

Bank Name	AXA Bank Belgium (ABB)
LEI Code	LSGM84136ACA92XCN876
Country Code	BE



2018 EU-wide Transparency Exercise Capital

AXA Bank Belgium (ABB)

No. No. No. No. No. No. No. No. 1 0 <				As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
			(min EUR, %)				
		•					
			transitional adjustments)				
		A.1.1		636	636	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Nome Nome Nome Nome Nome Nome No Nome No		A.1.2	Retained earnings	426	420	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
Number Name		A.1.3	Accumulated other comprehensive income	9	-1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Number of the second		A.1.4	Other Reserves	1	2	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR.
Nome Nome Nome Nome Nome Nome No Nome Nom		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Number Numer Numer Numer <th></th> <th>A.1.6</th> <th>Minority interest given recognition in CET1 capital</th> <th>0</th> <th>0</th> <th>C 01.00 (r230,c010)</th> <th>Article 84 of CRR</th>		A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
		A.1.7	Adjustments to CET1 due to prudential filters	11	13	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
No. No. No. No. No. No. No. Science Science Science Science Science No. Science Science		A.1.8	(-) Intangible assets (including Goodwill)	-12	-15	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
Number Num Num Number Num Number Number Number Number Number Nu		A.1.9		0	-12	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Normal Normal Normal Normal Normal Normal Second		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-18	-17	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
Nome Nome Nome Nome Nome Nome No Nome		A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
Nome Nome <th< th=""><th></th><th>A.1.12</th><th>(-) Reciprocal cross holdings in CET1 Capital</th><th>0</th><th>0</th><th>C 01.00 (r430,c010)</th><th>Articles 4(122), 36(1) point (g) and 44 of CRR</th></th<>		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
No. No. Schedule standard and standard		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
No. Operational System Operational System Operational System No. Operational System Operatio System Operation							
Number Number Number Number Number Number Number Science Science <th></th> <th>A.1.14</th> <th>(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight</th> <th>0</th> <th>0</th> <th>C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)</th> <th>Andoles 4(30), 30(1) point (k) (1) and sist 031 of Use; Andoles 30(1) point (k) (1), 24(1) point (b), 244(1) point (b) and 256 CRR; Articles 30(1) point k) (iii) and 37(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.</th>		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Andoles 4(30), 30(1) point (k) (1) and sist 031 of Use; Andoles 30(1) point (k) (1), 24(1) point (b), 244(1) point (b) and 256 CRR; Articles 30(1) point k) (iii) and 37(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Nome Nome Nome Nome Nome Nome Nome Second Se		A.1.14.1	· · · · ·	0	0	C 01.00 (r460,c010)	$\label{eq:articles} Articles \ 36(1) \ point \ (k) \ (i), \ 243(1) \ point \ (b), \ 244(1) \ point \ (b) \ and \ 258 \ of \ CRR$
Number Numer Numer Numer <th></th> <th>A.1.15</th> <th>(-) Holdings of CE 11 capital instruments of financial sector entities where the institution does not have a significant investment</th> <th>0</th> <th>0</th> <th>C 01.00 (r480,c010)</th> <th>Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR</th>		A.1.15	(-) Holdings of CE 11 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Num Number of the set of t		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Image: state in the s		A.1.17	(-) Holdings of CETI capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
