

2016 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		4,262.08	3,675.24
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		61.38	-464.94
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-411.13	-644.06
Cumulative 3y: Profit or (-) loss for the year		1,375.78	-528.75
Coverage ratio - Default stock	56.24%	34.87%	35.01%
Common Equity Tier 1 capital	7,478.84	8,481.04	6,041.33
Total Risk exposure amount	47,025.64	48,192.25	52,947.02
Common Equity Tier 1 ratio, %	15.9%	17.6%	11.4%
Fully loaded Common Equity Tier 1 ratio, %	14.6%	17.6%	11.4%
Tier 1 capital	7,478.84	8,481.04	6,041.33
Total leverage ratio exposures	140,560.41	140,560.41	140,560.41
Leverage ratio, %	5.3%	6.0%	4.3%
Fully loaded leverage ratio, %	4.9%	6.0%	4.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



Belfius Banque SA

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock (of provisions		
		A-II	88	F-	IRB	A-I	RB	F-IR	В	A-l	IRB	F-	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)													
	Central banks and central governments	24,387	0	0	0	2.698	0	0	0	0	0	0	0)
	Institutions	46,041	0	0	0	3,090	0	0	0	8	0	0	0)
	Corporates	27.261	1.440	0	0	16.840	0	0	0	276	895	0	0	62.2
	Corporates - Of Which: Specialised Lending	1,739	33	0	0	657	0	0	0	17	15	0	0	46.7
	Corporates - Of Which: SME	5.568	968	0	0	3.895	0	0	0	38	630	0	0	65.1
	Retail	34.502	516	0	0	4.177	0	0	0	21	212	0	0	41.0
	Retail - Secured on real estate property	22,552	173	0	0	2,324	0	0	0	/	22	0		12.7
Belfius Banque SA	Retail - Secured on real estate property - Of Which: SME	5.213	58	0	0	600 1.724		0	0	2	.7	0	0	12.5
Dellius Dalique SA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	17,339	115	0	0	1,/24	0	0	0	5	15	0		12.8
	Retail - Quairying Revolving Retail - Other Retail	64	343	0	0	1.848	0	0	0		400	0		55.3
		11,885	343 266	0	0			0	U	14	190	0		52.8
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	7.404 4.481	266	0	0	1.099 750		0	0	14	140	0		52.8
	Retail - Other Retail - Or Which: non-SMC Equity	4,481	78	0		212			0	0 7	49	0	1 6	03.8
	Securitisation	119	25	U	U	212		U	U	·	17	U		1
	Other non-credit obligation assets	- 11									0	0		,
	IRB TOTAL	132,320	1,991	0	0	27.017	0	0	0	313	1,131	0		56.69

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IF	88	A-1	RB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions	20,207 23.681	0	0	0	802 567	0	0	0	0 2	0	0	(:
	Corporates Corporates - Of Which: Specialised Lending	17,010 644	1,384	0	0	11,262 191	0	0	0	100	860	0	(62.2%
	Corporates - Of Which: SME Retail	5.543 34,367	968 509	0	0	3.885 4,150	0	0	0	37 21	630 209	0	Č	65.1% 41.0%
Belgium	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	22.552 5,213 17,339	173 58	0	0	2.324 600 1.724	0	0	0	7 2	22 7	0	0	12.7% 12.5% 12.8%
beigium	Retail - Oculifying Revolving Retail - Other Retail Retail - Other Retail	64 11,751	0	0	0	1,724 5 1.821	0	0	0	0	0	0	(55.6%
	Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	7.356 4.395	261 75	0	0	1,021 1.091 731	0	0	0	14	139	0	(53.2%
	Equity Securitisation	112	13	Ö	ō	201	ō	ō	0	6	5	ō	Č	
	Other non-credit obligation assets	0	9	0	0	0	0	0	0	0	9	0	(
	IRB TOTAL	95,377	1,915	0	0	16,981	0	0	0	130	1,082	0		56.5%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IF	≀B	A-I	RB	F-I	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
United Kingdom	Portral Novins and restral novembers. Coronates Coronates - Of Which: Socialised Lendina Coronates - Of Which: Socialised Lendina Coronates - Of Which: SHE Avail Retal - Secured on real estate property Retal - Secured on retal estate property Retal - Secured on retal estate property Retal - Secured on retal estate p	0 2.160 6,859 471 0 2 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	0 554 3,219 126 0 1 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 127 5 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		65.0% 65.0% 86.8%
	Retail - Other Retail - Of Which: non-SME Eouitv Securitisation	1 0	Č	0	0	0	0	0	0	0	0	0	Ċ	55.4%
	Other non-credit obligation assets	2		0	0	0	0	0		0	0	0	(
	IRB TOTAL	9,023	0	0	ō	3,774	Ō	0	0	128	ō	0		65.0%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	В	F-)	RB	A-1	IRB	F-IR	В	A-I	IRB	F-	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	524	0	0	0	0	0	0	0	0	0	0		0
	Institutions	6,961	0	0	0	558	0	0	0	0	0	0	l l	0
	Corporates	450	0	0	0	401	0	0	0	4	0	0	l l	0
	Corporates - Of Which: Specialised Lending	51	0	0	0	29	0	0	0	3	0	0		0
	Corporates - Of Which: SME	12	0	0	0	3	0	0	0	0	0	0	l l	0
	Retail	69	4	0	0	16	0	0	0	0	2	0	1	0 47.5
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	l l	0
France	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	1	0
	Retail - Other Retail	69	4	0	0	16	0	0	0	0	2	0	1	0 47.5
	Retail - Other Retail - Of Which: SME	22	2	0	0	4	0	0	0	0	1	0	1	0 33.8
	Retail - Other Retail - Of Which: non-SME	47	2	0	0	12	0	0	0	0	1	0	1	0 57.79
	Equity	0		0		0		0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0		0		0	0	0	0	0	0		1	0
	IRB TOTAL	8,004	4	0	0	975	0	0	0	5	2		1	0 47.59



Belfius Banque SA

								31/12/2015						
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions		
		A-IF	В	F-I	RB	A-l	IRB	F-IF	RB	A-1	RB	F-	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Italy	Central banks and central governments Institutions Corporates Corporates - Of Which: Seculated Lendina Corporates - Of Which: Seculated Lendina Corporates - Of Which: SHE Retail Retail - Secured on real estate property - Of Which: SHE Retail - Could from Revolving Retail - Could from Revolving	3,184 2.327 1 1 0 1 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	1,669 28 2 2 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 - 0 - 0 - 0 - 0 - 0 - 0 -
	Retail - Other Retail - Of Which: SME	0	č	0	0	0	0	ő	0	0	0	ő		0 -
	Retail - Other Retail - Of Which: non-SME Equity	1 0	0	0	0	0	0	0	0	0	0	0		0 51.6%
	Securitisation Other non-credit obligation assets	0		0	0	0				0	0	0		0 -
	IRB TOTAL	5,513	0	0	0	1,700	0	0	0	0	0	0		0 51.6%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-	IRB	A-I	IRB	F-IF	RB	A-	-IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions Corporates Corporates - Of Which Seculided Lendina Corporates - Of Which Self Retall - Secured on real estate property	0 3.783 71 71 0 3	0 0 0 0	0 0 0 0	0 0 0 0	0 314 137 137 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	27.4%
Spain	Retal - Secured on real estate property - Of Which: SVE Retal - Secured on real estate property - Of Which: non-SME Retal - Qualifying Revolving Retal - Qualifying Revolving Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SME Retal - Other Retal - Of Which: non-SME	0 0 0 3 1 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	27.4% 20.8% 50.5%
	Securitisation Other non-credit obligation assets IRB TOTAL	0 3.857	0	0	0	0 452	0	0	0	0		0	0	27.4%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	В	F-	IRB	A-	IRB	F-II	RB	A-	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	0	0	0	0	0	0	0) ()	0 -
	Institutions	1.175	0	0	0	300	0	0	0	3		0)	0 -
	Corporates	716	6	0	0	207	0	0	0	4	3			0 49.9% 0 49.9%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0	0				0	1 2			1 49.9%
	Retail	2	0	0	0	0	0	0	0	0	1	6		0 14.4%
	Retail - Secured on real estate property	0	ō	ō	ō	ō	ō	ō	ō	ō	i		i	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		0)	0 -
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0)	0 -
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	9	9		3
	Retail - Other Retail - Of Which: SMF	2			0	0				0				0 14.4% 0 86.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	1	6		0 7.4%
	Equity	o o	ŏ	ŏ	ő	1	Ö	ő	ő	ő	ì	i i	i	0
	Securitisation													
	Other non-credit obligation assets	3		0	0	0	0		0	0))	0 -
	IRB TOTAL	1,897	6	0	0	508	0	0	0	7	3	3)	0 49.6%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IF	iB	F-I	RB	A-I	RB	F-IF	RB	A-I	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	.0	0	0	0	0	0	0		-
	Institutions Corporates	2.664 24		0	0	405 14	0	0	0	0	0	0	(31.4%
	Cornerates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	(-
	Corporates - Of Which: SME Retail	0 2		0	0	0	0	0	0	0	0	0		58.4%
	Retail - Secured on real estate property	0	9	0	0	0	0	0	0	0	0	0	9	-
Germany	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0		0	0	0		-
Cernian,	Retail - Oualifying Revolving	0	9	0	0	0	0	0	0	0	0	0	9	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2		0	0	0	0	0	0	0	0	0		58.4% 81.3%
	Retail - Other Retail - Of Which: non-SME	1	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	č	58.0%
	Fauity Securitisation	0		0	0	0		0	0	0	0	0	(-
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		
	IRB TOTAL	2,690	0	0	0	419	0	0	0	1	0	0		33.5%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Belfius Banque SA

