) to (3) and 74 or Line Action 48 of CPR
	A1.18A	(-) Amount exceeding the 17 Above threshold (-) Insufficient coverage for non-portarmine exposures	-36	-38	-29	-45	C 01.00 (9510,c0010)	Article 46 of CRR Article 36(1), point (m) and Article 47c CRR
			0	0	0	-45	C 01.00 (40514,c0010)	Article 20(1), point (n) and Article 4/10 LNN Article 20(1), point (n) and Article 132(12) CRR
	A.1.18B						C 01.00 (#0515,c0010)	Acticle 30(1), point (in) and Article 1320(2) CHR Acticle 30(1), point (i) CRR
	A.1.18C		0	0	0	0	C 01.00 (0515,c0010)	Article 36(1), point (I) CRR Article 3 CRR
	A1.19		0	0	0	0		Atticle 3 CRR
	A120		-31	-31	-31	-31	C 01.00 (r0529,c0010)	
	A121		76	88	45	27	CA1(1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 489 of CRR
	A.1.21.3		76	88	45	27	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	497	497	497	497	C 01.00 (r0530,c0010)	Assicle 61 of CFPR
	A2.1		497	497	497	497	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010) C 01.00 (40600,c0010) + C 01.00 (40700,c0010) + C 01.00 (40740,c0010)	
	A.2.3		0	0	0	0	* C 01.00 (r0744,c0010) * C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (4950,c0010) + C 01.00 (49580,c0010) + C 01.00 (49730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,404	11,584	11,506	11,706	C 01.00 (r0015,c0010)	Atticle 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,710	1,718	2,217	2,145	C 01.00 (r0750,c0010)	Assicle 71 of CPR
	A4.1		1,402	1,369	1,830	1,796	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		308	349	387	350	C 01.00 (4950,c0010) + C 01.00 (4960,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (49978,c0010) C 01.00 (49800,c0010) + C 01.00 (49900,c0010) + C 01.00 (49900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	67,878	69,504	70,668	71,300	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		-41	-52	-26	-14	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.07%	15.95%	15.58%	15.72%	GA3(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.80%	16.67%	16.28%	16.42%	CA3 (3)	-
nationalia pende	C.3	TOTAL CAPITAL RATIO (transitional period)	19.32%	19.14%	19.42%	19.43%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,831	10,999	10,964	11,182	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.95%	15.81%	15.51%	15.68%	[0.1)(8-8.1]	-
Fully loaded ⁵	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	76	88	45	27	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-41	-52	-26	-14	C 05.01 (r9440,c0040)	
				<u> </u>				



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	58,778	59,555	60,001	60,499	C 02.09 (n044, c0410) (C 07.00 (n0690, c5220, s001) + C 07.00 (n0110, c5220, s001) + C 07.00 (n0130, c0220, s001) + C 08.00 (n0130, c0220, s001) + C 08.01 (n0400, c2260, s001) + C 08.01 (n0400, c2260, s001) + C 08.01 (n0400, c2260, s002) + C 08.01 (n0400, c2260, s002) + C 08.01 (n0400, c2260, s002) + C 08.01 (n0400, c0280, s002) + C 08.01 (n0400, c0280)
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	C02.00 (0310, c0010)-[C08.01 (0040, c0260, s001)+C08.01 (0050, c0260, s001)+ C08.01 (0060, c0260, s001)]
Of which equity IRB	502	565	612	694	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁵	1,377	1,609	1,470	1,415	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
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 (0470, 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, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*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 (0000, 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.



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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	16/2024		
			Fair value hierarch	y			Fair value hierarchy			,	air value hierarch	y		1	Fair value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	26,765				24,084				31,227				24,251				IAS 1.54 (I)
Financial assets held for trading	5,068	623	4,232	213	5,064	495	4,355	215	4,687	550	3,927	209	4,307	513	3,620	174	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,047	16	10	1,021	968	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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	123,223				125,794				125,617				127,362				IFRS 7.8(1); 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 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20:	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/0	6/2024			
		Gross carry	ring amount ⁽²⁾		Aci	umulated impairmen	nt ⁽²⁾	Gr	oss carrying amour	ıt ⁽²⁾	Accu	imulated impairme	ent ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		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 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	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	increase in credit	incompany in provide	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	9	0	0	0	0	0	8	0	0	0	0	0	8	0	0	0	0	0	2	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	10	0	0	0	0	0	10	0	0	0	0	0	9	0	0	0	0	0	9	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		8,492	4,941	2	-1	-158	-2	8,448	5,235	2	-1	-161	-2	8,774	5,161	2	-1	-167	-2	8,866	4,859	144	-1	-129	-52	Annex V.Part 1.31, 44(b)
amortised cost	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 1.32, 44(a)

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

^[4] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Belfius Bank

(mln EUR)

(min Eon)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 [‡]	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



Breakdown of liabilities

Belfius Bank

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOIT POSITIONS	Debt securities	28	53	63	23	Annex V.Part 1.31
	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
Deposits	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: Subord	inated 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
OTAL FINANCIAL LIABILITIES		150,921	150,436	156,481	151,126	



Market Risk Belfius Bank

	SA						М									IM						
			VaR (Memorandi	um item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	IKS CAPITAL CH	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	lemorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVoRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1	2/2023					
Fraded 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 Of which: Specific risk	48 166	120	0	0	0								0	0	0	0						
Foreign exchange risk	3	120	1	1	1	1							ů	0	0	0						
Commodities risk	12	15	o o	ō	0	i i							ŏ	o o	0	l ő						
Total	453	516	61	21	75	22	0	0	0	0	0	1,702	57	15	80	17	0	0	0	0	0	1,708
	As of 31/03/2024	As of 30/06/2024				As of 31.	03/2024									As of 30/0	16/2024					
Fraded 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						
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	430	47	11	79	19	0	0	0	0	0	1,572	55	14	82	18	0	0	0	0	0	1,714

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA CV1 template.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	23.835	23,835			20.261	20.261		
	Central dovernments or central banks Regional dovernments or local authorities	23,635 760	23,833	213		745	20,261	203	
	Public sector entities	370	446	123		353	462	114	
	Multilateral Development Banks	170	165	7		171	169	7	
	International Organisations	50	37	0		97	45	0	
	Institutions	688	688	19		507	507	14	
	Corporates	11,340	8,647	6,706		11,685	9,061	7,119	
	of which: SME	5,387	4,113	3,252		5,199	4,031	3,191	
	Retail	264	878	502		1,003	903	516	
Consolidated data	of which: SME	962	875	500		1,000	900	514	
OUTSOUGHTE GUILL	Secured by mortstages on immovable property	366 269	356 260	132 87		459 251	450 243	180	
	of which: SME	170	260	121	70	173	243	127	
	Exposures in default	764	642	954	70	748	613	920	
	Items associated with particularly high risk		012				0.23		
	Covered bonds Claims on institutions and corporates with a ST credit assessment					, a	0		
	Collective investments undertakings (CRI)			6		o o	0		
	Equity	2,278	2,278	8,295		2,307	2,307	8,429	
	Other exposures	2,999	2,998	2,029		4,300	4,299	2,353	
	Standardised Total ²	44.784	41,909	19,218	226	42.807	39,993	20.057	2