N13 Obtained index decision (Conjunction of Marcial Conjunction of Marcial Conjuncti Conjund Conjunction of Marcial Conj		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Note Note Note Note Note Note Note		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		A.1.20	CET1 capital elements or deductions - other	-3	-12	C 01.00 (r529,c010)	-
Number Num Num Number Num Number Number Number Number Number Nu		A.1.21	Transitional adjustments	-10	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Number Nu		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No.<		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
Nome Nome Nome Nome Nome Nome No Nome Nome Nome Nome Nome Nome No Nome Nome Nome Nome Nome Nome Nome No Nome		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-10	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
No. Operation of Table out		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	90	90	C 01.00 (r530,c010)	Article 61 of CRR
Name Observational price of price o		A.2.1	Additional Tier 1 Capital instruments	90	90	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A2 Over Address Ter L Caded concretes at datactions 1 0 1 <td< th=""><th></th><th>A.2.2</th><th>(-) Excess deduction from T2 items over T2 capital</th><th>0</th><th>0</th><th>C 01.00 (r720,c010)</th><th></th></td<>		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
No No No No No No No 1 TER 107L0 (of deductions and after transitional diplotention) 1.102 1.103 Cla (Molini) Ander 100 1.4 TER 2047LA (or deductions and after transitional diplotention) 1.6 1.60 Cla (Molini) Ander 100 1.41 Ter 2047LA (or deductions and after transitional diplotention) 1.6 1.60 Cla (Molini) Ander 100 Ander 100 1.42 Ter 2047LA (or deductions and after transitional diplotention) Cla (Molini) Cla (Molini) Ander 100		A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	+ C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C	
A1 THE 2 CAPTIA (net of deductions and after transitional digutament) 14 0 0.007,0000 Ansets 7 dGB A1 The 2 Captial instruments 6.6 0.40 0.007,0000 Ansets 7 dGB A1 The 2 Captial instruments 6.6 0.40 0.007,0000 Ansets 7 dGB A1 Description of the 2 Captial instruments 0.6 0.00 Caption of the 2 Captial instruments Ansets 7 dGB A1 Description of the 2 Captial instruments 0.6 Caption of the 2 Captial instruments Ansets 7 dGB A1 The 2 captial instruments 0.6 0.00 Caption of the 2 Capt		A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.1 Tie 2 Capital instruments In Ge In G		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,132	1,103	C 01.00 (r015,c010)	Article 25 of CRR
Image: Application of the Tier 2 Cipital components and deductors Image: Cipital Cipit		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14	10	C 01.00 (r750,c010)	Article 71 of CRR
Als Ter 2 transitional adjustments Solution Solution Solution Solution OWW FUNDS REQUIREMENTS 8 G C 1000 (MM,dit) + C 10.00 (MM,dit) + C 10.00 10.0		A.4.1	Tier 2 Capital instruments	6	4	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
NW FUNDS REQUIREMENTS 8 TOTAL RISK KXPOSURE AMOUNT 5,289 5,875 62.00 (nld,d10) Anders 92(1), 95, 96 and 91 of CRE A 6.1 Of which: Transdonal adjustments included 8.6 8.6 0.6 0.610 (nld,d10) 0.610 (nld,d10) CAPITAL RATIOS Transitional period C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 19.70% 19.72.5% 0.4 (3.7) - - CAPITAL RATIO (transitional period) 21.46% 18.76% 0.4 (3.7) - - CATI Capital Fully loaded 0 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 10.61 18.76% 0.4 (3.7) - - CETI Capital Fully loaded D COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 1.051 1.1.3.4.1.21*MIN(A+X.2.1)* - - - - CETI Capital Fully loaded* D COMMON EQUITY TIER 1 CAPITAL RATIO (transitional arrangements 0.01 [0.1/16-81] - - - - - - - - - - - - - - - -		A.4.2	Other Tier 2 Capital components and deductions	0	0	$ \begin{array}{c} C \; 01.00 \; (+210, cd 10) \; + C \; 01.00 \; (+220, cd 10) \\ + C \; 01.00 \; (+320, cd 10) \; + C \; 01.00 \\ + C \; 01.00 \; (+320, cd 10) \; + C \; 01.00 \\ + C \; 01.00 \; (+320, cd 10) \; + C \\ + C \; 01.00 \; (+374, cd 10) \; + C \\ + C \; 01.00 \; (+374, cd 10) \; + \end{array} $	