							31/12/2015						
		Exposur				Risk expo	sure amounts				of provisions		
		-IRB	F-I	RB	A-1	IRB	F-IR	В	A-I	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Finland Retail - Seco Retail - Ouslifvino Re Retail - Other Retail Retail - Oth	1.0 SME sal estate property and on real estate property - Of Which: SME and on real estate property - Of Which: non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 3 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Other non-credit obligation asse		0 0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	1,02	22 0	ő	ŏ	3	ő	ő	ő	ő	ŏ	ŏ	ő	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	E	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central hanks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 113 386 55	0 0 10 0	0	0 0 0	0 23 424 24	0	0 0 0	0 0 0	0 0 8 1	0 0 7 0	0	0	73.09
Netherlands	Concortes - Of Which; SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which; SME Retail - Secured on real estate property - Of Which; SME Retail - Qualifying Revolving Retail - Qualifying Revolving	9 0 0	1 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0 0 0	0	0 0	0	31.69
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	9 5 4 5	1 1 0	0	0 0	2 1 1 7	0 0	0	0	0 0 0 1	0	0	0	31.69 28.09 69.19
	Securitisation													
	Other non-credit obligation assets IRB TOTAL	0 514	0	0	0	456	0	0	0	0		0	0	68.69

	31/12/2015												
		Exposur	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	В	F-I	RB	A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Comorates	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Carborates - Or Which: SME	0		0	0	0	0	0	0	0	0	0		1
Retail - Secured on real estate property	ő	ŏ	ő	ő	ő	ŏ	ŏ	ő	ő	ő	ŏ	Ö	
Retail - Secret on real estate property - Of Which: SMF	0	0	0	0	0	o o	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Winch: SME Retail - Other Retail - Of Winch: pon-SMF	0		0	0	0	0	0	0	0	0	0		1
Retail - Littuer Retail - Lit Writer: non-Ner Equity	0	0	0	0		0	0	0	l ő	0			1
Securitisation											_		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0		0	0	0	0	0	0	0	0	0		



						Baseline Sce	nario			
		31/12/2016				31/12/20	17	31/12/2018		
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	0.0%	6	40.0%	0.0%	12	40.0%		18	40.0%
	Institutions	0.0%	10	6.2%	0.0%	11	6.2%	0.0%	14	6.4%
	Corporates	0.4%	1,254	57.2%	0.3%	1,319			1,379	49.7%
	Corporates - Of Which: Specialised Lending	0.1%	33	37.0%	0.1%	35	31.3%		36	27.9%
	Corporates - Of Which: SME	0.4%	690	61.2%	0.5%	714	57.6%	0.4%	738	54.8%
	Retail	0.1%	272	26.4%	0.1%	308	21.3%		344	18.4%
	Retail - Secured on real estate property	0.0%	36	7.5%	0.0%	42	6.2%	0.0%	48	5.4%
- 10	Retail - Secured on real estate property - Of Which: SME	0.0%	11	7.7%	0.0%	13	6.0%	0.0%	14	5.2%
Belfius Banque SA	Retail - Secured on real estate property - Of Which: non-SME	0.0%	25	7.5%	0.0%	30	6.2%	0.0%	34	5.5%
	Retail - Qualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%		0	36.6%
	Retail - Other Retail	0.3%	235	39.5%	0.3%	266	32.3%		295	28.2%
	Retail - Other Retail - Of Which: SME	0.3%	175	36.6%	0.3%	196	29.4%	0.3%	217	25.4%
	Retail - Other Retail - Of Which: non-SME	0.2%	61	49.9%	0.2%	69	43.9%		78	40.2%
	Equity	1.5%	7	56.3%	1.2%	7	55.5%	1.2%	7	55.3%
	Securitisation									
	Other non-credit obligation assets		0						0	-
	IRB TOTAL / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.1%	1,548	45.5%	0.1%	1,657	39.2%	0.1%	1,762	35.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.1%	17	40.0%	0.1%	33	40.0%	0.1%	49	40.0%
0.0%	11	6.4%	0.0%	16	7.0%	0.0%	21	7.3%
0.5%	1,272	57.5%	0.5%	1,388	52.8%	0.5%	1,507	49.2%
0.1%	34	36.5%	0.2%	37	29.8%	0.2%	40	26.2%
0.5%	695	61.5%	0.7%	733	58.0%	0.7%	772	54.8%
0.1%	280	27.1%	0.1%	331	22.0%	0.1%	380	19.4%
0.0%	38	7.9%	0.0%	48	6.9%	0.0%	58	6.49
0.1%	12	8.0%	0.1%	15	6.6%	0.0%	17	6.1%
0.0%	27	7.9%	0.0%	33	7.0%	0.0%	41	6.6%
0.2%	0	43.6%	0.4%	0	43.6%	0.3%	1	43.6%
0.3%	242	40.3%	0.3%	283	33.0%	0.3%	322	29.0%
0.3%	180	37.5%	0.4%	210	30.2%	0.4%	238	26.3%
0.3%	62	50.5%	0.2%	73	44.2%	0.2%	83	40.39
2.3%	7	63.7%	5.0%	8	62.8%	3.0%	9	62.49
	0		-	0	-	-	0	
0.2%	1,586	45.7%	0.2%	1.777	39.0%	0.2%	1,966	35.0%

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	3	40.0%	0.0%	5	40.0%	0.0%	8	40.0%
	Institutions	0.0%	3	3.5%	0.0%	3	3.7%	0.0%	4	3.7%
	Corporates	0.3%	1,000	57.7%	0.3%	1,048	53.7%	0.3%	1,094	50.7%
	Corporates - Of Which: Specialised Lending	0.1%	4	20.1%	0.1%	5	20.1%	0.1%	5	20.2%
	Corporates - Of Which: SME	0.4%	690	61.2%	0.5%	714	57.6%	0.4%	737	54.8%
	Retail	0.1%	268	26.4%	0.1%	304	21.2%	0.1%	339	18.4%
	Retail - Secured on real estate property	0.0%	36	7.5%	0.0%	42	6.2%	0.0%	48	5.4%
5.1.	Retail - Secured on real estate property - Of Which: SME	0.0%	11	7.7%	0.0%	13	6.0%	0.0%	14	5.2%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0.0%	25	7.5%	0.0%	30	6.2%	0.0%	34	5.6%
~	Retail - Oualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.3%	0	36.6%
	Retail - Other Retail	0.3%	232	39.5%	0.3%	262	32.3%	0.3%	291	28.2%
	Retail - Other Retail - Of Which: SMF	0.3%	173		0.3%	194	29.4%	0.3%	215	25.4%
	Retail - Other Retail - Of Which: non-SME	0.2%	59	50.0%	0.2%	67	43.9%	0.2%	75	40.2%
	Equity	1.5%	7	56.3%	1.2%	7	55.5%	1.2%	7	55.3%
	Securitisation									
	Other non-credit obligation assets		0			0		-	0	
	IRB TOTAL	0.1%	1,280	45.7%	0.1%	1,368	39.4%	0.1%	1,452	35.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	8	40.0%	0.0%	16	40.0%	0.0%	24	40.0
0.0%	3	3.4%	0.0%	4	3.5%	0.0%	6	4.0
0.3%	1,010		0.5%	1,089	54.0%	0.5%	1,171	50.5
0.1%	4	20.1%	0.3%	5	20.3%	0.3%	7	20.5
0.5%	695	61.6%	0.7%	733	58.0%	0.7%	771	54.9
0.1%	277	27.0%	0.1%	327	21.9%	0.1%	375	19.3
0.0%	38	7.9%	0.0%	48	6.9%	0.0%	58	6.5
0.1%	12	8.0%	0.1%	15	6.6%	0.0%	17	6.1
0.0%	27	7.9%	0.0%	33	7.0%	0.0%	41	6.6
0.2%	0	43.6%	0.4%	0	43.6%	0.3%	1	43.6
0.3%	238	40.4%	0.3%	278	33.0%	0.3%	317	29.0
0.3%	178	37.6%	0.4%	208	30.2%	0.4%	236	26.3
0.3%	60	50.6%	0.2%	70	44.3%	0.2%	81	40.3
2.3%	7	63.7%	5.0%	8	62.8%	3.0%	9	62.4
	0	-		0			0	
0.1%	1,304	46.1%	0.2%	1,444	39.6%	0.2%	1,584	35.5