					Standardised Ap	amach			
					Januar Januar Ap	prosen			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUP, %)	23,835	23,835			20.261	20.261	A	
	Central governments or central banks	25,033	15			20,202	20,202		1
	Resional sovernments or local authorities					20			
	Public sector entities Multilateral Development Banks					ů,			
				0					
	International Organisations Institutions	1	,	0		,	1		
	Corporates	8.723	6.464	5,549		9.021	6,801	5.892	
	of which: SME	5.200	3,983	3,146		5.028	3,912	3.025	
	Retail	974	809	497		922	894	511	
	of which: SME	972	867	495		202	891	509	
BELGIUM	Secured by mortgages on immovable property	284	274	95		354	345	132	
	of which: SME	255	246	82		235	226	75	
	Exposures in default	165	95	119	66	168	98	126	
	Items associated with particularly high risk	726	620	930		706	591	885	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and consorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	0	0	4		0	0	5	
	Equity	2,276	2,278	8,395		2,307	2,307	8,420	
	Other exposures	2,753	2,752	2,029		4,041	4,041	2,353	
	Standardised Total ²				206				22

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Resional sovernments 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 Ordanisations	0	0	0		0	0	0	
	Institutions	101	101	2		272	272	5	
	Corporates	542	510	255		557	526	264	
	of which: SME	0		0		1	0		
	Retail			0					
UNITED KINGDOM	of which: SME								
	Secured by mortilates on immovable property			0					
	of which: SME Exposures in default			0					
	Exposures in default Items associated with particularly high risk			0			0		
	Covered bonds			0					
	Claims on institutions and corporates with a ST credit assessment			0					
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
	Other exposures	2	2	0		1	1		
	Standardised Total ²				14				12

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general creditrisk adjust	THEREIS.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(minSSR, W)	Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities						0		
	Public sector entities		181			138	215		
	Multilateral Development Banks			0			110		
	International Ordanisations			0			0		
	Institutions	576	576	12		225	225	5	
	Corporates	184	147	125		196	160	132	
	of which: SME	72	47	38		73	50	40	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortstates on immovable property	10	9	4		9	9	4	
	of which: SME	7	7	3		7	7	3	
	Exposures in default	3	0	0	3	3	0	0	3
	Items associated with particularly high risk	0		0			0	0	
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)						0		
	Equity			0			0		
1	Other exposures			v					

		(2) Total value adjustments and provisions per o	1) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.											
					Standardised Ap	proach								
			As of 30/09/2	023			As of 31	12/2023						
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(minEUR, %) Central governments or central banks													
	Central sovernments or central banks Resional sovernments or local authorities Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Inviturions Corporates of which: SME	105 14	83	81		169 17	142	139						
LUXEMBOURG	Retail of which: SME Secured by mertglages on immovable property	3 3	3	2 2		3	3	2 2						
	Secured by increasing on intersource property of which: SME Exposures in default	0	0	0	0	3	2 0	1 0						
	Items associated with particularly high risk Covered bands Claims on institutions and corporates with a ST credit assessment	38 0	22 0	34		40	23	34						
	Chairm on institutions and corporates with a ST credit assessment Collective investments undertakings (CRII) Equity	0	0	1 0		0	0	1						
	Other exposures Standardised Total ²	0		0	3	۰	0							

eba European Banking 2024 EU-wide Transparency Exercise

	Belfius Bank								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(minSUR, No	Original Exposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	0	0	0		0	0	0	
	Resional sovernments 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 Ordanisations	0	0	0		0	0	0	
	Institutions	2	2	1		2	2	1	
	Corporates	499	390	379		455	368	358	
	of which: SME	66	61	50		65	54	44	
	Retail	5	3	2		5	4.	2	
NETHERLANDS	of which: SME Secured by mortalism on immovable property			15					
	of which: SME					27		20	
	Exposures in default	í	í	1	0	í	í	î	0
	Items associated with particularly high risk			0			0		
1	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CRII)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				3				4

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach												
					Standardise	ed Approach								
			As of 31/	03/2024			As of 30	/06/2024						
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions					
	Central dovernments or central banks	27.704	27.704	0		20.961	20.961							
	Regional governments or local authorities	852	928	227		817	892	222						
	Public sector entities	358	457	116		351	400	113						
	Multilateral Development Banks	220	218	1		232	230	1						
	International Organisations	155	203	0		156	123	0						
	Institutions	638	638	17		910	910	23						
	Corporates	11,493	9,037	7,124		12,185	9,749	7,741						
	of which: SME	5,084	3,960	3,130		5,416	4,271	3,377						
	Retail	1,010	914	522		1,005	911	521						
Consolidated data	of which: SME	1,007	911	521		1,003	909	519						
	Secured by mortalistics on immovable property	556 271	544 252	227 80		482 272	474 284	190						
	of which: SME	209	175	229		261	264	216	7					
	Exposures in default	705	590	885	72	761	631	247	-					
	Items associated with particularly high risk Covered bonds			0										
	Claims on institutions and corporates with a ST credit assessment	· ·				0		0						
	Collective investments undertakings (CIU)					0		6						
	Equity	2,351	2,351	8,663		2,260	2,260	8,318						
	Other exposures	3,894	3,894	2,255		3,512	3,511	2,176						
	Standardised Total ³	50,205	47,563	20,274	235	43,893	41,289	20,475	21					

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min D.S. N)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	27,704	27,704	0		20,961	20,961	0	
	Regional governments or local authorities	16	15	0		15	15	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks		0	0		0	0	0	
	International Organizations		0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	8,618	6,757	5,859		9,383	7,385	6,429	
	of which: SME	4,930	3,855	3,046		5,260	4,156	3,285	
	Retail	522	905	517		294	901	515	
BELGIUM	of which: SME	997	902	516		992	822	513	
DELGIUM	Secured by mortgages on immovable property	444	434	176		388	380	148	
	of which: SME	254	245	83		255	265	82	
	Exposures in default	264	174	228	70	256	165	214	63
	Items associated with particularly high risk	665	552	828		675	563	844	
	Covered bonds					0			
	Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments undertakinss (CIU)	2,351	2.351	8,663		2,260	2.200	5 8,318	
	Equity	2,351	2,351 3,662	2,255		2,260	2,260	8,318 2,176	
	Other exposures	3,663	3,662	2,255			3,333	2,176	
	Standardised Total ²				207				191

					Standardise	ed Approach							
			As of 31/	03/2024			As of 30	/06/2024					
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²				
UNITED KINGDOM	Central description of central tasks between control tasks between	0 0 0 0 144 559 0 0 0 0 0 0 0 0 0	0 0 0 0 144 530 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 200 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 2 222 555 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1222 2056 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 264 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
I	Standardised Total ²				20								