REQUIREMENTS i Of which: Transitional adjustments included Image: Constraint of the state of the sta		A.4.3	Tier 2 transitional adjustments	8	6	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
B.1 Of whith: Transitional adjustments included B.8 B.8 O C (56.1 (GBD, 69.0) CAPTIAL RATIOS (1/2) CO MMON EQUITY TER 1 CAPTIAL RATIO (transitional period) 19.70% 17.25% Cx (1, 1) - CAPTIAL RATIOS (1/2) C TER 1 CAPTIAL RATIO (transitional period) 19.70% 19.72% Cx (3, 1) - CAPTIAL RATIOS (1/2) TER 1 CAPTIAL RATIO (transitional period) 21.64% 18.76% Cx (3, 1) - CET Capital Fully loaded D COMMON EQUITY TER 1 CAPTIAL RATIO (transitional period) 21.66% 18.96% Cx (3, 1) - CET Capital Fully loaded D COMMON EQUITY TER 1 CAPTIAL RATIO (transitional period) 1,051 1,1,013 1,2,2,2,4,1,1,3,1,2,1,2,1,4,1,1,4,1,2,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,2,4,1,1,4,1,2,4,1,4,1			TOTAL RISK EXPOSURE AMOUNT		5,875	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
CAPITAL RATIOS (%) Transitional period C.2 TIER 1 CAPITAL RATIO (transitional period) C.1 C.1 C.2 TIER 1 CAPITAL RATIO (transitional period) C.1 C.1 S.1 C.2 COMMON EQUITY TER 1 CAPITAL RATIO (transitional period) C.1 S.1 S.1 S.1 S.1 S.1 CET1 Capital Fully loaded D COMMON EQUITY TER 1 CAPITAL RATIO (transitional period) J.1 J.1 J.1 J.2.4.0% S.1 S.1 CET1 Capital Fully loaded D COMMON EQUITY TER 1 CAPITAL RATIO (transitional period) J.0 J.0 J.1 J.1 J.2.4.0% S.2.4.4.1% S.4.3.0.0% CET1 Capital Fully loaded D COMMON EQUITY TER 1 CAPITAL RATIO (transitional arrangements J.0 J.1 J.2.4.4.1% J.2.4.4.1% J.2.4.4.1% J.2.4.4.1% J.2.4.4.1% J.3.0.1%		B.1	Of which: Transitional adjustments included	85	0	C 05.01 (r010;c040)	
C THE I CAPTAL KATIG (transitional period) C1 down 18,7% K C3 TOTAL CAPTAL KATIG (transitional period) 21.66% 18,6% K3 (5) . CETI Capital Fully loaded ¹ D COMMON EQUITY TER 1 CAPTAL (fully loaded) 1,051 1,051 1,431 32 43110(1,431 32 4110(1,431 32 4110)(1,431 3		C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.70%	17.25%	CA3 (1)	•
CETI Capital Fully loaded D COMMON EQUITY TER 1 CAPITAL (fully loaded) 1,051 1,013 IA:013, IA:13:A119(HIR/A2+A113) A3:34:24:24:0HIR/A2+A113) CETI RATIO Fully loaded ⁴ E COMMON EQUITY TER 1 CAPITAL RATIO (fully loaded) 20:20% 17:25% [0.1](B-1] - Memo items F Adjustments to CIT1 due to IFRS 9 transitional arrangements 0 0 06:01(4%,d39) F Adjustments to T2 due to IFRS 9 transitional arrangements 0 0 06:01(4%,d39)	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.40%	18.78%	CA3 (3)	
Fully loaded D COMMON EQUITY TER 1 CAPITAL (fully loaded) 1,051 1,051 2,2,2,4,4HN(A,4,4,2,2- - CET1 RATIO (%) Fully loaded E COMMON EQUITY TER 1 CAPITAL RATIO (fully loaded) 20.20% 17.25% [n](F-8.1] - Hump i temp i		C.3	TOTAL CAPITAL RATIO (transitional period)	21.66%	18.96%	[4.1-4.1.13-4.1.21+MIN(4.2+4.1.13-	
Full posted* C Common control (unit passed) Control (unit passed) <thcontrol (unit="" passed)<="" th=""> Control (unit passed)<</thcontrol>	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,051	1,013	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
F Adjustments to AT1 due to IFRS 9 transitional arrangements G	CETI RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.20%	17.25%	[D.1]/[B-B.1]	-
Memo items F Adjustments to T2 due to IFR5 9 transitional arrangements Adjustments Code of (e440,d30)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C 05:01 (r440,cd30)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
5 Adjustments included in DWAs due to TEDE 0 transitional auranoments		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
Aujustinens includes in KWAS due to TKAS 9 datasuloial an angenenis O (C5.0) (440,040)		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

