



2023 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2023 EU-wide Stress Test: Summary

Belfius Banque SA

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	1,752	2,001	2,196	2,292	1,198	1,714	1,747
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-808	16	16	16	-316	12	12
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79	-4	-194	-219	-550	-490	-339
Profit or (-) loss for the year	975	1,029	1,053	1,095	-695	236	298
Coverage ratio: non-performing exposure (%)	61.81%	50.93%	44.42%	40.35%	51.95%	44.87%	41.47%
Common Equity Tier 1 capital	10,722	11,151	11,725	12,268	8,443	8,563	8,711
Total Risk exposure amount (all transitional adjustments included)	64,796	66,092	67,684	69,089	66,322	69,714	72,190
Common Equity Tier 1 ratio, %	16.55%	16.87%	17.32%	17.76%	12.73%	12.28%	12.07%
Fully loaded Common Equity Tier 1 ratio, %	16.19%	16.81%	17.30%	17.76%	12.42%	12.17%	12.07%
Tier 1 capital	11,219	11,648	12,222	12,765	8,940	9,060	9,208
Total leverage ratio exposures	179,155	179,155	179,155	179,155	179,155	179,155	179,155
Leverage ratio, %	6.26%	6.50%	6.82%	7.13%	4.99%	5.06%	5.14%
Fully loaded leverage ratio, %	6.15%	6.49%	6.82%	7.13%	4.89%	5.02%	5.15%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.08%	16.71%	17.21%	17.67%	12.41%	12.15%	12.04%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

Belfius Banque SA

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	385	0	0	0	109	0	0	0	385	0	0	0	0	0	0
	Institutions	170	0	0	0	27	0	0	0	141	0	0	0	0	0	0
	Corporates	24	0	0	0	81	0	0	0	103	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	24	0	0	0	81	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	0	0	0
	Retail	121	0	0	0	11	0	0	0	11	0	0	0	0	0	66.45%
	Retail - Secured on real estate property	6	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	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	0	0	0
	Retail - Other Retail	2	0	0	0	1	0	0	0	4	0	0	0	0	0	66.65%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	1	0	0	0	0	0	89.63%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	3	0	0	0	0	0	49.39%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	600	0	0	0	228	0	0	0	543	1	0	0	0	0	66.45%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	353	0	0	0	37	0	0	0	343	0	0	0	0	0	0
	Corporates	85	0	0	0	61	0	0	0	85	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	85	0	0	0	61	0	0	0	85	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	23	0	0	0	0	0	0	0	11	0	0	0	0	0	49.36%
	Retail - Secured on real estate property	11	0	0	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	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	49.36%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48.97%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	55.45%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	430	0	0	0	98	0	0	0	427	0	0	0	0	0	49.36%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	452	0	0	0	203	0	0	0	233	4	0	0	0	0	0
	Corporates	375	0	0	0	198	0	0	0	265	8	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	48	0	0	0	27	0	0	0	48	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0
	Retail	11	0	0	0	1	0	0	0	1	0	0	0	0	0	64.91%
	Retail - Secured on real estate property	5	0	0	0	1	0	0	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	0	0	0	0	0	0	0	0	0	0	64.91%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64.91%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	64.91%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	838	0	0	0	402	0	0	0	362	12	0	0	0	0	64.91%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Befius Banque SA

	Adverse Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(in EUR, %)																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	364	0	1	0	0	0	40.00%	353	0	0	0	0	0	40.00%	353	0	0	0	0	0	0	40.00%
Institutions	28	114	1	0	0	0	4.96%	26	114	3	0	1	0	5.02%	24	114	0	0	1	0	0	5.04%
Corporates	10	0	0	0	0	0	34.30%	10	0	0	0	0	0	34.30%	10	0	0	0	0	0	34.30%	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	
Retail	4	1	0	0	0	0	62.19%	4	1	0	0	0	0	55.72%	4	1	0	0	0	0	48.90%	
Retail - Secured on real estate property	0	0	0	0	0	0	8.63%	0	0	0	0	0	0	9.86%	0	0	0	0	0	0	10.32%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	8.63%	0	0	0	0	0	0	9.87%	0	0	0	0	0	0	10.33%	
Retail - Secured 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	
Retail - Qualifying Revolving	4	1	0	0	0	0	62.25%	4	1	0	0	0	0	59.85%	4	1	0	0	0	0	56.20%	
Retail - Other Retail	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	1	1	0	0	0	0	79.91%	1	1	0	0	0	0	66.75%	1	1	0	0	0	0	56.68%	
Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	47.84%	3	0	0	0	0	0	45.69%	3	0	0	0	0	0	43.23%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	427	115	3	1	0	0	33.97%	424	115	4	1	1	1	21.72%	420	115	3	1	1	1	20.87%	