		(2) Total value adjustments and pr	ovisions per country of counterpart	excludes those for securification	reposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(mis DUR, N)	Original Exposure ^b	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ^k	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Contra generation or united trains Contract Contraction of the State Contract Contract Contraction of the Contract Contract	0 0 138 0 0 485- 264 555 0 0 0 156 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 225 0 4455 223 28 0 0 0 0 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 130 22 22 2 3 0 0 0 0 0 0	3	0 0 0 0 128 128 128 121 121 121 121 121 121 121	0 0 223 0 324 171 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 160 0 0 0 0 0 0 0 0	
	Other exposures				,				

Ì		As of 31/		Standardise	ed Approach										
		As of 31/	As of 31/01/2024 As of 90/06/2024												
			03/2024			As of 30/	06/2024								
INSIDE N	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²							
Comment of extractions or entire Action Acti	0 0 0 125 22 23 3 3 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 259 13 3 3 40 0 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 105 125 12 2 2 2 1 1 0 0 0 0 0 0 0 125 127 127 127 127 127 127 127 127 127 127	٠	0 0 0 0 0 0 0 234 4 4 4 24 25 0 0 0 0	0 0 0 0 0 200 26 4 4 4 24 25 33 0 0 0 0	6 0 0 0 0 0 0 0 20 2 2 2 10 0 0 2 2 2 2 2	o							

eba European Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Balfine Bank

Belfius Bank								
				Standardise	ed Approach			
		As of 31/	63/2024			As of 30	06/2024	
(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Control amountment of control methods (A) A product accomments of control methods (A) A price control method (A) A price control method (A) A price control method (A) B price control method (A)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 333 366 4 4 4 7 7 1 0 0 0 0	0 0 0 1 2 2 2 2 2 2 2 2 0 0 0 0 0 0 1 1 0 0 0 0	0	0 0 0 2 469 5 5 5 1 1 1 2 0 0 0	0 0 0 0 2 222 202 50 5 5 5 5 7 7 7 1 34 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk miligation techniques (e

Credit Risk - IRB Approach

Ralfine Bank

								IRB Ap	proach					
						30/09/2023								
			Originati	Exposure ¹	Exposure	Risk exposure amo		ount Value adjustments		ixposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments
		(min EUR. %)		Of which: defaulted	VAIDE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Control has	nks and central severnments	14.709	134	16.683	2.225	detauted	26	14.746	detauted 131	16.752	2.277	defaulted	25
	Institution		24,311	2.54	22,258	1.846	o o	19	25,039	1	23,215	1,987	ō	14
	Corporates		53.461	1.608	46,000	31.567	665	1.516	53,928	1.624	46.509	31.417	671	1.554
		Corporates - Of Which: Specialised Lending	2,466	9	2,397	1,018	2	60	2,466	9	2,395	985	1	61
		Corporates - Of Which: SME	17,305	998	14,871	9,988	336	819	17,492	1,016	15,037	10,075	346	842
	Retail		57,009	404	55,673	4,763	217	251	57,282	430	55,757	4,820	216	266
		Retail - Secured on real estate property	40,819	115	40,819	1,976	81	37	40,953	113	40,953	1,983	65	41
Consolidated data		Retail - Secured on real estate property - Of Which: SME	9,783	37	9,783	585	23	9	9,840	38	9,840	590	18	9
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	31,036	78	31,036	1,391	58	28	31,113	76	31,113	1,393	46	31
		Retail - Qualifying Revolving	13	0	8	1	0	0	13	0	8	1	0	0
		Retail - Other Retail	16,177	289	14,846	2,786	135	214	16,316	317	14,796	2,837	151	225
		Retail - Other Retail - Of Which: SME	10,417	236	9,689	1,928	106	169	10,567	245	9,614	1,984	111	176
		Retail - Other Retail - Of Which: non-SME	5,760	54	5,157	858	30	45	5,750	72	5,183	853	40	49
	Equity		321	0	321	502	1		377	0	377	565	1	
		credit-obligation assets				0						0		
	IRB Total ²					40,903						41,066		

(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).

q issue local access not include the accumulation possion unusual in mine results prior to the accumulation or the accumulation of the accumulation possion unusual in mine results prior to the accumulation of the accumulation

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Originati	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		Central governments	12,210	0	14,503	880	0	0	12,229	0	14,565	924	0	0
	Institutions Corporates		19,528 45,105	1.581	17,787 37,768	690 27.063	665	1,337	19,758 45,274	1.596	18,242 38,037	692 26.717	671	1.372
		progrates - Of Which: Specialised Lending	1,256	1,501	1,205	467	660	1,337	1,254	1,596	1 203	401	6/1	1,372
		orporates - Of Which: Speciatives Canding propriates - Of Which: SME	17.151	998	14.701	9.859	336	818	17.368	1.016	1,203	9 9 7 0	346	841
	Retail		56.810	401	55.493	4.734	215	249	57.062	427	55,555	4.789	214	263
		stail - Secured on real estate property	40.769	115	40,769	1.972	81	37	40.899	113	40,899	1,979	65	41
		Retail - Secured on real estate property - Of Which: SME	9,770	37	9,770	584	23	9	9,828	38	9,828	589	18	9
BELGIUM		Retail - Secured on real estate property - Of Which: non-SME	30,999	78	30,999	1,388	58	28	31,071	76	31,071	1,390	46	31
		etail - Qualifying Revolving	13	0	8	1	0	0	13	0	8	1	0	0
	Re	rtail - Other Retail	16,028	286	14,716	2,761	134	212	16,150	314	14,648	2,810	149	223
		Retail - Other Retail - Of Which: SME	10,377	235	9,653	1,921	105	168	10,526	244	9,577	1,977	110	175
		Retail - Other Retail - Of Which: non-SME	5,651	52	5,063	840	28	44	5,624	69	5,071	833	39	47
	Equity Other non credit-o		296		296	445	0	0	349	0	349	503	0	
		ibligation assets												
	IRB Total													

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		888	0	865	286	0	1	875	0	848	292	0	1
	Corporates		4,441		2,828	1,783	0	131	4,832	0	3,183	2,010	0	131
			606	0	606	279	0	40	609	0	609	281	0	40
			3	0	3	0	0	0	3	0	3	0	0	0
	Retail		4		3	1	0	0	4	0	3	0	0	
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
OHITED MITODOTT			0		0	0	0	0		0	0	0	0	
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail	4		3	1			4		3		0	
		Retail - Other Retail - Of Which: SME	1		1	0			1		1		0	
		Retail - Other Retail - Of Which: non-SME	3		3				3		3			
	Equity					0					0		0	
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valor ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	429	0	429	0	0	0	423	0	423	0	0	0
	Institutions	933	0	878	149	0	0	1,038	0	948	173	0	0
	Corporates	885	0	2,482	843	0	3	847	0	2,499	837	0	3
	Corporates - Of Which: Specialised Lending	76	0	75	28	0	0	77	0	76	29	0	0
	Corporates - Of Which: SME	6		6	1	0	0	6	0	6	1	0	
	Retail	84	2	75	14	1	1	86	2	77	15	1	1
	Retail - Secured on real estate property	19	0	19	1	0	0	21	0	21	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	5		5	0	0	0	5	0	5	0	0	
1104102	Retail - Secured on real estate property - Of Which: non-SME	14		14	1	0	0	16	0	16	1	0	
	Retail - Qualifying Revolving	0		56	0			65	2	0			
	Retail - Other Retail	65	2		13	1	1		2	56	13	1	1
	Retail - Other Retail - Of Which: SME	15 50		14	3 10	0	0	15 50	0	14 43	3 10	0	
	Retail - Other Retail - Of Which: non-SME	21	2	42 21	10 48	1	1 1	23	2	43 23	10 53	1	1
	Equity Other non credit-obligation assets	21		21	40		0	23	0	23	53		
	IRB Total												
	INB Total												