AXA Bank Belgium (ABB)

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,132	1,103	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,141	1,103	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,284	27,261	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,294	27,261	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.1%	C 47.00 (r330,c010)	



Risk exposure amounts

AXA Bank Belgium (ABB)

(min EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	3,468	3,515
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	2	3
Risk exposure amount Other credit risk	3,466	3,512
Risk exposure amount for position, foreign exchange and commodities (Market risk)	178	156
of which: Risk exposure amount for securitisation and re-securitisations in the trading book $^{f 1}$	0	0
Risk exposure amount for Credit Valuation Adjustment	66	77
Risk exposure amount for operational risk	676	676
Other risk exposure amounts	900	1,450
Total Risk Exposure Amount	5,289	5,875

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

AXA Bank Belgium (ABB)

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	1,606	1,003
Of which debt securities income	35	19
Of which loans and advances income	427	224
Interest expenses	1,406	870
(Of which deposits expenses)	108	43
(Of which debt securities issued expenses)	97	43
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	10	10
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	54	7
Gains or (-) losses on financial assets and liabilities held for trading, net	-8	-4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	11
Gains or (-) losses from hedge accounting, net	2	-1
Exchange differences [gain or (-) loss], net	-4	-6
Net other operating income /(expenses)	37	18
TOTAL OPERATING INCOME, NET	302	168
(Administrative expenses)	235	133
(Depreciation)	5	2
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-13	-4
(Commitments and guarantees given)	0	0
(Other provisions)	-13	-4
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	13	9
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	63	27
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	41	20
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	41	20
Of which attributable to owners of the parent	41	20

⁽¹⁾ Information available only as of end of the year

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

2018 EU-wide Transparency Exercise

Market Risk AXA Bank Belgium (ABB)

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS			VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)		ILT AND ION RISK		PRICE RISKS CHARGE FOR	СТР	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	178	156	0	0	0	Ū							0	0	0	0						
Of which: General risk	178	156	Ó	0	0	0							0	Ó	0	0						(
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						(
Equities	0	0	0	0	0	0							0	0	0	0						(
Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						(
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						(
Total	178	156	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

AXA Bank Belgium (ABB)

		Standardised Approach										
			As of 31/12	/2017			As of 30/06,	2018				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	1,950	1,950	0		2,308	2,308	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	200	200	0		198	198	0				
	Multilateral Development Banks	354	354	0		350	350	0				
	International Organisations	790	790	0		649	649	0				
	Institutions	438	433	116		401	388	100				
	Corporates	316	306	239		317	298	225				
	of which: SME	81	72	55		109	94	72				
	Retail	301	156	114		256	112	79				
	of which: SME	25	18	11		30	25	14				
Consolidated data	Secured by mortgages on immovable property	115	115	41		116	116	41				
	of which: SME	4	4	2		4	4	2				
	Exposures in default	13	4	5	8	12	5	6	7			
	Items associated with particularly high risk	8	8	11		14	14	21				
	Covered bonds	1.123	933	93		1.360	1.118	112				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation	0	0	0		0	0	0				
	Other exposures	212	212	204		245	245	220				
	Standardised Total	5,820	5,462	823	9	6,226	5,800	804	16			

					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	855	855	0		1,483	1,483	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	26	21	6		22	18	5		
	Corporates of which: SME	105	95	71		136	117			
	or which: SHE	81 298	72	55 113		109 254	94 111	72 79		
	of which: SME	296	155	113		254	25			
BELGIUM	Secured by mortgages on immovable property	25	18	11		30 53	25	14 19		
DELGIUM	of which: SME	33	20	19		53	55	19		
	Exposures in default	13	4	2	8	12		2	7	
	Items associated with particularly high risk	15	-	11	0	12	7	11		
	Covered bonds	84	84	8		83	83	8		
	Claims on institutions and corporates with a ST credit assessment	0	04	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation	U.S. C.S. C.S. C.S. C.S. C.S. C.S. C.S.		Ŭ		· · · · · ·		l .		
	Other exposures	179	178	119		245	245	220		
	Standardised Total ²				9				7	

Charged sepanse, unlike Exposure diverse the charged sepanse of the charged sepanse of the charged sepanse with the charged sepanse sepanse of the charged sepanse with the charged sepanse wit

		Standardised Approach											
			As of 31/12	2/2017			As of 30/06/	2018					
	(min E48, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustm and provision				
	Central governments or central banks	108	106	0		107	107	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	200	200	0		198	198	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	68	68	16		73	73	19					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	1	0	0		1	0	0					
	of which: SME	0	0	0		0	0	0					
FRANCE	Secured by mortgages on immovable property	61	61	21		63	63	22					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	1,002	813	81		1,241	999	100					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Securitisation												
	Other exposures	34	34	85		0	0	0					
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit risk				0								

					Standardis	ed Approach					
			As of 31/12	/2017		As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	354	354	0		350	350	0			
	International Organisations	790	790	0		649	649	0			
	Institutions	0	0	0		0	0	0			
	Corporates	1	1	1		1	1	1			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		7	7	10			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ² revolue, is reported before taking into account any effect due to credit conversion factors or credit risk				0				0		