	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	217	122	0	0	0	0	13.34%	205	74	0	0	1	1	15.14%	247	90	0	0	1	1	17.95%
Corporates	83	0	1	0	0	0	15.40%	82	0	3	0	0	0	15.40%	81	0	3	0	0	0	15.40%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
Retail	1	0	0	0	0	0	47.38%	1	0	0	0	0	0	45.13%	1	0	0	0	0	0	42.98%
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	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	0	0	0	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	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	1	0	0	0	0	0	47.38%	1	0	0	0	0	0	45.13%	1	0	0	0	0	0	42.98%
Retail - Other Retail	0	0	0	0	0	0	48.50%	0	0	0	0	0	0	43.49%	0	0	0	0	0	0	40.23%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.69%	0	0	0	0	0	0	36.78%	0	0	0	0	0	0	35.03%
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
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	301	122	4	0	0	1	14.16%	347	74	4	1	1	1	15.35%	329	90	4	1	1	1	16.87%

	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	71	5	1	0	0	0	21.20%	70	3	2	0	0	0	22.17%	69	3	0	0	0	0	23.62%
Corporates	265	106	0	0	0	0	29.17%	264	103	0	0	1	0	31.69%	263	101	10	0	1	0	31.80%
Corporates - Of Which: Specialised Lending	0	47	1	0	1	0	15.40%	0	46	2	0	1	0	15.40%	0	45	0	0	1	0	15.40%
Corporates - Of Which: SME	2	0	0	0	0	0	18.67%	2	1	0	0	0	0	19.57%	1	1	0	0	0	0	19.76%
Retail	3	0	0	0	0	0	43.16%	3	0	0	0	0	0	32.86%	3	0	0	0	0	0	28.81%
Retail - Secured on real estate property	1	0	0	0	0	0	8.63%	1	0	0	0	0	0	9.79%	1	0	0	0	0	0	10.17%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	8.63%	1	0	0	0	0	0	9.79%	1	0	0	0	0	0	10.17%
Retail - Qualifying Revolving	0	0	0	0	0	0	37.50%	0	0	0	0	0	0	37.50%	0	0	0	0	0	0	37.50%
Retail - Other Retail	2	0	0	0	0	0	49.38%	2	0	0	0	0	0	49.77%	2	0	0	0	0	0	36.19%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	20.01%	0	0	0	0	0	0	19.52%	0	0	0	0	0	0	19.18%
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	52.38%	2	0	0	0	0	0	49.32%	2	0	0	0	0	0	49.56%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	339	111	3	1	3	1	27.18%	337	108	4	0	2	3	29.30%	335	106	13	0	2	4	29.82%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
Belfius Banque SA