							IRB App	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	122	0	122	9	0	0	118	0	117	8	0	0
	Corporates	1,208	1	1,106	693	0	5	1,322	1	1,183	786	0	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	133	0	150	123	0	1	104	0	112	99	0	1
	Retail	49	1	45	7	0	0	50	1	47	7	0	1
	Retail - Secured on real estate property	15	0	15	1	0	0	18	0	18	1	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
LUXEMBUUNG	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	0	0	17	0	17	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	33	1	29	6	0	0	32	1	29	6	0	0
	Retail - Other Retail - Of Which: SME	13	1	12	3	0	0	12	1	11	3	0	0
	Retail - Other Retail - Of Which: non-SME	20		17	3	0	0	19	0	17	3	0	0
	Equity	1	0	1	1	1	0	0	0	0	1	1	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach

D-15--- D---

								IRR∆n	proach					
					As o	130/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central ban Institutions Corporates		0 61 915 227 0 20	0 27 0 0	0 66 679 219 0	0 15 529 68 0	0 0 0	0 0 34 1 0	93 778 234 0	0 0 27 0	0 98 574 225 0 21	0 20 390 71 0	0 0 0	0 33 1
NETHERLANDS		Retail - Secured on real estate property Rotal - Secured on real estate property - OFWhich: SME Retail - Secured on real estate property - OFWhich: non-SME Retail - Opening Revolving Retail - Opening Retail	10 5 5 0	0	10 5 5	1 1 0 0	0	0	11 6 6 0	0 0	11 6 6 0	1 1 0 0	0 0	0
	Equity Other non c	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME redit - obligation assets	10 4 6 2	0	9 4 5 2	1 1 4	0	0	5 6 2	0 0	5 5 2	1 1 4	0 0	0
	IRB Total													

Credit Risk - IRB Approach

								IRBAp	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provision
		nks and central governments	14,204	130	16,071	2,256	1	24	14,259	129	16,093	1,976	2	20
	Institution		24,563	0	22,859	1,899	0	13	24,876	0	23,190	1,945	0	10
	Corporates		54,070	1,822	46,745	31,568	804	1,561	54,027	1,980	46,871	31,949	856	1,607
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,468 17,465	1.048	2,376 15.124	998 10.101	1 364	58 851	2,490 17,416	148 1.055	2,390 15.153	1,021 10,252	90 372	66 845
	Retail	Corporates - Of Which: SME	17,465 57,450	1,048	15,124 55,950	10,101 4.826	217	269	17,416 57,885	1,055	15,153 56,474	10,252 4.828	372 221	845
	PARTABL	Retail - Secured on real estate property	41.155	122	41.155	1,972	67	209	41.553	123	41.553	1,970	73	200
		Retail - Secured on real estate property - Of Which: SME	9.891	36	9,891	583	17	0	9,977	37	9,977	586	17	2
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	31.263	86	31.263	1.389	50	10	31.576	86	31.576	1.385	56	200
		Retail - Qualifying Revolving	12	0.	7	0	0	0	12	0	7	0	0	0
		Retail - Other Retail	16.284	315	14.788	2.853	150	232	16.320	321	14.913	2.857	148	233
		Retail - Other Retail - Of Which: SME	10,496	249	9,563	1,979	113	182	10,497	256	9,651	1,993	116	181
		Retail - Other Retail - Of Which: non-SME	5,787	66	5,226	874	37	50	5,823	65	5,262	864	32	52
	Equity		378	0	378	612	1		422	0	422	694		
	Other non	credit-obligation assets				0						0		
	IRB Total ²					41,160						41,391		

								IRB Ap	proach					
					As of	31/03/2024					Aso	130/06/2024		
			Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, NJ)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	11,576	0	13,766	902	0		11,641	0	13,795	863	0	0
	Institutions		19,467	0	18,046	669	0	8	19,681	0	18,300	741		7
	Corporates		45,443	1,755	38,324	26,900	783	1,365	45,390	1,792	38,450	27,361 455	759	1,385
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,213 17,349	1.048	1,173 15,004	392 10.006	364	11 849	1,284 17,314	1.055	1,226 15,051	455 10.168	372	11 844
	Retail	Corporation - Or Winds: SME	57,226	434	55,743	4.793	216	267	57.656	440	56.263	4.793	220	267
	POLICE .	Retail - Secured on real estate property	41.096	122	41.096	1,966	67	37	41.492	123	41.492	1.963	73	36
		Retail - Secured on real estate property - Of Which: SME	9.878	36	9.878	582	17	9	9.965	37	9.965	585	17	7
BELGIUM		Retail - Secured on real estate property - Of Which: non-SME	31.218	86	31.218	1.385	50	28	31.527	86	31.527	1.378	56	29
		Retail - Qualifying Revolving	12	0	7	0	0	0	12	0	7	0		0
		Retail - Other Retail	16,117	312	14,640	2,826	149	230	16,152	318	14,763	2,829	146	231
		Retail - Other Retail - Of Which: SME	10,458	248	9,528	1,972	113	181	10,458	255	9,616	1,986	116	181
		Retail - Other Retail - Of Which: non-SME	5,659	64	5,112	854	36	48	5,694	63	5,147	844	30	50
	Equity		350	0	350	548	0	0	384	0	384	609	0	0
		idit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					Aso	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
		s and central governments		0	0	0	0	0	0	0		0		0
	Institutions		822	0	802	279	0	1	816	0	801	288		0
	Corporates	Corporates - Of Which: Specialised Lending	4,749 619		3,138 598	1,980 280		137 38	4,640 601	59 59	2,954 601	1,834 252	37 37	144
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	619		598	280		38	601	59	601	252	37	38
	Retail	Corporates - Of Which: SME	3	0	3				3	0	3	0		0
	PARTAIL	Retail - Secured on real estate property	1		3				*		3			
		Retail - Secured on real estate property - Of Which: SME							0					
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME												
		Retail - Qualifying Revolving												
		Retail - Other Retail	,	0			0		4	0		0		0
		Retail - Other Retail - Of Which: SME	7		1				- 7	0				0
		Retail - Other Retail - Of Which: non-SME	3	0	3		0		3	0	3	0		0
	Equity	Man Communication Communication		0	0	0	0		0	0		0		0
			-						-		_			