 Other exposures
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 70 Grant exposure, write Exposure wake, is reported before taking into account any effect de to credit conversion factors or credit rule mitigatora techniques (e.g., substitutori effect).
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Credit Risk - Standardised Approach

AXA Bank Belgium (ABB)

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06,	2018					
	(min EUS, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²				
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
Country of	of which: SME	0	0	0		0	0	0					
	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart 4	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Securitisation												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk r ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjution techniques (e.g. substitution effects). Ints (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	/2018					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
Country of	of which: SME	0	0	0		0	0	0					
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart 5	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Securitisation							0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

 Cl¹⁰ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conv
 ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposu

					Standardi	ed Approach			
			As of 31/1	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

 O O O Standardised Total² ire value, is reported before tak ⁽¹⁾ Original exposure, unlike Exposi ⁽²⁾ Total value adjustments and pre-(1) ieral credit risk adii

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	U		U	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		Ű	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	· · · ·	i i	Ŭ	0	Ŷ	i i	, , , , , , , , , , , , , , , , , , ,	0

⁽¹⁾ Orbinal exosure: unlike Exosure value: is resorted before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVMe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

AXA Bank Belgium (ABB)

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U		U	0	0	0	0	

To Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk imbigation techniques (e.g. substitution effects).
 Control of the account of counterparty excludes those for securitization exposure, substitution effects).

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					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	/2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation					0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Orloginal exposume, tuble control and exposume that any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Orloginal exposume, tuble provides the fact table in the constraint any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Orloginal exposume, tuble includes these for securitation exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the exposure, tuble includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Journeerpuite 10	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Characterization of the second s



Credit Risk - IRB Approach

AXA	Bank	Belgium	(ABB)

		IBB Approach IB Approach IBB Ap												
				As of 31/12	2017					As of 30,	/06/2018		1	
		Original Exp	osure1		Risk expo	sure amount	adjustments	Original	Exposure ¹		Risk expos	sure amount	Value adjustmer	
	(min EUR, %)									Value*			and provision	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	20,231	322	20,151	2,043	212	74	20,988	308	21,001	2,108	200	72	
	Retail - Secured on real estate property	18.709	263	18.626	1.671	175	36	19.446	255	19.450	1.732	160	40	
	Retail - Secured on real estate property - Of Which: SM		27	906	164	20	5	950	25	953	152	13	5	
Consolidated data	Retail - Secured on real estate property - Of Which: non	17,799	236	17,720	1,507	155	32	18,496	229	18,496	1,580	147	35	
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0 37	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1.522 389	59 14	1.526	372	37	38 10	1.542	53 13	1.551 411	376	40	32	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.133	14 45	392 1.133	315	ь 31	10 28	405	13	411 1.140	316	35	23	
	Equity	1.133	45	1.133	212	31	20	1.137	40	1.140	310	35	25	
	Securitisation	0	0	0	0		0	0	0		0	U	0	
	Other non credit-obligation assets	0			600			0			600			
	IRB Total				2,643						2,708			

				As of 31/12	2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	aure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	20,078	319	20,000	2,029	210	73	20,826	305	20,839	2,094	197	72
	Retail - Secured on real estate property	18.566	261	18.484	1.660	173	36	19.294	252	19.298	1.721	158	40
	Retail - Secured on real estate property - Of Which: SME		27	906	164	20	5	950	25	953	152	13	5
BELGIUM	Retail - Secured on real estate property - Of Which: non	17,657	234	17,579	1,496	153	31	18,344	227	18,345	1,569	145	35
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.512	58	1.515	369	37	37	1.533	53	1.541	373	39	32
	Retail - Other Retail - Of Which: SME	389	14	392	58	6	10	405	13	411	60	5	9
	Retail - Other Retail - Of Which: non-SME	1.123	44	1.123	312	31	27	1.128	40	1.130	313	34	23
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Approa	ich					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	Of which: defaulted		Risk exposure amo		Value adjustments and	Original Exposure ¹		Exposure	Risk expo	sure amount	Value adjustment and
	(min EUR, %)					Of which: provisio defaulted			Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	28	1	28	4	1	0	30	1	30	4	1	0
	Retail - Secured on real estate property	25	1	24	2	1	0	26	1	26	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	25	1	24	2	1	0	26	1	26	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹			Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk expo	sure amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted 0 0			Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	36	1	35	3	0	0	37	1	37	4	0	0
	Retail - Secured on real estate property	33	0	33	2	0	0	35	0	35	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	33	0	33	2	0	0	35	0	35	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach AXA Bank Belgium (ABB)