		Baseline Scenario										
			31/12/20	16		31/12/20	17		31/12/201	18		
		Impairment	Stock of				Coverage Ratio -	Impairment		Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
	Central banks and central governments	-	0	-	-	0	-	-	0	-		
	Institutions	0.0%	0	26.3%	0.0%	1	26.2%	0.0%	1	27.2%		
	Corporates	0.9%	157	19.4%	0.3%	167	19.8%	0.2%	174	20.0%		
	Corporates - Of Which: Specialised Lending	0.1%	5	12.5%	0.1%	5	12.5%	0.1%	5	12.5%		
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		
	Retail	0.4%	0	49.6%	0.4%	0	41.2%	0.4%	0	36.6%		
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-		
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0	-	-	0	-		
	Retail - Oualifving Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.3%	0	36.6%		
	Retail - Other Retail	0.4%	0	49.6%	0.4%	0	41.2%	0.4%	0	36.6%		
	Retail - Other Retail - Of Which: SME	0.6%	0	46.6%	0.6%	0	34.8%	0.5%	0	29.7%		
	Retail - Other Retail - Of Which: non-SME	0.2%	0	52.3%	0.2%	0	49.4%	0.3%	0	46.9%		
	Equity	-			-	0	-	-	0			
	Securitisation											
	Other non-credit obligation assets	-			-	0			0	-		
1	IRB TOTAL	0.6%	158	20.7%	0.2%	168	20.7%	0.2%	175	21.0%		

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17		31/12/20	12/2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹		
,	0			0	-		0			
0.0%	1	27.1%	0.1%	1	27.6%	0.1%	2	28.1		
1.0%	160	19.8%	0.6%	179	20.8%	0.7%	201	21.1		
0.1%	5	12.5%	0.2%	5	12.5%	0.1%	6	12.5		
-	0	-	-	0	-	-	0			
0.5%	0	50.5%	0.5%	0	41.6%	0.5%	0	37.3		
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
0.2%	0	43.6%	0.4%	0	43.6%	0.4%	0	43.1		
0.5%	0	50.5%	0.5%	0	41.6%	0.5%	0	37.		
0.7%	0	48.3%	0.8%	0	35.7%	0.7%	0	31.		
0.2%	0	52.5%	0.3%	0	49.6%	0.3%	0	46.		
-	i o		-	0		-	0			
-	0	-	-	0	-	-	0			
0.7%	161	21.1%	0.4%	180	21.9%	0.5%	204	22.4		

						Baseline Sce	nario			
			31/12/20	16	31/12/2017			31/12/2018		
	(1- PMP0/)	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	5.3%	0.0%	1	5.5%	0.0%	1	5.9%
	Corporates	0.6%	6	9.3%	0.1%	7	9.4%	0.1%	7	9.4%
	Corporates - Of Which: Specialised Lending	0.2%	3	2.8%	0.1%	3	2.8%	0.1%	4	2.8%
	Corporates - Of Which: SME	0.6%	0	12.1%	0.7%	0	12.1%	0.7%	0	12.1%
	Retail	0.5%	2	39.1%	0.4%	2	34.5%	0.3%	3	31.7%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
France	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.3%	0	36.6%	0.4%	0	36.6%	0.5%	0	36.6%
	Retail - Other Retail	0.5%	2	39.1%	0.4%	2	34.5%	0.3%	3	31.7%
	Retail - Other Retail - Of Which: SME	0.3%	1	27.4%	0.4%	1	23.4%	0.4%	1	21.1%
	Retail - Other Retail - Of Which: non-SME	0.6%	2	47.2%	0.4%	2	42.8%	0.3%	2	40.1%
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL	0.1%	9	26.3%	0.0%	10	20.8%	0.0%	11	18.3%
1 Computed as: Stock of provisions for defaulted stoc	k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

					Adverse Sce	sario			
		31/12/20	16		31/12/20	17		31/12/20	18
Impair rat		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.09
	0.0%	1	5.4%	0.0%	1	5.9%	0.0%	1	6.0%
	0.7%	6	10.4%	0.3%	8	11.5%	0.3%	9	11.5%
	0.4%	3	2.8%	0.9%	4	2.8%	0.4%	4	2.8%
	0.6%	0	12.1%	0.9%	0	12.1%	0.8%	0	12.1%
	0.5%	2	39.6%	0.5%	3	34.9%	0.5%	3	32.0%
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
	0.4%	0	43.6%	0.6%	0	43.6%	0.5%	0	43.6%
	0.5%	2	39.6%	0.5%	3	34.9%	0.5%	3	32.0%
	0.4%	1	28.0%	0.5%	1	24.1%	0.5%	1	21.7%
	0.6%	2	47.8%	0.5%	2	43.2%	0.4%	2	40.3%
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
	0.1%	10	26.2%	0.1%	12	20.1%	0.1%	14	17.8%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.1%	2	40.0%	0.1%	4	40.0%	0.1%	6	40.0%
	Institutions	0.0%	0	2.5%	0.0%	0	2.5%	0.0%	0	2.5%
	Corporates	0.6%	0	29.4%	0.3%	0	29.7%		0	29.9%
	Corporates - Of Which: Specialised Lending	0.6%	0	28.0%	0.2%	0	28.0%	0.2%	0	28.0%
	Corporates - Of Which: SME	0.8%	0	43.6%	1.1%	0	43.6%	1.2%	0	43.6%
	Retail	0.2%	0	32.0%	0.2%	0	30.0%	0.2%	0	29.3%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
,	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.2%	0	32.0%	0.2%	0	30.0%	0.2%	0	29.3%
	Retail - Other Retail - Of Which: SME	0.5%	0	21.6%	0.4%	0	22.1%	0.4%	0	22.4%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	35.5%	0.2%	0	32.8%	0.2%	0	31.7%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.1%	2	32.7%	0.1%	4	33.5%	0.1%	6	33.9%

				Adverse Scen	nario			
	31/12/20	16		31/12/2017 31/12/2018				18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.3%	7	40.0%	0.3%	14	40.0%	0.3%	21	40.09
0.0%	0	2.7%	0.0%	0	2.7%	0.0%	0	2.79
1.1%	0	29.1%	2.6%	0	29.2%	1.0%	0	29.39
1.1%	0	28.0%	2.6%	0	28.0%	1.0%	0	28.0%
0.8%	0	43.6%	1.3%	0	43.6%	1.0%	0	43.6%
0.3%	0	34.6%	0.3%	0	32.7%	0.3%	0	32.1%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.3%	0	34.6%	0.3%	0	32.7%	0.3%	0	32.1%
0.6%	0	27.7%	0.6%	0	28.2%	0.4%	0	28.49
0.2%	0	36.9%	0.3%	0	34.3%	0.3%	0	33.39
-	0	-	-	0	-	-	0	
	0			0			0	
0.3%	7	36.4%	0.3%	14	36.1%	0.3%	21	36.3%

		Baseline Scenario										
			31/12/20	16	31/12/2017				31/12/201	.8		
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
	Central banks and central governments	-	0	-	-	0	-	-	0	-		
	Institutions	0.0%	0	2.1%	0.0%	0	2.1%	0.0%	0	2.3%		
	Corporates	0.3%	0	32.8%	0.3%	0	32.5%	0.3%	0	32.1%		
	Corporates - Of Which: Specialised Lending	-	0	-	-	0		-	0	-		
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		
	Retail	0.3%	0	27.3%	0.2%	0	26.8%	0.2%	0	26.3%		
	Retail - Secured on real estate property		0	-	-	0		-	0			
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-		
Spain	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0		-	0			
	Retail - Qualifying Revolving	0.2%	0	36.6%	0.4%	0	36.6%	0.4%	0	36.6%		
	Retail - Other Retail	0.3%	0	27.3%	0.2%	0	26.8%	0.2%	0	26.3%		
	Retail - Other Retail - Of Which: SME	0.2%	0	20.7%	0.2%	0	20.5%	0.2%	0	20.4%		
	Retail - Other Retail - Of Which: non-SME	0.3%	0	41.8%	0.1%	0	38.4%	0.1%	0	36.0%		
	Equity	-	0		-	0		-	0	-		
	Securitisation											
	Other non-credit obligation assets	-	0	-	-	0		-	0			
	IRB TOTAL	0.0%	0	3.3%	0.0%	0	2.8%	0.0%	0	2.8%		