							IRB Ap	proach					
											130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
	Central banks and central governments	426	0	426	0	0	0	425	0	425	0		0
	Institutions	1,020	0	933	164	0	0	1,041	0	946	162		0
	Corporates	837	0	2,455	829	0	3	914	0	2,609	892		3
	Corporates - Of Which: Specialised Lending	75	0	73	35	0	0	120	0	107	56		0
	Corporates - Of Which: SME	6	0	6	2	0	0	6	0	6	1		0
	Retail	91	2	82	17	1	1	92	2	82	17	1	1
	Retail - Secured on real estate property	26	0	26	3	0	0	26	0	26	4		0
FRANCE	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	3	0	0	21	0	21	3		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	65	2	56	14	1	1	66	2	56	13	1	1
	Retail - Other Retail - Of Which: SME	14	0	13	3	0	0	14	0	13	3		0
	Retail - Other Retail - Of Which: non-SME	51	2	43	11	1	1	51	2	43	10	1	1
	Equity	24	0	24	55	0	0	34	0	34	76		0
	Other non credit-obligation assets												

							IRBAp	proach					
				Aso	F31/03/2024					Aso	f 30/06/2024		
		Origina	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
LUXEMBOURG	Commanded and contral genomenates Copiestes Co	120 1,328 0 102 49 17 1 16 0 32 12 20	0 1 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	0 119 1,176 0 106 48 17 1 16 0 29 11 18	8 750 0 90 6 1 0 0 5 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 1 0 0 0 0 0 0 0 0	130 1,425 0 87 52 20 2 19 0 32 12 20	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	129 1,200 0 88 50 20 2 19 0 30 11	0 111 813 0 82 9 2 0 2 0 7 3 4	0 0 0 0 0 0 0 0 0 0	0 6 0 1 1 0 0 0 0
	Other non credit-obligation assets	ů		,	1		,		0		•		
	IRS Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				Aso	f 31/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	148	0	153	33	0	0	152	0	152	26	0	0
	Corporates	823	27	613	426	0	32	867	27	641	440		32
	Corporates - Of Which: Specialised Lending	270	0	254	99	0	1	268	0	252	98		1
	Corporates - Of Which: SME Retail	20	0	19		0		19	0	18	0		0
	Retail - Secured on real estate property		0		3			19	0	18	3		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11	0	11	1	0		10	0	10	1		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SM					0		-		-	;		
	Retail - Qualifying Revolving					0							
	Retail - Other Retail	10	0	9	2	0	ů i	9	0		2		
	Retail - Other Retail - Of Which: SME	4	0	4	1	0		4	0	4	1		
	Retail - Other Retail - Of Which: non-SME		0	5	1	0		6	0	5	1		
	Equity	2	0	2	4	0	0	2	0	2	4	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itivo fair value	Dorivatives with	n negative fair value			
					Non-delivative illiancia: a:	sets by accounting portions		Delivatives with po-	ittive fall value	Delivatives with	i negative ian value			
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
			,		of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	comprehensive income								
[0-3M[[3M-1Y[0 0	0			0		0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria		0 0	0			0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [10	0 0	0			0		0	0	0	0	0	
[10Y - more Total	-	10	0 0	0			0	(0	0	0	0		2
[0 - 3M [[3M - 1Y [969 316	5 965 5 316	0 34			962 278		8	0	0 26	3,290 2,104	(
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	34 1,31 1,36 4,11	5 345 4 1,314 5 1,365 3 4,113	0		31	333 1,249 1,217 3,975		65	0	1	3,151 27	(
[5Y - 10Y [4,11: 11,648 20,06	3 4,113 9 11,649 7 20,067	1 9			11,430	11	35 1.234	3	25 15	12 1,285 9,870	(
[10Y - more Total [0 - 3M [20,06	7 20,067	48	C	31	19,445	16:	1,546	16	235	9,870	(777
[3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[5Y - 5Y] [5Y - 10Y] [10Y - more Total														
[0-3M[
[3M-1Y[[1Y-2Y] [2Y-3Y]														
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
[57 - 57] [57 - 107] [107 - more Total														
1ME-01			0	0			0		0	0	0	0		
[3M-1Y] [1Y-2Y] [2Y-3Y]			0 0	0			0		0	0	0	0	0	
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Estonia		0 0	0			0		0	0	0	0	(
[10Y - more Total		11	0 0	0			0 10		0	0	0	0		0
										<u> </u>			`	



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	77 21 20 20 319	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0	0 0 75 25 0 266 196	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
10 - 3M 3M - 1Y 1 - 2Y 1 - 2Y	Germany	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 27 0	0	0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy	10.1 5.5 21.1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 102 586 216	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1,183



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ect exposures					•		
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
]ME-0]		0		0	0		0	0	0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	0 0 6 6	64 64	0	0	(0 0 6 64	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ME-0]		70	0 70	0	0		70	0	0	0	0	0		0 6
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	14 0 0 3 3	14 14	0	0		0 14 0 0 33	0	0	0 0	0	0 0 0		0
Total F 0 - 3M F		47	7 47	0	0		47	0	0	0	0	0		3
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0		0	0		0	0	0 0 0	0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0-3M[0		0	o o		0	0	0	0	0	0		0 0
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[5Y-10Y] [3M-1Y] [1Y-2Y] [2Y-5Y] [0-3M]	Netherlands													
[10Y - more Total [0 - 3M [0		0	0		0	0	0	0	0	0		0
[3M - 1Y] 11Y - 2Y 12Y - 3Y [3Y - 5Y] [5Y - 10Y]	Poland	0 0 51 0 71	0 C 1 C 1 S 1 C 1 71	0 0 0 0	0		0 0 51 0 71	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0
[10Y - more Total [0 - 3M[-	122	122	0	0		122	0	0	0	0	0		0 20
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Portugal	0 21 11 0 0	21 21 11 0	0 0	0		0 21 11 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[5Y-10Y] [3Y-5Y] [1Y-2Y] [0-3M]	Romania	31	31	ō	d		31	ō	0	0	0	0		14
[10Y - more Total	1													



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
					T									Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											amount
		Tinancial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Nouonat amount			
]ME-0]		0		0	0	0	0	0	0	0	0	0		
3M - 1Y 1Y - 2Y		0	11	0 0	0	0	0 15	0	0	0	0	0		
[2Y - 3Y [Stovakia	0		0	0	0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more Total		18	11	0	0	0	18	0	0	0	0	0		2
[0.3M[[3M-1Y[0		0 0	0	0	0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [Slovenia	0		0	0	0	0	0	0	0	0	0		
[3Y - 5Y [15Y - 10Y [Stovenia	0 76	1 0	0	0	0	0 76	0	0	0	0	0		
[10Y - more Total		76	71	0 0	0	0	76	0	0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]		0		0	0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Spain	0	8	0	0	0	0	8	344 0	0	0	0		
[5Y - 10Y [[10Y - more		331		0	0	0	331	0	0	0	0	0		
Total [0-3M[420	420	0	0	0	420	8	344	0	0	0		119
[3M-1Y[[1Y-2Y[[2Y-3Y[
13Y - 5Y I	Sweden													
[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom													
[5Y - 10Y [
[10Y - more Total [0 - 3M [
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Iceland													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [Liechtenstein													
[3Y - 5Y [[5Y - 10Y [Decinensiem													
f10Y - more Total	1													
[0-3M[13M-1Y 11Y-2Y														
[2Y - 3Y [[3Y - 5Y [Norway													
[5Y - 10Y [[10Y - more														
Total														