								IRB Approa	ach					
		Ī			As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value	Of which: p defaulted		provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		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	0
Country of Counterpart 4		Retail - Secured on real estate property - Of Which: non-	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securities		0	0	0	0	0	0	0	0	0	0	0	0
		ation on credit-obligation assets												
	IRB Tota	al												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporal		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		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	0
Country of Counterpart 5		Retail - Secured on real estate property - Of Which: non-	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitie													
		on credit-obligation assets												
	IRB Tota	al nto account any effect due to credit conversion factors or credit risk mitigation tech												

			Unginal Exposure Posture Forsure Value ¹ Exposure Value ¹ Value ¹ Of which: provisions of which: adjustments of which: constrained of which: provisions of anized of which: constrained of which of wh												
					As of 31/12/	2017					As of 30/	06/2018			
			Original Expo	sure1		Risk expos	ure amount	adjustments	Original	Exposure ¹		Risk expos	ure amount	Value adjustment	
	(min EUR, %)				Value ⁻						Value ⁻			provisions	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	
	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		0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 6	Retail - Secured on real estate property - Of	Which: non-	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 Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - 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	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets														
	IRB Total														

							IRB Approa	ich					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	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	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
iginal exposure, unlike Exposure value, is reported l	IRB Total												



Credit Risk - IRB Approach AXA Bank Belgium (ABB)

							IRB Appro	ach					
				As of 31/12,	2017					As of 30/	/06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value"		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	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: S		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: n	on- O	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												

								IRB Appro	ach					
		Ī			As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		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	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitie Other ne	sation on credit-obligation assets												
	IRB Tot	al												

		Unigrinal Exposure Exposure Kalk Exposure and/unit Kalk Exposure adjustments Original Exposure Kalk Exposure adjustments adjustments Original Exposure Kalk Exposure and/unit adjustments Original Exposure Kalk Exposure Adjustments adjustments C//which: C//w													
				As of 31/12,	/2017					As of 30/	06/2018				
		Original Exp	osure1		Risk expo	sure amount	adjustments	Original	Exposure ¹		Risk expo	sure amount	Value adjustments		
	(min EUR, %)			Value"						value*			provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	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: SMI		0	0	0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non	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	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 Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation												1		
	Other non credit-obligation assets														
	IRB Total														

Sovereign Exposure

AXA Bank Belgium (ABB)

(min EUR)									As of 31/	12/2017								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	sets: Carrying	of which:	Held for trading ¹	of which:	of which:	Designated at fair value through profit	of which:	of which:	Available-for- sale ³	of which:	of which:	Loans and Receivables ⁴	of which:	of which:	Held-to- maturity	of which:	of which:
		loans and advances	debt securities		Loans and advances	Debt securities	or loss ²	Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities	investments	Loans and advances	Debt securities
TOTAL - ALL COUNTRIES	2,408.4	0.4	2,408.1	0.0	0.0	0.0	0.0	0.0	0.0	2,408.1	0.0	2,408.1	0.4	0.4	0.0	0.0	0.0	0.0
Austria	65.6	0.0	65.6															
Belgium	323.4	0.4	323.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0 307.9	0.0	0.0 307.9															
France																		
Germany	0.0	0.0	0.0															
Greece Hungary	0.0	0.0	0.0															
Treland	0.0	0.0	0.0															
Ireland Italy	328.9	0.0	328.9															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	790.2	0.0	790.2															
Malta	0.0	0.0	0.0															
Netherlands	441.8	0.0	441.8															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	150.6	0.0	150.6															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0																
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
	0.0	0.0																
Latin America and the Caribbean Africa	0.0	0.0	0.0															
Africa Others	0.0	0.0	0.0															
Note:	0.0	0.0	0.0															

Note: Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international governments, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018							
						Dina	ct exposures	,						[
						Dire	ct exposures							-
	(min EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
						1		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 0 53 12 0 0 55	0 0 53 12 0 65	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 53 12 0 0 65	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 99 0 115 24 0 51 28	03 0 99 0 115 24 0 51 288			03 0 99 0 115 24 0 0 238	0 0 0 0 0 0 51 51							0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													