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/201	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		
-	0		-	0	-	-	0	
0.0%	0	2.2%	0.0%	0	2.3%	0.0%	1	2.59
0.4%	0	32.9%	0.7%	0	32.7%	0.6%	0	32.59
-	0	-	-	0	-	-	0	i .
-	0	-	-	0	-	-	0	i .
0.3%	0	27.7%	0.2%	0	27.4%	0.2%	0	27.1%
-	0	_	-	0	_	-	0	
-	0	-	-	0	-	-	0	i
-	0	-	-	0	_	-	0	
0.3%	0	43.6%	0.5%	0	43.6%	0.4%	0	43.6%
0.3%	0	27.7%	0.2%	0	27.4%	0.2%	0	27.19
0.2%	0	21.0%	0.3%	ō	21.1%	0.3%	0	21.19
0.3%	0	42.6%	0.2%	0	39.1%	0.2%	0	36.69
-	0		-	0			0	
	0			0			0	
0.0%	0	2,9%	0.0%	0	2,7%	0.0%	1	2.7%

	rment Stock of	Coverage Ratio -				8aseline Scenario 31/12/2016 31/12/2017 31/12/2018						
(min EUR, %) rate ind central governments				Stock of								
and central governments	te Frombions		rate			Impairment rate		Coverage Ratio - Default Stock ¹				
		-	-	0	Delault Stock	1000	0	Derault Stock				
	0.0%	21.8%	0.0%	4	22.5%	0.0%	4	24.1%				
	1.5% 16	49.0%	0.3%	18	47.9%	0.3%	20	46,6%				
prates - Of Which: Specialised Lending	3	49.9%	-	3	49.9%		3	49.9%				
prates - Of Which: SME			-	o o			0					
	0.2%	19.3%	0.2%	ō	21.9%	0.2%	ō	23.4%				
il - Secured on real estate property	- (-	-	0	-		0	-				
Retail - Secured on real estate property - Of Which: SME	- (-	-	0	-		0	-				
Retail - Secured on real estate property - Of Which: non-SME	- (-	-	0	-		0	-				
				0			0	36.6%				
				0			0	23.4%				
				0			0	36.5%				
Retail - Other Retail - Of Which: non-SME	0.1%	13.3%	0.1%	0	16.9%	0.1%	0	19.4%				
	- (-	-	0	-	-	0	-				
it obligation assets	- (-	-	0	-	-	0	-				
	0.9% 19							45.6%				
i	- Other Retail	Other Retail 0.2% Openin - There Denal - Of Which: OMF 0.6% Retail - Other Retail - Of Which: non-SME 0.1% obligation assets -	0.2% 0 19.3%	Other Retail 0.2% 0 19.3% 0.2% Deals - Officer Pental - Of Which: NOT-SME 0.5% 0.57% 0.6% Retail - Other Retail - Of Which: non-SME 0.1% 0 13.3% 0.1% obficiation asserts 0 - - - - -	Other Retail 0.2% 0 19.3% 0.2% 0 19.3% 0.2% 0 0.0% 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0 0.0% 0	Other Retail 0.2% 0 19.3% 0.2% 0 21.9% Applied - Officer Retail - Of Whitch: non-SME 0.5% 0 1.1% 0 1.57% 0.5% 0 1.1% Retail - Other Retail - Of Whitch: non-SME 0.1% 0 13.3% 0.1% 0 16.9% obligation asserts 0 0 0 0 0 0	Other Retail 0.2% 0 19.3% 0.2% 0 2.19 0.2% 0 2.19 0.2% 0 2.19 0.2% 0 2.19 0.2% 0 0.2% 0 0.2% 0 0.2% 0.2% 0 0.2% 0 0.2% 0.2% 0 0.2% 0	Other Retail 0.2% 0 19.3% 0.2% 0 2.19% 0.2% 0 2.9% 0 0.2% 0.2% 0				

	Adverse Scenario														
	31/12/20:	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹							
	0			0			0								
0.0%	3	22.6%	0.1%	4	23.9%	0.1%	4	24.5%							
2.2%	20	48.6%	0.9%	26	46.6%	0.6%	29	45.5%							
-	3	49.9%	-	3	49.9%	-	3	49.9%							
-	0	-	-	0	-	-	0	-							
0.2%	0	20.2%	0.2%	0	23.4%	0.2%	0	25.4%							
-	0	-	-	0	-	-	0	-							
-	0		-	0	-	-	0								
-	0	-	-	0	-	-	0	-							
0.8%	0	43.6%	1.3%	0	43.6%	1.0%	0	43.6%							
0.2%	0	20.2%	0.2%	0	23,4%	0.2%	0	25.4%							
0.7%	o o	54.1%	0.8%	0	43.6%	0.8%	0	39.3%							
0.1%	0	13.8%	0.2%	0	17.9%	0.2%	0	20.9%							
-	ō	-		ō		-	ō	-							
-	0		-	0	-	-	0								
1.3%	24	47.7%	0.6%	29	44.7%	0.4%	33	43.0%							

						Baseline Sce	Baseline Scenario							
			31/12/20	16		31/12/20	17		31/12/20	18				
		Impairment	Stock of		Impairment			Impairment	Stock of	Coverage Ratio -				
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹				
	Central banks and central governments		0			0			0					
	Institutions	0.0%	1	7.5%	0.0%	1	7.6%	0.0%	1	8.1%				
	Corporates	0.3%	0	31.9%	0.0%	0	31.5%	0.3%	1	31.6%				
	Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-				
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-				
	Retail	0.2%	0	50.3%	0.2%	0	45.1%	0.2%	0	41.7%				
	Retail - Secured on real estate property		0		-	0	-	-	0					
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0					
Germany	Retail - Secured on real estate ormerty - Of Which: non-SMF	-	0	-	-	0	-	-	0					
	Retail - Oualifvina Revolvina	0.2%	0	36.6%	0.3%	0	36.6%	0.4%	0	36.6%				
	Retail - Other Retail	0.2%	0	50.3%	0.2%	0	45.2%	0.2%	0	41.7%				
	Retail - Other Retail - Of Which: SME	0.3%	0	31.0%	0.3% 0.2%	0	26.6%	0.3%	0	24.7%				
	Retail - Other Retail - Of Which: non-SME	0.2%	0	52.0%	0.2%	0	47.4%	0.2%	0	44.1%				
	Fauity		0		-	0			- 0					
	Securitisation													
	Other non-credit obligation assets					0			0					
	IRB TOTAL ock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.0%	1	12.0%	0.0%	1	10.4%	0.0%	1	10.7%				

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0			0	
0.0%	1	7.9%	0.1%	1	9.2%	0.1%	2	9.5%
0.4%	0	31.7%	0.7%	1	31.9%	0.5%	1	31.9%
-	0	-	-	0	-	-	0	
	0	-	-	0		-	0	
0.2%	0	51.0%	0.3%	0	45.9%	0.3%	0	42.5%
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
0.2%	0	43.6%	0.4%	0	43.6%	0.4%	0	43.6%
0.2%	0	51.0%	0.3%	0	45.9%	0.3%	0	42.5%
0.4%	0	35.9%	0.4%	0	31.3%	0.3%	0	29.3%
0.2%	0	52.4%	0.2%	0	47.8%	0.3%	0	44.39
	0		-	0	-		0	
-	0			0			0	
0.1%	1	11.2%	0.1%	2	11.3%	0.1%	3	11.4%



						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%
	Corporates		0	-	-	0	-	-	0	-
	Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	0	26.2%	0.2%	0	26.0%	0.2%	0	25.7%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
Finland	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.4%	0	26.2%	0.2%	0	26.0%	0.2%	0	25.7%
	Retail - Other Retail - Of Which: SME	7.1%	0	26.2%	5.2%	0	26.2%	4.0%	0	26.2%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	26.2%	0.1%	0	25.3%	0.1%	0	24.3%
	Equity		0	-	-	0		-	0	-
	Securitisation									
	Other non-credit obligation assets			-		0			0	
	IRB TOTAL	0.0%	0	0.3%	0.0%	0	0.3%	0.0%	0	0.3%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate								
-	0		-	0			0							
0.0%	0	0.2%	0.0%	0	0.3%	0.0%	0	1.1%						
-	0	-	-	0		-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
0.4%	0	27.5%	0.3%	0	28.8%	0.2%	0	28.7%						
-	0		-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0		-	0	-	-	0							
-	0	-	-	0	-	-	0							
0.4%	0	27.5%	0.3%	0	28.8%	0.2%	0	28.7%						
7.5%	0	27.4%	6.4%	0	29.2%	5.0%	0	29,7%						
0.1%	ō	27.9%	0.1%	i o	26.8%	0.1%	i o	25.6%						
	0			0			0							
	0			0			0							
0.0%	ō	0.3%	0.0%	ō	0.4%	0.0%	0	1.1%						