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
Belfius Banque SA	Central banks	22,024	0	0	0	22,024	0	0	0	0	0	0.00%
	Central governments	29	0	0	0	29	0	0	0	0	0	0.00%
	Regional governments or local authorities	834	0	212	0	834	0	0	0	0	0	100.00%
	Public sector entities	106	0	106	0	696	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	64	0	0	0	0	0	0.00%
	International Organisations	31	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	655	0	12	0	2	0	0	0	0	0	0.00%
	Corporates	8,222	64	6,238	86	4,672	1,624	105	14	67	46	43.20%
	of which: SME	1,563	0	1,114	0	1,068	466	26	11	11	11	50.00%
	Retail	761	0	431	8	538	220	17	17	11	11	66.66%
	of which: SME	362	0	189	8	351	220	17	17	11	11	50.00%
	Secured by mortgages on immovable assets	0	0	189	0	189	0	0	0	0	0	0.00%
	of which: SME	294	0	185	0	181	73	0	0	0	0	0.00%
	Items associated with particularly high risk	673	0	1,022	0	426	247	0	5	39	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	4	0	0	0	0	0	0	0	0.00%
	Equity	2,345	0	6,238	0	173	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	1,391	0	1,964	0	1,955	0	0	0	0	0	0.00%
	Standardised Total	45,195	72	19,234	89	36,268	3,182	123	62	101	99	47.23%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
BELGIUM	Central banks	4	0	0	0	4	0	0	0	0	0	0.00%
	Central governments	29	0	0	0	11	0	0	0	0	0	0.00%
	Regional governments or local authorities	16	0	0	0	15	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	1	0	0	0	0	0	0.00%
	Corporates	6,495	66	5,475	86	5,015	1,490	96	16	56	37	38.66%
	of which: SME	1,831	0	1,390	0	2,962	969	26	11	11	11	42.90%
	Retail	767	0	431	8	533	220	17	17	11	11	66.66%
	of which: SME	764	0	431	8	530	220	17	17	11	11	67.64%
	Secured by mortgages on immovable assets	251	0	184	0	177	76	0	0	0	0	0.00%
	of which: SME	226	0	159	0	159	76	0	0	0	0	0.00%
	Items associated with particularly high risk	599	0	889	0	359	279	0	0	39	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	4	0	0	0	0	0	0	0	0.00%
	Equity	2,345	0	6,238	0	173	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	1,064	0	1,439	0	1,465	0	0	0	0	0	0.00%
	Standardised Total	13,553	72	17,271	86	8,695	1,950	113	58	90	49	47.95%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	168	0	0	0	168	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	367	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	129	0	152	0	102	171	3	1	3	3	27.90%
	of which: SME	27	0	21	0	15	11	0	0	3	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	700	0	163	0	275	88	3	0	3	3	67.69%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	56	0	1	0	0	0	0	0	0	0	0.00%
	Corporates	538	0	281	0	24	23	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	592	0	282	0	24	23	0	0	0	0	0.00%

2023 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	100.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	255	0	103	0	255	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	255	0	103	0	255	0	0	0	0	0	100.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
CANADA	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	338	0	0	0	338	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	338	0	0	0	338	0	0	0	0	0	0.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	27	0	0	0	27	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	25	0	1	0	25	0	0	0	0	0	0.00%
	Corporates	1	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Real estate	1	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	1	0	1	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	209	0	0	0	209	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	319	0	2	0	319	0	0	0	0	0	0.00%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Belfius Banque SA

Table for SPAIN: Public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025) and metrics like Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, Coverage Ratio, and Results.

Table for CANADA: Public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025) and metrics like Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, Coverage Ratio, and Results.

Table for GERMANY: Public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025) and metrics like Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions, Coverage Ratio, and Results.

2023 EU-wide Stress Test: Credit risk COVID-19 STA
Belfius Banque SA

Category		Public guarantee - Baseline Scenario																						
		31/12/2023									31/12/2024				31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		(bnd EUR, %)																						
BELGIUM	Belfius Banque SA																							
	Central banks																							
	Central governments																							
	Regional governments or local authorities																							
	Public sector entities																							
	National Development Banks																							
	International Organizations																							
	Insitutions																							
	Corporates	1	0	2	1	1	1	0	0	0	56.2%	1	0	2	1	1	0	0	0	0	0	1	52.6%	
	In finance type																							
	Retail	0	0	0	0	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0.0%	
	Secured for mortgages on immovable property	0	0	0	0	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0.0%	
Not associated with counterparty risk risk																								
Covered bonds																								
Claims on institutions and corporates with a ST credit assessment																								
Collective Investment Undertakings (CIU)																								
Swaps																								
Derivatives																								
Other exposures																								
Standardized total	1	0	2	1	1	1	0	0	0	56.2%	1	0	2	1	1	0	0	0	0	0	1	52.6%		