2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018	3						
						Dire	ct exposures	-						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 109 0 134 62 0 305	0 109 0 134 62 0 305			0 109 0 134 62 0 305				0 0 0 0 0 0 0 0				0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Germany	303	303		U	303						U	0	
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Croatia													
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Hungary													
10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Ireland													

2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 16 76 146 15 51 304	0 0 16 76 146 15 51 304	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 16 76 146 0 0 238	0 0 0 15 51 66		0 0 0 0 0 0 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] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 10Y] [10Y - more Total	Lithuania													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Luxembourg	0 0 223 83 344 0 0 649	0 0 223 83 344 0 0 649			0 223 83 344 0 0 649			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 Total	Maita													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 16 250 80 0 349	0 0 16 250 83 0 0 349			0 16 250 83 0 0 349								0
IO-3MI [3M-1Y] [3M-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland					345								

2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018	3						
						Dire	ct exposures	<u>.</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	-
												Off-balance sh	eet exposures	
				[I		Derivatives with pos	itive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total [0 - 3M]	Slovenia													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													

2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018	3						
						Dire	ct exposures	<u>.</u>						
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sł	eet exposures	
						1		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Norway													
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Australia													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Canada													
10121 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													

2018 EU-wide Transparency Exercise

		AXA Bank Belgium (ABB)					As of 30/06/2018	3						
						Dire	ct exposures	<u>.</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
IO - 3M [[3M - 1Y] [3Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
I O - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													

General governments exposures by country of the counterparty

		AXA Bank Belgium (ABB)												
	As of 30/06/2018													
	Direct exposures													
				Off balance sheet		r -								
	(min EUR)		1				4							
	Country / Region							Off-balance sheet exposures						
								Derivatives with positive fair val		Derivatives with negative fair value				
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
Residual Maturity				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [000000000000000000000000000000000000000	0	0	0	0	0	0	0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	
Total Notes and definitions	L	1 0	0	0	0	0	0	0	1 0	1 0	1 0	. 0	0	0

EBA EUROPEAN BANKING AUTHORITY

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

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the disclosed the exposures is only available for institutions that have expendent to other the advantation of the expendent on the expense of the disclosed the exposures is only available for institutions that have expendent to other the expension of accounting comparison of the other than a horizon tables of another than a horizon tables of another than the expense is to be included in the column. This tem dises that have expense to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem does not have exposures to be included in the column. This tem does not have exposures to be included in the column. This tem does not house exposures to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem does not house exposures to be advantation and the l

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE



Performing and non-performing exposures

AXA Bank Belgium (ABB)

	As of 31/12/2017							As of 30/06/2018							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carrying amount		Accumulated ir accumulated cl value due to cr provisions ⁴		changes in fair	Collaterals and financial		
		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures*	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	2,944	0	0	0	0	0	0	2,550	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,408	0	0	0	0	0	0	2,019	0	0	0	0	0	0	
Credit institutions	536	0	0	0	0	0	0	531	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	22,548	125	333	333	7	81	233	24,035	108	308	308	16	65	224	
Central banks	527	0	0	0	0	0	0	1,194	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,429	0	0	0	0	0	0	1,784	0	0	0	0	0	0	
Other financial corporations	1,556	2	10	10	0	2	8	1,470	2	8	8	1	3	6	
Non-financial corporations	982	6	29	29	0	12	17	1,035	8	25	25	1	9	16	
of which: small and medium-sized enterprises at amortised cost	982	6	29	29	0	12	17	1,035	8	25	25	1	9	16	
Households	18,054	117	294	294	7	68	208	18,551	98	274	274	14	52	203	
DEBT INSTRUMENTS other than HFT	25,492	125	333	333	7	81	233	26,585	108	308	308	16	65	224	
OFF-BALANCE SHEET EXPOSURES	1,112		0	0	0	10	0	1,304		1	1	10	0	0	

(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

(1) Institutions 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)

(1) 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)

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

AXA Bank Belgium (ABB)

			As of 31/12/2017			As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	^			
	•	U	U		U	•	U	U	U	U			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	244	74	4	4	232	253	71	7	7	242			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	15	5	0	0	14	11	4	1	1	10			
Non-financial corporations	14	3	1	1	12	14	3	1	1	13			
of which: small and medium-sized enterprises at amortised cost	14	3	1	1	12	14	3	1	1	13			
Households	215	67	3	3	206	228	64	6	5	219			
DEBT INSTRUMENTS other than HFT	244	74	4	4	232	253	71	7	7	242			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

(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