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
						of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[
13M - 1Y 12Y - 2Y 12Y - 3Y														
[3Y-5Y] [5Y-10Y]	Australia													
[10Y - 10Y] [10Y - more Total														
[0-3M[[3M-1Y[0 35	35	0	0	0	0 35	0	0	0	0	0		0
[1Y-2Y[[2Y-3Y]	Canada	62 32	62	2 0		0	62	0	0	0	0	0		0
[3Y - 5Y [15Y - 10Y [Canada	22 108	22	0		0	22 108	0	0	0	0	0		0
[10Y - more Total		259	259	0	0	0	0 259	0	0	0	0	0		0 0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [Hong Kong													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total [0-3M]						0	0	0	0			0		
[3M-1Y[[1Y-2Y[0		0	0	0	0	0	0	0	0	0		0
[2Y-3Y] [3Y-5Y]	Japan	0		0	0	0	0	0	0	0	0	0		0
ISY - 10Y I		325 50	325 50	0	0	0	325 50	0	0	0	0	0		0
[10Y - more Total [0 - 3M]		375 0	375	0 0	0	0	375	0	0	0	0 0	0		0 166
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0		0
[2Y - 3Y [u.s.	0		0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		0		0	0	0	0	0	0	0	0	0		0
] ME - 0]			i i											
[3M-1Y[[1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	China													
[10Y - more Total	_													
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Switzerland	0	0	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [- Smalling	0	0	0	0	0	0	0	0	0	0	0		0
f10Y - more Total		0	(0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y]		0		0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA	23	23	0	0	0	23	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]		0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total		23	23	0	0	0	23	0	0	0	0	0		0 0



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
					Mon deductive financial as	ssets by accounting portfolio		Derivatives with pos	Ithro fair value	Dordynthos with	n negative fair value	Off-balance st	neet exposures	
					Non de mante midicia de	Second decounting portions		Demonited man pos	nore in range	Sentatives into	The gutte full fulle			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
10 3M	Middle East	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	·		v							0			
[0 - 3M[Africa	68 55 0 5 92 6	68 55 2 0 5 92 6	0 0 0 0	0 0 0 0	0 0 0 0	68 55 2 2 5 92 6	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 33 0 0 0 50		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	229 0 22 0 7 0 15	229 0 32 0 7 7 0 15	0 0 0 0 0 0 15	0	0 0 0 0	229 0 32 0 7 7 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	000000000000000000000000000000000000000	83 0 65 0 0 0 0 0		9

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

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

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

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



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			or short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi dading	profit or loss	comprehensive income	uniorused cost							
] ME - 0]		-0		0	0		0	0	0	0	0	0		
[3M - 1Y] [1Y - 2Y]		0		0	0		0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Austria	0		0	0		0	0	0	0	0	0		
[5Y-10Y[24	24	0	0		24	0	0	0	0	0		
[10Y - more Total		24	24	0	0		0 24		0	0	0	0	1	1 2
[0 - 3M[[3M - 1Y[856 302 426 1,271 1,168 4,066	856	0	0	0	854 298 410	0 2	0 150	0	0	726 5,358		
[1Y - 2Y [[2Y - 3Y [Belgium	426 1,271	426 1,271	2	0	31	1,192 1,063	6	16	0	13	60 9		
[3Y - 5Y] [5Y - 10Y]		4,066	1,271 1,168 4,066	0	0		1,063 3,948 11,204	15	33	3	26	10		
[10Y - more Total [0 - 3M [11,402 19,491	11,402 19,491	5	0	31	18,969	126	844 1,147	6	58	2,665 8,831		779
[3M-1Y] [1Y-2Y]														
1 2Y - 3Y 1 13Y - 5Y 1	Bulgaria													
[5Y - 10Y [[10Y - more														
Total [0-3M[
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Cyprus													
[5Y - 10Y [[10Y - more Total	4													
[0-3M[[3M-1Y[
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total	<u> </u>													
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [Denmark													
[3Y - 5Y [[5Y - 10Y [
F10Y - more Total														
[0-3M[3M-1Y		0		0	0		0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia	0		0	0	0	0	0	0	0	0	0		
[5Y - 10Y [25	25	0	0		25	0	0	0	0	0		
[10Y - more Total		25	25	0	0		25	0	0	0	0	0		1



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
Residual Maturity	Country / Region	financial assets	of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	comprehensive income								
[0-3M[13M-1Y														
[1Y - 2Y [[2Y - 3Y [Finland													
[3Y - 5Y] [5Y - 10Y]	Intelle													
[10Y - more Total [0 - 3M [
[3M-1Y] [1Y-2Y]		75	71	0		0	75	0	0	0	0	0		
[2Y-3Y] [3Y-5Y]	France	25	25	0	0	0	25 0	0	0	0	0	0		
15Y - 10Y f [10Y - more		268 198	191	0 0		0	268 195	0	0	0	0	0		
Total 10 - 3MT		563	560	0	0	0	563 0	0	0	0	0	0		0
[3M-1Y] [1Y-2Y]				0	0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	27	2	0		0	0	0	0	0	0	0		
[10Y - more Total		27	2	7 0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[(0	0	0	0	0	0	0	0	0		
[1Y-2Y[[2Y-3Y[Croatia			0	0	0	0	0	0	0	0	0		
[3Y - 5Y] [5Y - 10Y]		12	12	2 0	0	0	0 12	0	0	0	0	0		
[10Y - more Total [0 - 3M]	1	12	12	2 0	0	0	12	0	0	0	0	0		4
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [[10Y - more Total														
] ME - 0]														
[3M - 1Y [
[3Y - 5Y] [3Y - 5Y] [5Y - 10Y]	Hungary													
[10Y - more Total	_													
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [Ireland													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M[,										^		
[0-3M] [3M-1Y] [1Y-2Y]				0		0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Italy	106	100	0		0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		106 585 217	21	5 7	0	0	585 217	0	0	0	0	0		
Total		908	900	0	0	0	908	0	0	0	0	0		944



General governments exposures by country of the counterparty

Part Provided Association of the Control of Association of the Control of Association of the Control of Association of Control of Control of Association of Control of Contr	
Residual Maturity Country / Region Total gross carrying amount of non-detrivative financial assets (set of short) positions and assets (
Residual Malurity Country / Region Total gloss carrying amount of non-derivative flar value Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive fair value Derivatives with positive fair value Total gloss carrying amount of non-derivative flar value of which: Financial assets by accounting portfolio of which: Financial assets at a comparation of the comp	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives stift positive fair value Derivatives stift positive fair value Total gross carrying amount of non-derivative financial assets per delivative finan	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets financial assets of which: Financial assets bed for bading of which: Financial assets at fair value through other comprehensive income financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income financial assets financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which:	
Country / Region Residual Maturity Country / Region Region Residual Maturity Country / Region Residual Maturity Country / Region Residual Assets Resid	Risk weighted exposure amount
134:YT	15
134:-17	
[0.34] 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[27-27]	0
[10Y-more] 0 0 0 0 0 0 0 0 0 0	0
Total 47 9 0 0 47 0 0 0 0 0 0 0 0 0	0 3
134:-171	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10" more	0 0
[0-34]	
10-MF	
[9-341] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22
\$34-\$74	0
T107 more	0 7
1304 - 147	