2023 EU-wide Stress Test: Credit risk COVID-19 STA
Belfius Banque SA

		Public guarantees - Adverse Scenario																				
		31/12/2023								31/12/2024				31/12/2025								
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Belfius Banque SA	Central banks																					
	Central governments																					
	Regional governments or local authorities																					
	Public sector entities																					
	National Development Banks																					
	International Organisations																					
	Insurances																					
	Corporates	1	0	2	1	1	1	0	0	0	56.4%	1	0	2	1	1	0	0	0	0	0	53.5%
	of which: SME																					
	Retail	0	0	0	0	0	0	0	0	0	45.3%	0	0	0	0	0	0	0	0	0	0	43.6%
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	80.0%	0	0	0	0	0	0	0	0	0	0	80.0%
	of which: SME																					
Waste associated with particularly high risk																						
Covered bonds																						
Claims on institutions and corporates with a ST credit assessment																						
Collective Investment Undertakings (CIU)																						
Securities																						
Receivables																						
Other exposures																						
Standardised total	1	0	2	1	1	1	0	0	0	56.3%	1	0	2	1	1	0	0	0	0	0	53.2%	
BELGIUM																						
FRANCE																						
UNITED KINGDOM																						

2023 EU-wide Stress Test: Securitisations

Belfius Banque SA

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	32						
	SEC-ERBA	146						
	SEC-IAA	0						
	Total	179						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	5	5	6	6	6	8	11
	SEC-ERBA	51	51	55	60	55	66	82
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	55	55	60	66	61	74	93
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

Belfius Banque SA

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	57,828	59,035	60,611	62,006	59,594	62,816	65,047
Risk exposure amount for securitisations and re-securitisations	55	55	60	66	61	74	93
Risk exposure amount other credit risk	57,772	58,980	60,550	61,939	59,533	62,742	64,954
Risk exposure amount for market risk	3,218	3,218	3,218	3,218	3,027	3,112	3,277
Risk exposure amount for operational risk	3,667	3,667	3,667	3,667	3,667	3,667	3,667
Other risk exposure amounts	198	198	198	198	198	198	198
Total risk exposure amount	64,911	66,118	67,694	69,089	66,485	69,794	72,190
Total Risk exposure amount (transitional)	64,796	66,092	67,684	69,089	66,322	69,714	72,190
Total Risk exposure amount (fully loaded)	64,911	66,118	67,694	69,089	66,485	69,794	72,190

2023 EU-wide Stress Test: Capital

Belfius Banque SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	(min EUR, %)									
A	OWN FUNDS			12,850	13,279	13,854	14,397	10,571	10,691	10,839
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			10,722	11,151	11,725	12,268	8,443	8,563	8,711
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	3,667
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			838	1,461	2,099	2,762	144	286	467
A.1.3	Accumulated other comprehensive income			-78	-78	-78	-78	-1,173	-1,085	-1,033
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-198	-198	-198	-198	-313	-313	-313
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			120	120	120	120	28	28	28
A.1.3.3	Other OCI contributions			0	0	0	0	-888	-800	-748
A.1.4	Other Reserves			6,274	6,274	6,274	6,274	6,274	6,274	6,274
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			37	37	37	37	-44	-44	-44
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-64	-64	-64	-64	-104	-104	-104
A.1.7.2	Cash flow hedge reserve			113	113	113	113	71	71	71
A.1.7.3	Other adjustments			-11	-11	-11	-11	-11	-11	-11
A.1.8	(-) Intangible assets (including Goodwill)			-178	-178	-178	-178	-178	-178	-178
A.1.8.1	of which: Goodwill (-)			-104	-104	-104	-104	-104	-104	-104
A.1.8.2	of which: Software assets (-)			-73	-73	-73	-73	-73	-73	-73
A.1.8.3	of which: Other intangible assets (-)			-1	-1	-1	-1	-1	-1	-1
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	0	0	0	-373	-327	-235
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-2	-2	-2	-2	-2	-2	-2
A.1.11	(-) Defined benefit pension fund assets			-8	-8	-8	-8	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Belfius Banque SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-15	-29	-69	-177	-29	-69	-175
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other			-31	-31	-31	-31	-31	-31	-31
	A.1.21	Amount subject to IFRS 9 transitional arrangements			-466	-320	-299	-249	-623	-531	-249
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		314	314	314	314	314	314	314	314
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			42	42	42	42	42	42	42
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			89	107	107	107	107	107	107
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			265	71	50	0	454	356	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			66	0	0	0	80	75	0
	A.1.22	Transitional adjustments			216	36	12	0	187	70	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			216	36	12	0	187	70	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			216	36	12	0	187	70	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
	A.1.22.2.2	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	0