						Baseline Scer	nario			
			31/12/20	16		31/12/201	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	24.2%	0.0%	0	24.1%	0.0%	0	25.1%
	Corporates	0.4%	16	52.2%	0.3%	18	42.8%	0.4%	19	37.5%
	Corporates - Of Which: Specialised Lending	0.1%	1	2.3%	0.1%	1	2.3%	0.1%	1	2.3%
	Corporates - Of Which: SME	0.2%	0	13.7%	0.3%	0	14.2%	0.3%	0	14.3%
	Retail	0.4%	0	30.2%	0.3%	0	28.8%	0.3%	0	27.5%
	Retail - Secured on real estate property		0	-	-	0		-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0		-	0	
	Retail - Qualifying Revolving	0.5%	0	36.6%	0.7%	0	36.6%	0.7%	0	36.6%
	Retail - Other Retail	0.4%	0	30.2%	0.3%	0	28.7%	0.3%	0	27.5%
	Retail - Other Retail - Of Which: SME	0.2%	0	27.1%	0.3%	0	25.9%	0.3%	0	24.8%
	Retail - Other Retail - Of Which: non-SME	0.6%	0	47.4%	0.3%	0	42.0%	0.3%	0	38.6%
	Equity		0	-	-	0		-	0	
	Securitisation									
	Other non-credit obligation assets		0			0			Provisions - 6 6 15 16 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	
	IRB TOTAL	0.4%	17	50.5%	0.3%	18	41.9%	0.4%	20	37.0%
1 Computed ser Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 50 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹						
-	0			0			0							
0.0%	0	24.8%	0.1%	0	24.4%	0.1%	0	24.5						
0.5%	17	50.9%	0.9%	20	40.6%	0.6%	22	36.2						
0.2%	1	2.3%	0.4%	1	2.4%	0.2%	2	2.4						
0.2%	0	17.3%	0.5%	0	19.3%	0.5%	0	19.4						
0.4%	0	30.5%	0.4%	0	29.1%	0.4%	0	27.8						
-	0	-	-	0	-	-	0							
-	0		-	0	-	-	0							
-	0	-	-	0	-	-	0							
0.6%	0	43.6%	1.0%	0	43.6%	0.7%	0	43.6						
0.4%	0	30.5%	0.4%	0	29.1%	0.4%	0	27.8						
0.2%	0	27.2%	0.4%	0	26.1%	0.4%	0	25.1						
0.7%	ō	48.3%	0.4%	i o	42.5%	0.4%	i o	39.0						
	0	-		0	-	-	0							
	0			0			0							
0.5%	17	49.4%	0.9%	21	39.9%	0.6%	23	35.89						

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/201	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comprates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	1 0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	1 0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-		
Retail - Qualifying Revolving	-	ō	-	-	ō	-	-	1 0	
Retail - Other Retail	-	0	-	-	0		-	0	
Retail - Other Retail - Of Which: SME	-	ō	-	-	ō	-	-	1 0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0		-	0	
Equity		ñ	_		i i			1 6	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		ŏ			ŏ			ő	
1 Computed ser Stock of non-injurious for defaulted stock / default stock (se defined in narangable 60 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/20			31/12/20		31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
	0			0	-		0							
	0	1		0	-		0							
-	0	-	-	0	-	-	0							
	0	1		0	-		0							
-	0	-	-	0	-	-	0							
	0	1		0	-		0							
-	0	1		0			0							
	0	1	-	0			0							
-	0	1		0			0							
	0		- :	0	-	- :	0							



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,401	0	58	0	0	0	0.0%
	Regional governments or local authorities	385	0	175	0	0	0	0.0%
	Public sector entities	412	0	188	0	0	0	0.0%
	Multilateral Development Banks	141	0	0	0	0	0	0.0%
	International Organisations	317	0	.0	0	0	0	0.0%
	Institutions	2,066	3	318	0	. 0	3	100.0%
	Corporates	4,616	82		59	12	40	47.9%
	of which: SME	1,514	20		19	6	6	24.8%
	Retail of which: SMF	447	10		9	1	4	39.7%
Belfius Bangue SA	or which: SME Secured by mortgages on immovable property	446 276	10	252 101	9	1	4	39.7% 0.0%
	of which: SMF	133	0	41	0	1	0	0.0%
	Items associated with particularly high risk	127	0	179	0		0	14.6%
	Covered bonds	32	0	1/9	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	9	0	2	, o	ı ö	0	0.0%
	Collective investments undertakings (CIU)	ś	0	5	0	1	0	0.0%
	Equity	1,696	ő	6,224	ő	2	l ő	0.0%
	Securitisation	-,	_	.,		_		
	Other exposures	5,328	0	1.142	0	0	0	0.0%
	Standardised Total	17,259	96		68	24	47	48.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	24	0	0	0	0	0	0.0%
	Regional governments or local authorities	57	0	11	0	0	0	0.0%
	Public sector entities	61	0	12	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	0	0	0.0%
	Corporates	2,674	22	2,374		8	6	24.4%
	of which: SME	1,487	20		19	6	6	24.8%
	Retail	444	10	251	9	1	4	39.7%
Belgium	of which: SME	443	10	250		1	4	39.7%
Deigiani	Secured by mortgages on immovable property	243	0	85	0	1	0	0.0%
	of which: SME	131	0	41	0	0	0	0.0%
	Items associated with particularly high risk	126	0	178	0	7	0	14.6%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	3	0	3	0	1	0	0.0%
	Equity	1,696	0	6,224	0	2	0	0.0%
	Securitisation							
	Other exposures	4,870	0	1,117		0	0	0.0%
	Standardised Total	10,203	33	10,256	31	19	11	29.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,163	0	14	0	0	0	0.0%
	Corporates	211	0	113	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
United Kingdom	of which: SME	0	0	0	0	0	0	0.0%
Officea Ringaom	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	9	0	2	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0		0	0	0.0%
	Standardised Total	1,384	. 0	129		0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Belfius Banque SA

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	927	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	42	9	40	13	0	0	2.3%
	of which: SME	7	0	7	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	10	0	5	0	0	0	0.0%
	of which: SME	2	0	1	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	U	0			0	0.0% 0.0%
	Collective investments undertakings (CIU) Equity	0	0		"	I ,	0	
	Securitisation	U	U	u u		ı "	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	980	9	46	13	ŏ	0	2.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	0.0%
Lary	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	151	0	58	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	3	0	0	0	3	100.0%
	Corporates	14	0	14	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Spain	of which: SME	0	0	0	0	0	0	0.0%
эран	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	166	3	72	0	0	3	100.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Belfius Banque SA

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	234	0	114	0	0	0	0.0%
	Corporates	1,077	14	402	3	0	12	84.7%
	of which: SME	4	0	4	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0.0%
Office States	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	1	0	0.0%
	Covered bonds	32	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	1,345	14	520	3	1	12	84.7%

					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	238	0	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	247	0	0	0	0	0	0.0%
	Corporates	17	21	17	6	0	16	79.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Cormany	of which: SME	0	0	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	o o	0	0.0%
	Items associated with particularly high risk	0	0	0	0	o o	0	0.0%
	Covered bonds	O O	0	0	Ó	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	504	21	18	6	. 0	16	79.1%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015							
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹			
	Central governments or central banks	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0	0	0.0%			
	Corporates	0	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0.0%			
	Retail	0	0	0	0	0	0	0.0%			
Finland	of which: SME	0	0	0	0	0	0	0.0%			
Tillaliu	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%			
	Equity	0	0	0	0	0	0	0.0%			
	Securitisation										
	Other exposures	0	0	0	0	0	0	0.0%			
	Standardised Total	0	0	0	0	0	0	0.0%			



					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	212	15	145	13	0	5	36.6%
	of which: SME	10	0	9	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0	0	0.0%
Neurenands	Secured by mortgages on immovable property	6	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0		0.0%
	Securitisation							
	Other exposures	2	0	2	0	0	0	0.0%
	Standardised Total	220	15	151	13	0	5	36.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Belfius Banque SA

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17	31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	40.9%		0	41.0%		0	40.9%
	Regional governments or local authorities	0.0%	0	4.6%	0.0%	0	4.6%	0.0%	0	4.6%
	Public sector entities	0.0%	0	4.0%	0.0%	0	4.1%	0.0%	0	4.1%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0		0.0%	0		0.0%	0	-
	Institutions	0.0%	3	91.3%	0.0%	3	85.6%		4	81.0%
	Corporates	0.4%	69	40.2%	0.4%	85	37.2%	0.3%	99	35.7%
	of which: SME	0.6%	20	27.0%	0.6%	28	27.2%	0.5%	36	27.2%
	Retail	0.7%	8	29.8%	0.8%	11	26.8%	0.8%	15	25.3%
Belfius Banque SA	of which: SME	0.7%	8	29.8%	0.8%	11	26.8%		15	25.3%
Dellius Dalique SA	Secured by mortgages on immovable property	0.0%	1	0.0%	0.0%	1	0.7%	0.0%	1	0.9%
	of which: SME	0.0%	0	0.0%	0.0%	1	0.8%	0.0%	1	1.0%
	Items associated with particularly high risk	2.0%	0	16.0%	1.8%	0	17.8%	1.6%	0	19.2%
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-
	Collective investments undertakings (CIU)		0		-	0		-	0	-
	Equity	0.0%	2	31.5%	0.0%	2	38.9%	0.0%	2	40.5%
	Securitisation									
	Other exposures	0.2%		88.8%	0.2%	0	88.8%	0.2%	0	88.8%
	Standardised Total	0.3%	83	38.8%	0.2%	103	35.1%	0.2%	121	33.2%