General governments exposures by country of the counterparty

							As of 30/06/2024							_
						Div	ect exposures							
						Dilk	ectexposures					0// 1		_
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives witi	h negative fair value		<u> </u>	
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	completiensive income								
[0-3M[3M-1Y		15	5 15	0	0		0 15	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Stovakia	0		0	0		0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		48	48	0	0		48	0	0	0	0	0		
Total [0-3M[63	63	0	0		63	0	0	0	0	0		4
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0		0	0		0	0	0	0	0	0		
[3Y - 5Y] [5Y - 10Y]	Slovenia	0	101	0	0		0	0	0	0	0	0		
[10Y - more Total		0 101	101	0	0	C	0 101	0	0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]		0		0	0		0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Spain	0	140	0	0		0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		140 286 0		0	0		140 286 0	0	0	0	0	0		
Total [0 - 3M [426	426	0	0		426	4	336	0	0	0		116
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Sweden													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [United Kingdom													
[5Y - 10Y [[10Y - more Total														
] ME-0]														
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [locland													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y]	Liechtenstein													
[5Y - 10Y [f10Y - more Total]													
] ME-0]														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Norway													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
						of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[
f 3M - 1Y f f 1Y - 2Y f														
[2Y - 3Y [[3Y - 5Y [Australia													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y]		0		0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [32	33	2 0		0	32	0	0	0	0	0		0
[3Y-5Y] [5Y-10Y]	Canada	0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total		38 295	31	0 0	0	0	38 295	0	0	0	0	0		0 0
10-3M1 (3M-1Y)														
[3M-1Y] [1Y-2Y] [2Y-3Y]	Hong Kong													
[3Y - 5Y [[5Y - 10Y [Tiong rong													
[10Y - more Total														
[0-3M[[3M-1Y[0		0 0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Japan	0		0	0	0	0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [348	341	0	0	0	348	0	0	0	0	0		0
[10Y - more Total [0 - 3M [405	401	6 0	0	0	405	0	0	0	0	0		0 183
[0-3M] [3M-1Y] [1Y-2Y]		0		0	0	0	0	0	0	0	0	0		0
[2Y-3Y] [3Y-5Y]	u.s.	0		0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M [0		0	0	0	0	0	0	0	0	0		0 0
[3M-1Y[[1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [China													
[5Y - 10Y [[10Y - more Total														
] ME - 0]		0		0	0	0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [0		0	0	0	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Switzerland	0		0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [0		0	0	0	0	0	0	0	0	0		0 0
[0-3M] [3M-1Y]		0		0	0	0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [24	2	0	0	0	24 n	0	0	0	0	0		0
[3Y-5Y] [5Y-10Y]	Other advanced economies non EEA	0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total	4	0	2	0	0	0	0	0	0	0	0	0		0 0



General governments exposures by country of the counterparty

							Belfius Bank							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
					Non deductive figureist	ssets by accounting portfolio		Derivatives with pos	ithya fair yahya	Dordynthos with	n negative fair value	Off-balance sh	eet exposures	
					Non-delivative ilitaliciat a	ssets by accounting portiono		Delivatives with pos	nuve ian value	Delivatives with	i liegative iali vatue			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0	0 0 0 0 0	9
(0-3Mf (3M-1Yf (1Y-2Yf (2Y-3Yf (3Y-5Yf (5Y-10Yf (10Y-more Total	Latin America and the Caribbean													
[3M - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [10Y - more	Africa	72 72 8 16 72 72	2 72 70 2 2 5 5 19 75 5 75	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	72 70 2 5 19 75 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 23 0 0 31 10	0 0 0 0 0	
Total [0 - 3M	Others	244 6 6 31 7 33 33 100	243 0 0 31 0 7 7 39 31	0 0 0 0 0 0 0 11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	243 0 33 0 7 39 20 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	64 0 65 0 0 0 0	0 0 0 0 0	3

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures Beltius Bank

					As of 30/09/2023									As of 31/12/2023				
		Gros:	s carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	ment, accumulated negative cha	inges in fair value due to			Gros	s carrying amount/ Nominal ar	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chang	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-performin	g exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	26,520	0	0				0		0	23,826		0	0		0 0	0		0
Debt securities (including at amortised cost and fair value)	13,482	0	3	3		15	2	1		13,734		2	2	:	2 162	2		2 0
Central banks	0	0	0				0		0			0	0		0	0		
General governments	5,513	0	0			2	0		0	5,563		0	0		0 22	0		0
Credit institutions	2,748	0	0				0		0	2,800		0	0		0	0		0
Other financial corporations	3,366	0	3	3	1	10	2	2	0	3,461		2	2	:	2 109	2		2 0
Non-financial corporations	1,855	0	0			3	. 0		0	1,900		0	0		0 31	0		0
Loans and advances(including at amortised cost and fair value)	112,698	139	2,172	2,172	2,172	51	1,214	1,214	537	114,980	147	2,217	2,217	2,21	7 549	1,232	1,23	2 562
Central banks	0	0	0				0		0			0	0		0	0		0
General governments	17,190	0	514	514	514		388	388	0	17,338		516	516	516	6 3	388	38	8 0
Credit institutions	1,015	0	0				0		0	1,641		0	0		0	0		
Other financial corporations	7,007	2	150	150	150	2	56	56	3	6,800	3	149	149	149	9 32	56	9	8 3
Non-financial corporations	42,751	34	1,297	1,297	1,297	43	708	708	417	44,024	29	1,333	1,333	1,333	3 459	722	72	2 443
of which: small and medium-sized enterprises	34,090	26	1,005	1,005	1,009	38	505	505	334	34,656	17	1,047	1,047	1,04	7 389	516	51	359
of which: Loans collateralised by commercial immovable property	16,543	0	438	438	438	22	124	124	275	19,043		490	490	491	260	141	14	316
Households	44,735	102	211	211	21:	5	62	60	118	45,180	115	218	218	211	8 54	66	0	115
of which: Loans collateralised by residential immovable property	40,882	83	126	126	126	3	9	5	116	41,308	91	123	123	123	3 38	9		9 114
of which: Credit for consumption	1,864	15	31	31	3:	1	20	20	0	1,872	15	30	30	31	0 11	23	2	3 0
DEBT INSTRUMENTS other than HFT	152,700	139	2,175	2,175	2,174	67	1,216	1,216	537	152,540	147	2,219	2,219	2,219	9 711	1,234	1,23	562
OFF-BALANCE SHEET EXPOSURES	51,554		150	150	150	15	29	25		46,666		120	120	121	0 153	18	1	8 37