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Belfius Banque SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0	
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		497	497	497	497	497	497	497	497
	A.2.1	Additional Tier 1 Capital instruments		497	497	497	497	497	497	497	497
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,219	11,648	12,222	12,765	8,940	9,060	9,208	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,631
	A.4.1	Tier 2 Capital instruments		1,281	1,281	1,281	1,281	1,281	1,281	1,281	1,281
	A.4.2	Other Tier 2 Capital components and deductions		350	350	350	350	350	350	350	350
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		64,911	66,118	67,694	69,089	66,485	69,794	72,190	
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0	
	B.2	Adjustments due to IFRS 9 transitional arrangements		-114	-27	-9	0	-164	-80	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		16.55%	16.87%	17.32%	17.76%	12.73%	12.28%	12.07%	
	C.2	Tier 1 Capital ratio		17.31%	17.62%	18.06%	18.48%	13.48%	13.00%	12.76%	
	C.3	Total Capital ratio		19.83%	20.09%	20.47%	20.84%	15.94%	15.34%	15.02%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		10,506	11,115	11,713	12,268	8,256	8,492	8,711	
	D.2	TIER 1 CAPITAL (fully loaded)		11,003	11,612	12,210	12,765	8,753	8,989	9,208	
	D.3	TOTAL CAPITAL (fully loaded)		12,635	13,243	13,841	14,397	10,384	10,621	10,839	

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Belfius Banque SA

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.19%	16.81%	17.30%	17.76%	12.42%	12.17%	12.07%
	E.2	Tier 1 Capital ratio		16.95%	17.56%	18.04%	18.48%	13.17%	12.88%	12.76%
	E.3	Total Capital ratio		19.46%	20.03%	20.45%	20.84%	15.62%	15.22%	15.02%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		179,155	179,155	179,155	179,155	179,155	179,155	179,155
	H.2	Total leverage ratio exposures (fully loaded)		178,939	178,939	178,939	178,939	178,939	178,939	178,939
	H.3	Leverage ratio (transitional)		6.26%	6.50%	6.82%	7.13%	4.99%	5.06%	5.14%
	H.4	Leverage ratio (fully loaded)		6.15%	6.49%	6.82%	7.13%	4.89%	5.02%	5.15%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	P.6	Combined buffer		4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.13%	2.13%	2.13%	2.13%	2.13%	2.13%	2.13%
	R.1.1	of which: CET1		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	R.1.2	of which: AT1		0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.13%	10.13%	10.13%	10.13%	10.13%	10.13%	10.13%
	R.2.1	of which: CET1		5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.48%	14.48%	14.48%	14.48%	14.48%	14.48%	14.48%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		10,331						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			10,940	11,538	12,093	8,253	8,482	8,690
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		64,263						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			65,471	67,046	68,441	66,485	69,794	72,190
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			16.08%	16.71%	17.21%	17.67%	12.41%	12.15%

2023 EU-wide Stress Test: P&L

Belfius Banque SA

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	1,752	2,001	2,196	2,292	1,198	1,714	1,747
Interest income	3,396	4,505	4,648	4,520	5,677	5,954	5,781
Interest expense	-1,644	-2,503	-2,452	-2,228	-4,479	-4,240	-3,790
Dividend income	29	29	29	29	14	14	14
Net fee and commission income	541	487	487	487	378	378	378
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-808	16	16	16	-316	12	12
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-39		
Other operating income not listed above, net	956	79	79	79	44	48	48
Total operating income, net	2,469	2,611	2,807	2,902	1,280	2,167	2,199
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-79	-4	-194	-219	-550	-490	-339
Other income and expenses not listed above, net	-1,191	-1,242	-1,212	-1,224	-1,797	-1,350	-1,379
Profit or (-) loss before tax from continuing operations	1,199	1,366	1,400	1,460	-1,067	326	482
Tax expenses or (-) income related to profit or loss from continuing operations	-224	-337	-347	-365	373	-91	-184
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	975	1,029	1,053	1,095	-695	236	298
Amount of dividends paid and minority interests after MDA-related adjustments	385	405	415	431	0	93	117
Attributable to owners of the parent net of estimated dividends	590	623	638	663	-695	143	180
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Belfius Banque SA

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	500
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0