	Other exposures	0.2%	0	88.8%	0.2%	0	88.8%		0	88.8%
	Standardised Total	0.3%	83	38.8%	0.2%	103	35.1%	0.2%	121	33.2%
ed as: Stock of provisions for defaulted stock / de	fault stock (as defined in paragraphs 59 and 61 of the Methodological note)	-								•
						Baseline Sce	nario			

			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	49.1%	0.0%	0	49.2%	0.0%	0	49.19
	Regional governments or local authorities	0.0%	0	8.3%	0.0%	0	8.3%	0.0%	0	8.39
	Public sector entities	0.0%	0	9.1%	0.0%	0	9.1%	0.0%	0	9.19
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.6%	0	18.7%	0.5%	0	18.6%	0.4%	0	18.59
	Corporates	0.5%	28	27.9%		41	28.3%	0.5%	52	28.49
	of which: SME	0.6%	19	26.9%		27	27.1%	0.5%	34	27.19
	Retail	0.7%		29.8%	0.8%	11	26.8%	0.8%	15	25.39
Belgium	of which: SME	0.7%	8	29.9%		11	26.8%	0.8%	15	25.39
Deigium	Secured by mortgages on immovable property	0.0%	1	0.0%	0.0%	1	0.7%	0.0%	1	0.99
	of which: SME	0.0%	0	0.0%	0.0%	1	0.8%	0.0%	1	1.09
	Items associated with particularly high risk	2.0%	0	16.0%	1.8%	0	17.8%	1.6%	0	19.29
	Covered bonds		0	-	-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0		-	0	
	Equity	0.0%	2	31.5%	0.0%	2	38.9%	0.0%	2	40.59
	Securitisation									
	Other exposures	0.2%		88.8%	0.2%	0	88.8%	0.2%	0	88.89
	Standardised Total	0.4%	38	27.5%	0.4%	55	27.0%	0.4%	70	26.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	16.2%	0.0%	0	16.3%	0.0%	0	16.7%
	Corporates	0.1%	0	36.1%	0.1%	0	35.9%	0.1%	1	36.3%
	of which: SME	0.2%	0	24.8%	0.3%	0	24.8%	0.3%	0	24.8%
	Retail	0.2%	0	16.4%	0.2%	0	16.4%	0.3%	0	16.4%
United Kingdom	of which: SME	0.2%	0	16.4%	0.2%	0	16.4%	0.3%	0	16.4%
officed Kingdom	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0			0			0	
	Securitisation									
	Other exposures		0			0			0	-
	Standardised Total	0.0%	0	32.4%	0.0%	0	32.5%	0.0%	1	32.9%

				Adverse Sce	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
0.0%	0	40.2%	0.0%	1	40.2%	0.0%	1	40.29			
0.0%	0	4.5%	0.0%	0	4.5%	0.0%	0	4.59			
0.0%	0	3.4%	0.0%	0	3.0%	0.0%	0	3.19			
0.0%	0		0.0%	0	-	0.0%	0				
0.0%	0		0.0%	0	-	0.0%	0				
0.0%	3	87.2%	0.0%	4	75.4%	0.0%	4	68.59			
0.5%	72	42.2%	0.5%	96	39.5%	0.5%	119	37.99			
0.7%	22	30.4%	0.8%	33	30.9%	0.8%	45	30.89			
0.8%	9	32.6%	1.0%	13	30.2%	1.1%	18	29.09			
0.8%	9	32.6%	1.0%	13	30.2%	1.1%	18	29.09			
0.0%	1	1.3%	0.1%	1	3.9%	0.1%	1	4.09			
0.0%	1	1.5%	0.1%	1	4.3%	0.1%	1	4.39			
3.0%	0	16.4%	6.1%	0	18.5%	3.6%	0	20.69			
-	0	-	-	0	-	-	0				
-	0	-	-	0	-	-	0				
	0			0			0				
0.0%	2	32.0%	0.1%	2	40.6%	0.1%	2	43.89			
0.2%	0	88.8%	0.2%	0	88.8%	0.2%	0	88.89			
0.3%	87	40.7%	0.3%	117	37.4%	0.3%	146	35.4%			

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.1%	Provisions	45.3%	0.1%	Provisions	46.0%	0.1%	Provisions	46.2%
0.0%	0	8.0%	0.1%	0	7.7%	0.1%	0	7.8%
0.0%	U	9.0%	0.0%	U	9.0%	0.0%	U	7.8% 9.0%
0.0%	U	9.0%	0.0%	U	9.0%	0.0%	0	9.0%
-	0		-	0	-	-	0	-
-	0		-	0		-	0	
0.8%	0	18.8%	0.8%	0	18.9%	0.6%	0	18.9%
0.6%	31	31.6%	0.7%	49	32.2%	0.7%	68	32.2%
0.7%	21	30.3%	0.8%	32	30.8%	0.8%	44	30.7%
0.8%	9	32.6%	1.0%	13	30.2%	1.1%	17	29.0%
0.8%	9	32.6%	1.0%	13	30.2%	1.1%	17	29.0%
0.0%	1	1.3%	0.1%	1	3.9%	0.1%	1	3.9%
0.0%	1	1.5%	0.1%	1	4.3%	0.1%	1	4.3%
3.0%	0	16.4%	6.1%	n n	18.5%	3,6%	0	20.6%
3.070	ň	20.170	0.170	ň	10.570	3.070	, o	20.070
-	0		-	0	-		0	
0.00/	0	22.00/	0.400	0	40.000	0.400	0	42.00/
0.0%	2	32.0%	0.1%	2	40.6%	0.1%	2	43.8%
0.2%	0	88.8%	0.2%	0	88.8%	0.2%	0	88.8%
0.5%	42	30.9%	0.6%	65	30.6%	0.6%	89	30.3%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
0.0%	0	16.1%	0.0%	0	16.7%	0.0%	0	17.0%
0.1%	0	38.7%	0.1%	0	38.4%	0.1%	1	38.3%
0.2%	0	29.3%	0.4%	0	29.3%	0.5%	0	29.3%
0.2%	0	19.1%	0.3%	0	19.1%	0.3%	0	19.1%
0.2%	0	19.1%	0.3%	0	19.1%	0.3%	0	19.1%
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
	0		-	0		-	0	
0.0%	0	32.4%	0.0%	1	31.3%	0.0%	1	31.0%

omputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



Belfius Banque SA

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹		Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
	Public sector entities		0			0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	0.7%	1	6.8%	0.7%	1	10.2%	0.6%	2	12.6%
	of which: SME	0.5%	0	34.0%	0.6%	0	33.2%		0	32.8%
	Retail	0.6%	0	25.2%	0.7%	0	24.6%		0	24.0%
France	of which: SME	0.6%	0	25.2%	0.7%	0	24.6%		0	24.0%
Trance	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.8%	0.0%	0	1.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.7%	0.0%	0	1.0%
	Items associated with particularly high risk		0			0	-	-	0	
	Covered bonds		0			0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	Equity		0			0	-		0	
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	1	6.5%	0.0%	1	9.5%	0.0%	2	11.5%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
-	0		-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
0.6%	1	6.3%	1.2%	2	12.2%	0.9%	2	15.2%
0.5%	0	35.5%	0.7%	0	34.8%	0.8%	0	34.2%
0.8%	0	29.7%	0.9%	0	28.9%	1.0%	0	28.2%
0.8%	0	29.7%	0.9%	0	28.9%	1.0%	0	28.2%
0.0%	0	1.5%	0.2%	0	4.3%	0.1%	0	4.5%
0.0%	0	1.5%	0.2%	0	4.4%	0.2%	0	4.6%
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0		-	0			0	
	0			0			0	
0.0%	1	5.6%	0.1%	2	9.9%	0.0%	2	11.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.7%	0	24.8%	0.7%	0	24.8%	0.7%	0	24.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.8%	0	27.0%		0	27.0%	2.0%	0	27.0%
Italy	of which: SME	1.8%	0	27.0%	2.2%	0	27.0%	2.0%	0	27.0%
Luiy	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0		-	0	-
	Equity		0			0			0	
	Securitisation									
	Other exposures		0			0			0	-
	Standardised Total	0.8%	0	25.3%	0.8%	0	25.3%	0.8%	0	25.3%

				Adverse Sce	nario						
	31/12/20	16		31/12/20	17		31/12/20	18			
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹			
	0			0			0				
-	0		-	0	-		0				
-	0		-	0	-		0				
-	0		-	0	-		0				
-	0		-	0	-		0				
-	0		-	0	-		0				
0.8%	0	29.3%	0.8%	0	29.3%	0.8%	0	29.3%			
-	0		-	0	-		0				
2.1%	0	31.5%	3.1%	0	31.5%	2.9%	0	31.5%			
2.1%	0	31.5%	3.1%	0	31.5%	2.9%	0	31.5%			
-	0		-	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	29.8%	1.1%	0	29.9%	1.0%	0	29.9%			