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport here the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected in the certain tisses (expected in the cumulative amount of expected in the cumulative amount of expe

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



Performing and non-performing exposures Belfius Bank

Delet securities (including at amortised cost and fair value) Constant aboves Constant above Cons	Accumulated imposiment, accumulated regardine changes in fair value that to creat risk and previsions. Or exical purfaming page pase due >26 days and <-06 days Of which two performing. Of which two performing. Or which Earliga 2* Or which Earliga 2* Or which Earliga 3* Or which Earling 4* Or wh
Part	Of which hosperforming and past date > 20 finds to hosperforming and past date > 20 finds days and c-cited days Of which darked or which Stage 3* Of which darked or which Stage 3* Of which Stage 3* O
Cash balances Cash balance	Of which defaulted Of which Sage 3* Of which Sage 3* 24,677 0 0 0 0 0 0 13,933 0 144 144 144 130 52 52 0 0 0 0 0 0 0 0
Cent behaviors of central busins and other formant deposition 13,955 0 0 13,965 0 13,965 0 0 0 0 0 0 0 0 0 0 0 0 0	13:533 0 144 144 144 130 52 53 0 0 0 0 0 0 0
Central basels 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
General governments	0 0 0 0 0 0 0
Contributions 2,244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,644 0 0 0 0 18 0 0
Content Transmall corporations 3,456 0 2 2 2 116 2 2 0 116 146 1	
Non-francial corporations 1,865 o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3.222 0 0 0 0 0 0
Learn and advances/profiteding at monthsed cost and fair whise) 114.640 148 149 140 140 140 140 140 140 140	3,377 0 142 142 83 50 50
Central basis	1,770 0 2 2 2 29 2 2
General governments	116,379 151 2,512 2,512 517 1,311 1,311
Chest restrictions 1,215 6 0 0 6 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0	
Other Hannelial Corporations 7,732 9 140 140 160 30 58 58 3 Non-Hannelial Corporations 44,100 26 1,529 1,529 47% 732 731 532 4 of which, travail and medium shade destripations 34,725 21 1,200 1,200 400 500 500 400 500 of which, travails under medium shade of the process of th	17,118 0 526 526 526 1 394 394
Note francial corporations 4,420 26 1,529 1,529 47% 732 721 533 4 direllative runal and mellum stude descriptions 34,725 21 1,260 1,000 1,260 400 562 500 482 3 direllative runal and mellum stude descriptions 34,725 21 1,260 1,000 1,260 400 562 500 482 3 direllative runal and mellum stude descriptions 34,725 20 1,260 1,260 1,260 1,260 400 562 500 482 3 direllative runal and mellum stude descriptions 34,725 21 1,260 1,260 1,260 1,260 400 562 560 400 1,26	1,000 0 0 0 0 0
of which, creal and medium-seed enterprises 34,726 21 1,509 1,509 400 500 500 400 3 of which, Cuero collateral local by communical immunosibility progenity 19,256 0 546 549 540 107 409 1	7,244 1 155 155 155 30 59 50
of which: Loans collateralised by commercial immovable property 19,295 0 545 545 546 288 107 107 406 1	45,247 43 1,606 1,606 1,606 446 780 780
	35,656 25 1,296 1,296 1,296 380 559 550
	19,211 6 593 598 598 245 107 107
Households 45,289 114 225 225 47 70 70 126 4	
of whitch: Leans collaboration by west detail in monovable property 41,419 50 136 136 33 11 1 125 4	45,679 107 225 225 225 39 78 78
of which: Credit for consumption 1,860 15 31 31 32 10 20 20	45,679 107 225 225 29 70 70 41,754 86 136 136 138 27 16 16
DESTINATION (EVIS Other than HFT 199,522 149 2,429 2,429 724 1,250 1,550 660 15	

(i) first the shadows tear terms, cumulated improprises and a circumstance in separation in the companies of the companies of



Forborne exposures

1			As of 30/	09/2023		As of 31/12/2023									
	Gross carryin exposures wi measures	ig amount of th forbearance			Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of h forbearance	Accumulated impairment, accumulat changes in fair value due to credit risi and provisions for exposures with forbearance measures ²			al guarantees received rbearance 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	U	0	0			0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	U	0	0	U		U	0	U	0	0	0	U			
Central banks	U	0						U	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)	1,490	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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS 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.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at certal balance at certal banks and other demand deposits of the original provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at certal balance at the provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances (excluding loans and advances loads).



Forborne exposures

Belfius Bank

			As of 31/0	03/2024		As of 30/06/2024										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carrying exposures wit measures			exposures with	Collateral and financia on exposures with fo					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	٥				
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	o				
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 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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Belfius Bank

																		1						
			As of 3	0/09/2023					As of 3	1/12/2023			As of 31/03/2024						As of 30/06/2024					
	Gross carry	ingamount				Accumulated	Gross carry	Pross carrying amount		Accumulated		Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	Impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	128	6	6	128	8	0	128	6	6	128	9	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	3,479	316	316	3,479	234	0	3,602	329	329	3,602	249	0	3,683	327	327	3,683	270	0	3,891	309	309	3,891	254	0
D Electricity, gas, steam and air conditioning supply	1,575	12	12	1,575	19	0	1,654	12	12	1,654	14	0	1,656	12	12	1,655	14	0	1,623	12	12	1,623	14	0
E Water supply	1,039	2	2	1,035	3	0	1,104	2	2	1,099	3	0	1,081	19	19	1,077	2	0	1,088	19	19	1,084	2	0
F Construction	5,436	155	155	5,436	157	0	5,563	162	162	5,563	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	5,845	177	177	5,845	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	1,580	45	45	1,580	32	0	1,436	43	43	1,436	33	0	1,564	40	40	1,563	27	0
I Accommodation and food service activities	791	64	64	791	32	0	788	63	63	788	34	0	799	64	64	799	34	0	820	66	66	820	35	0
J Information and communication	901	25	25	901	22	0	961	26	26	961	24	0	966	28	28	966	24	0	1,010	29	29	1,010	26	0
K Financial and insurance activities	3,318	156	156	3,318	160	0	3,398	160	160	3,398	158	0	3,494	120	120	3,494	139	0	3,602	175	175	3,602	181	0
L Real estate activities	5,955	153	153	5,955	140	0	6,320	170	170	6,320	145	0	6,535	306	306	6,535	156	0	6,285	284	284	6,284	146	0
M Professional, scientific and technical activities	4,940	125	125	4,936	96	0	4,862	123	123	4,858	101	0	4,831	159	159	4,828	105	0	4,887	159	159	4,884	103	0
N Administrative and support service activities	1,579	25	25	1,579	29	0	1,589	25	25	1,589	32	0	1,600	30	30	1,600	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	368	0	0	373	0	0	363	0	0
PEducation	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 Human 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	690	9	9	688	7	0	721	10	10	719	7	0	737	10	10	736	7	0
S Other services	388	5	5	388	5	0	389	6	6	389	5	0	382	9	9	382	5	0	378	8	8	378	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	1,207	0	45,247	1,606	1,606	45,217	1,226	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.