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks		0	-	-	0	-	-	0	-
	Regional governments or local authorities		0		-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0		-	0		-	0	-
	Institutions		3	100.0%	-	3	100.0%	-	3	100.0%
	Corporates	0.5%	0	24.8%	0.7%	0	24.8%	0.6%	0	24.8%
	of which: SME		0		-	0		-	0	-
	Retail	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	21.9%
Spain	of which: SME	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	21.9%
эран	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.7%	0.0%	0	0.9%
	of which: SME		0		-	0	-	-	0	-
	Items associated with particularly high risk		0		-	0	-	-	0	-
	Covered bonds		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0		-	0		-	0	-
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.4%	3	98.6%	0.5%	3	97.1%	0.5%	3	95.7%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	3	100.0%	-	3	100.0%	-	3	100.09
0.7%	0	29.3%	0.9%	0	29.3%	1.0%	0	29.39
-	0	-	-	0	-	-	0	
0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	26.69
0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	26.69
0.0%	0	1.4%	0.1%	0	4.1%	0.1%	0	4.39
	0	-	-	0	-	-	0	
	0	-	-	o	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	o	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
0.5%	3	98.7%	0.8%	3	97.0%	0.9%	3	95.4%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks		0	-	-	0			0	
	Regional governments or local authorities		0	-	-	0	-	-	0	
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-
	Institutions	0.1%	0	40.3%	0.1%	0	39.9%	0.1%		40.6%
	Corporates	0.1%	12	80.1%	0.0%	12	77.0%	0.0%		74.6%
	of which: SME	2.4%	0	24.8%	1.7%	0	24.8%	1.3%	0	24.8%
	Retail	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	21.9%
United States	of which: SME	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	21.9%
Officed States	Secured by mortgages on immovable property		0	-	-	0		-	0	
	of which: SME		0		-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0		-	0	
	Covered bonds		0	-	-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0		-	0	-	-	0	-
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.1%	12	79.7%	0.0%	13	76.2%	0.0%	13	73.6%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-		0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	-
0.1%	0	41.6%	0.2%	0	42.5%	0.1%	1	43.9%
0.1%	12	79.6%	0.1%	14	74.4%	0.1%	14	71.4%
2.9%	0	29.3%	3.4%	0	29.3%	3.0%	0	29.3%
0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	26.6%
0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	26.6%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
-	0	-	-	0		-	0	
	0			0			0	
	. 0			0			. 0	
0.1%	12	78.9%	0.1%	14	73.1%	0.1%	15	70.0%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities		0		-	0	-	-	0	-
	Public sector entities		0		-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	0.5%	16	78.5%	0.5%	17	77.7%	0.5%	17	76.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	27.0%	0.6%	0	27.0%	0.7%	0	27.0%
Germany	of which: SME	0.3%	0	27.0%	0.6%	0	27.0%	0.7%	0	27.0%
Germany	Secured by mortgages on immovable property		0		-	0	-	-	0	-
	of which: SME		0		-	0	-	-	0	-
	Items associated with particularly high risk		0		-	0	-	-	0	-
	Covered bonds		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0		-	0	-
	Collective investments undertakings (CIU)	-	0		-	0		-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	-	0		-	0		-	0	-
	Standardised Total	0.0%	16	78.3%	0.0%	17	77.4%	0.0%	17	76.5%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.4%	16	78.7%	0.8%	17	77.7%	0.8%	17	76.7%
-	0		-	0		-	0	-
0.4%	0	31.5%	0.8%	0	31.5%	1.0%	0	31.5%
0.4%	0	31.5%	0.8%	0	31.5%	1.0%	0	31.5%
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0		-	0	-
-	0		-	0			0	
-	0	-	-	0	-		0	-
0.0%	16	78.4%	0.1%	17	76.9%	0.0%	17	75.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	
	Corporates		0	-	-	0			0	
	of which: SME		0	-	-	0			0	
	Retail	-	0	-	-	0		-	0	
Finland	of which: SME		0	-	-	0			0	
Fillidilu	Secured by mortgages on immovable property	-	0	-	-	0		-	0	
	of which: SME	-	0	-	-	0		-	0	
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0			0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total		0		-	0		-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	U			U			U	
-	0	-	-	0	-	-	0	
	U			U			U	
	0						0	
	0			0			0	



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	118
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	- Derdale Stock	-	0	- Deldale Stock		0) -
	Regional governments or local authorities		0	-	-	0	-	-		-
	Public sector entities		0	-	-	0	-	-		-
	Multilateral Development Banks		0	-	-	0	-	-		-
	International Organisations		0	-	-	0	-	-		-
	Institutions	0.1%	0	31.6%	0.1%	0	31.1%	0.1%		31.3%
	Corporates	0.5%	7	34.5%	0.5%	8	33.2%	0.5%	9	32.3%
	of which: SME	1.3%	0	34.6%	1.5%	0	33.9%	1.3%	0	33.7%
	Retail	1.3%	0	27.0%	1.6%	0	27.0%	1.6%	0	27.0%
Netherlands	of which: SME	1.3%	0	27.0%	1.6%	0	27.0%	1.6%		27.0%
Neurenanus	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.7%	0.0%		0.9%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	C	-
	Securitisation									
	Other exposures		0			0			C	
	Standardised Total	0.5%	7	34.4%	0.5%	8	33.0%	0.5%	9	32.1%

	0	-		0	-		0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
0.1%	0	32.7%	0.2%	0	33.4%		0	33.5%	
0.6%	7	35.1%	0.8%	8	33.8%	0.7%	10	33.1%	
1.4%		37.2%		0	36.9%	1.7%	0	36.5%	
1.6%	0	31.5%	2.2%	0	31.5%	2.2%	0	31.5%	
1.6%	0	31.5%	2.2%	0	31.5%	2.2%	0	31.5%	
0.0%	0	1.5%	0.1%	0	4.3%	0.1%	0	4.4%	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0			0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0		-	0	-	
-	0	-	-	0		-	0	-	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0		-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0		-	0		-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail		0		-	0		-	0	
of which: SME		0		-	0		-	0	
Secured by mortgages on immovable property		0	-	-	0		-	0	
of which: SME	-	0		-		-	-	0	
Items associated with particularly high risk		o		-	0		-	0	
Covered bonds		0	-	-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total	-	0		-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	
-	0		-	0		-	0	
-	0		-	0			0	-

computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	0 877						
Exposure values	Total	877						
Risk exposure amounts	STA IRB	0 87	0 103	0 109	0 116	0 178	0 249	0 306
	Total	87	103	109	116	178	249	306
Impairments	Total banking book others than assessed at fair value	45	3	4	-3	7	-1	2



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	r sovereign exposu	IRES IN DERIVATIVI	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Belgium	2,205 1,297 365 3,798 3,983 3,181 13,157 27,985	2,205 1,297 365 3,798 3,983 3,181 13,157 27,985	0 0 0 0 48 1,795	0 0 0 0 0	175 318 17 6 27 3 3 549	0 0 0 0 125 200 168 493	2,030 980 348 3.793 3,830 2,929 11,190 25,100	111 35 205 246 372 1,543 3,558 6,070	0 1 8 11 16 178 644 859	3 42 16 217 223 278 301 1,079	0 0 0 -1 -1 -63 -24 -89	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 [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	r sovereign exposu	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	tES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [France	0 0 0 0 7 72 452 524	0 0 0 0 0 72 452 524	0 0 0 0 0 141 141	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 72 311 383	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Germany	0 0 0 0 0	0 0 0 0 0 0	0 0 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 0 778 805	0 1 0 0 0 0 228 228	0 0 0 0 0	0 0 0 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 [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	0 18 0 0 0 618 2,548 3,184	0 18 0 0 0 618 2,548 3,184	0 18 0 0 0 0 1,028 1,046	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 618 1,520 2,138	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 [Lithuania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Luxembourg	0 0 0 0 1 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 0 0 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Tot	Netherlands	0 3 1 2 4 2 0	0 3 1 2 4 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 1 2 4 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Poland	0 0 0 0 0 0 68 62 130	0 0 0 0 0 0 0 68 62 130	0 0 0 0 0 0 0 68 62 130	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Spain	0 0 0 0 3 0	0 0 0 0 0 0 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 3 0	0 0 0 0 0 0 555 555	0 0 0 0 0 0 143 143	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Tot	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value	EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair val	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Norway	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot [0-3M[3M-1Y[13M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Tot	Japan	0 0 0 0 0 0 0 0 388 388	0 0 0 0 0 0 0 388 388	0 0 0 0 0 0 0 0 77	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 311 311	0 0 0 0 0 0	0 0 0 0 0 0						



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Switzerland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Other advanced economies non EEA	0 43 0 0 0 28 0	0 43 0 0 0 28 0 71	0 43 0 0 0 28 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
To - 3M	Latin America and the Caribbean	0 0 0 0 0 0 0 115	0 0 0 0 0 0 0 115	0 0 0 0 0 0 0 115	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



Belfius Banque SA

	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)		(accounting value gross of provisions) (1)					Derivatives with positive fair value Derivatives with negative fair value			Derivatives with	Derivatives with positive fair value Derivatives with negative fair value			
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Others	19 18 0 6 25 42 67 178 32,592	19 18 0 6 25 42 67 178 32,592	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	19 18 0 6 25 42 67 178	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions:

(1) The exonsivers reported cover only exocurses to central, regional and local oovernments on immediate borrower basis, and do not include exonsures to other counternants with full or partial oovernment ouarantees. Exonsures to central banks should not be included here.

(2) For positions in HFT this should include cross exonsures from a facility of the should receive the counternanties only where there is a maturity matching.

(3) The exonsures reported include the positions towards counternants (or their than sovereign) on sovereign credit risk (i.e. COS) booked in all the accounting portfolio (gno-off balance sheet). Irrespective of the denomination and or accounting dassification of the positions.

Other advanced non EEA. Israel, Korea, New Zeeland. Sam Marino. Sinoanore Taiwan and Russia

Other CEE non EEA. Albania, Boscinia and Hezerosinium, Asconsur, PIR Macedonia, Monteneon, Serbaia, and Turkey.

Middle East: Yemen. United Arab Emirates Sovian Suida Arabia Qutar. Oman Mauritaria, Libva Lebanon, Kuwait Jordan, Iran Dilbouti and Bahrain.

Lath America: Venezuela Univour. Virindical and To-haon, Suriname St. Vincent and the Grenadines St. Lucia St. Kitts and Nevis Peru. Paraousey. Panama. Nicaraoua .Mexico. Jamaica. Honduras. Halti, Giuvana. Guatemala. Grenada. El Salvador. Ecuador .Dominican Republic .Dominica. Costa Rica.Colombia. Chile. Brazil. Bolivia and Belize.

Africa: South Africa: Tunisia. Morocco. Evort and Aloeria.



2016 EU-wide Stress Test - Risk exposure amounts

		Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Risk exposure amount for credit risk	39,293	39,863	39,569	40,116	41,332	42,684	43,461	
Risk exposure amount for securitisations and re-securitisations	87	103	109	116	178	249	306	
Risk exposure amount other credit risk	39,206	39,759	39,460	40,000	41,153	42,435	43,155	
Risk exposure amount for market risk	4,930	4,930	4,930	4,930	6,270	6,681	6,684	
Risk exposure amount for operational risk	2,802	3,032	3,055	3,146	2,802	2,802	2,802	
Other risk exposure amounts	0	0	0	0	0	0	0	
Total risk exposure amount	47,026	47,825	47,555	48,192	50,404	52,168	52,947	



2016 EU-wide Stress Test - P&L

			Baseline Scenario		Adverse Scenario			
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Net interest income (1)	1,437	1,432	1,392	1,437	1,234	1,195	1,246	
Interest income	4,052	3,746	3,660	3,677	4,013	3,955	3,860	
(Interest expense)	-2,614	-2,314	-2,267	-2,224	-2,779	-2,760	-2,614	
Dividend income	149	149	149	149	6	6	6	
Net fee and commission income	221	221	221	221	7	7	7	
Gains or (-) losses on financial assets and liabilities held for trading, net	59	20	20	20	-496	15	15	
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	46				0			
Other operating income not listed above, net	-282	-167	-167	-167	-191	-167	-167	
Total operating income, net	1,629	1,656	1,616	1,661	560	1,056	1,107	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-104	-158	-133	-120	-205	-219	-221	
Other income and expenses not listed above, net	-960	-903	-903	-903	-1,031	-906	-906	
Profit or (-) loss before tax from continuing operations	565	594	579	638	-675	-68	-20	
(Tax expenses or (-) income related to profit or loss from continuing operations)	-120	-151	-137	-147	204	22	8	
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0	
Profit or (-) loss for the year	445	443	442	491	-471	-46	-12	
Attributable to owners of the parent	445	443	442	491	-471	-46	-12	
Amount of dividends paid	0	0	0	0	0	0	0	
Attributable to owners of the parent net of estimated dividends	445	443	442	491	-471	-46	-12	

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

		i			Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/201
-	A	OWN FUNDS	8,328	8,682	8,939	9,218	7,364	7,081	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,479	7,825	8,132	8,481	6,502	6,254	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,667	3,667	3,667	3,667	3,667	3,667	
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	
-	A.1.2	Retained earnings	1,222	1,665	2,108	2,598	752	706	
-	A.1.3	Accumulated other comprehensive income	-534	-534	-534	-534	-960	-960	
-	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-182	-182	-182	-182	-415	-415	
-	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio Other Reserves	-441	-441	-441	-441	-629	-629	
-	A.1.4 A.1.5	Uther Reserves Funds for general banking risk	3,382	3,382	3,382	3,382	3,382	3,382	
	A.1.5		0	0	0	0	0	0	
	A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-155	-155	-155	-92	-155	-155	
	A.1.8	(-) Intangible assets (including Goodwill)	-174	-174	-174	-174	-174	-174	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-218	-1/4	-1/4	-1/4	-99	-106	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-210	-9	0	-63	-99	-100	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-03	0	0	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	
	A.1.13	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-303	-303	-303	-303	-303	-303	
	A.1.14.1	(*) Decortoons related to assets wind can alternatively be subject to a 1.25076 risk weight Of which: from securitisation positions (-)	-303	-303	-303	-303	-303	-303	
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	0.00	0	0	0.00	0	0	
	A.1.16	investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	
OWN FUNDS	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	
-	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	
-	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	
	A.1.21	Transitional adjustments	592	286	141	0	393	198	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	93	73	36	0	166	83	
	A.1.21.4) Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	368	210	105	0	187	94	
	A.1.21.5	Other transitional adjustments to CET1 Capital	131	4	0	0	40	21	
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	131	4	0	0	40	21	
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,479	7,825	8,132	8,481	6,502	6,254	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	849	857	808	737	862	827	
	A.4.1	Tier 2 Capital instruments	475	475	475	475	475	475	
	A.4.2	Other Tier 2 Capital components and deductions	170	178	129	58	183	148	
	A.4.3	Tier 2 transitional adjustments	204	204	204	204	204	204	
AL RISK EXPOSURE	В	TOTAL RISK EXPOSURE AMOUNT	47,026	47,825	47,555	48,192	50,404	52,168	
AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	
	C.1	Common Equity Tier 1 Capital ratio	15.90%	16.36%	17.10%	17.60%	12.90%	11.99%	
ITAL RATIOS (%) ansitional period	C.2	Tier 1 Capital ratio	15.90%	16.36%	17.10%	17.60%	12.90%	11.99%	
	C.3	Total Capital ratio	17.71%	18.15%	18.80%	19.13%	14.61%	13.57%	
	D.1	Common Equity Tier 1 Capital ratio (1)	14.65%	15.76%	16.80%	17.60%	12.12%	11.61%	
ITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	14.65%	15.76%	16.80%	17.60%	12.12%	11.61%	
	D.3	Total Capital ratio (3)	16.02%	17.13%	18.07%	18.70%	13.43%	12.80%	
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	
morandum items	G.1	Total leverage ratio exposures (transitional)	140,560	140,560	140,560	140,560	140,560	140,560	
	G.2	Total leverage ratio exposures (fully loaded)	140,560	140,560	140,560	140,560	140,560	140,560	
	G.3	Leverage ratio (transitional)	5.32%	5.57%	5.79%	6.03%	4.63%	4.45%	
	G.4	Leverage ratio (fully loaded)	4.90%	5.36%	5.68%	6.03%	4.35%	4.31%	
						_			_



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	16,987	0	5	5	151	1	0
Central banks	28						
General governments	8,972						
Credit institutions	2,865				4		
Other financial corporations	3,208		3	3	46		
Non-financial corporations	1,914		2	2	101	1	
Loans and advances(including at amortised cost and fair value)	102,287	82	2,001	0	218	1,155	321
Central banks	137						
General governments	21,843	1	3		2	3	
Credit institutions	23,573	5	5		2	2	3
Other financial corporations	6,297	1	830		21	494	9
Non-financial corporations	24,418	37	847		178	547	193
Households	26,019	38	316		15	109	116
DEBT INSTRUMENTS other than HFT	119,274	82	2,006	5	369	1,156	321
OFF-BALANCE SHEET EXPOSURES	51,029		40	40		12	18

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2016 EU-wide Stress Test

Information on forborne exposures¹ Belfius Banque SA

			31/12/2015		
		Gross carrying amount of exposures with forbearance measures with forbearance measures Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	3	3	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations	3	3			
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	695	233	103	103	211
Central banks					
General governments	33				
Credit institutions					
Other financial corporations	29	19	16	16	7
Non-financial corporations	527	184	80	80	175
Households	106	30	7	7	29
DEBT INSTRUMENTS other than HFT	698	236	103	103	211
Loan commitments given	38	9			15

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30