



2016 EU-wide Stress Test

Bank Name	Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84
Country Code	BE

2016 EU-wide Stress Test: Summary

Belfius Banque SA

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

¹ Conversions not considered for CET1 computation

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

2016 EU-wide Stress Test:
Credit risk IRB

Belfius Banque SA

		31/12/2015													Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
		(m€ EUR, %)														
Belfius Banque SA	Central banks and central governments	24,387	0	0	0	2,698	0	0	0	0	0	0	0	0	0	-
	Institutions	46,044	0	0	0	3,090	0	0	0	0	0	0	0	0	0	-
	Corporates	27,261	1,440	0	0	16,840	0	0	0	276	895	0	0	0	0	62.2%
	Corporates - Of Which: Specialised Lending	1,739	33	0	0	657	0	0	0	17	15	0	0	0	0	46.7%
	Corporates - Of Which: SME	5,568	868	0	0	3,895	0	0	0	38	630	0	0	0	0	55.1%
	Retail	34,502	516	0	0	4,177	0	0	0	21	212	0	0	0	0	41.0%
	Retail - Secured on real estate property	22,552	173	0	0	2,324	0	0	0	7	22	0	0	0	0	12.7%
	Retail - Secured on real estate property - Of Which: SME	5,213	58	0	0	660	0	0	0	2	7	0	0	0	0	12.5%
	Retail - Secured on real estate property - Of Which: non-SME	17,339	115	0	0	1,724	0	0	0	5	15	0	0	0	0	12.8%
	Retail - Qualifying Revolving	64	0	0	0	5	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	11,885	943	0	0	1,848	0	0	0	14	194	0	0	0	0	55.3%
	Retail - Other Retail - Of Which: SME	7,404	266	0	0	1,059	0	0	0	14	140	0	0	0	0	52.8%
	Retail - Other Retail - Of Which: non-SME	4,481	78	0	0	750	0	0	0	0	49	0	0	0	0	63.8%
	Equity	119	25	0	0	212	0	0	0	7	17	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	11	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	132,320	1,991	0	0	27,017	0	0	0	313	1,131	0	0	0	0	56.6%	

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

		31/12/2015													Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
		(m€ EUR, %)														
Belgium	Central banks and central governments	20,207	0	0	0	822	0	0	0	0	0	0	0	0	0	-
	Institutions	23,681	0	0	0	567	0	0	0	2	0	0	0	0	0	-
	Corporates	17,010	1,384	0	0	11,262	0	0	0	100	860	0	0	0	0	62.2%
	Corporates - Of Which: Specialised Lending	644	0	0	0	391	0	0	0	3	0	0	0	0	0	65.1%
	Corporates - Of Which: SME	5,543	968	0	0	3,885	0	0	0	37	630	0	0	0	0	41.0%
	Retail	34,367	599	0	0	4,150	0	0	0	21	209	0	0	0	0	12.7%
	Retail - Secured on real estate property	22,552	173	0	0	2,324	0	0	0	7	22	0	0	0	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	5,213	58	0	0	600	0	0	0	2	7	0	0	0	0	12.8%
	Retail - Secured on real estate property - Of Which: non-SME	17,339	115	0	0	1,724	0	0	0	5	15	0	0	0	0	-
	Retail - Qualifying Revolving	64	0	0	0	5	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	11,751	336	0	0	1,821	0	0	0	14	187	0	0	0	0	55.4%
	Retail - Other Retail - Of Which: SME	7,356	261	0	0	1,051	0	0	0	14	139	0	0	0	0	53.2%
	Retail - Other Retail - Of Which: non-SME	4,395	75	0	0	751	0	0	0	0	48	0	0	0	0	64.0%
	Equity	112	13	0	0	201	0	0	0	6	5	0	0	0	0	-
Securitisation	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	-	
IRB TOTAL	95,377	1,915	0	0	16,981	0	0	0	130	1,082	0	0	0	0	56.5%	

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

		31/12/2015													Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
		(m€ EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2,160	0	0	0	554	0	0	0	0	0	0	0	0	0	-
	Corporates	6,859	0	0	0	3,229	0	0	0	127	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	471	0	0	0	126	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	65.0%
	Retail	2	0	0	0	1	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	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	0	0	65.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	86.8%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	55.4%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	2	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	-	
IRB TOTAL	9,023	0	0	0	3,774	0	0	0	128	0	0	0	0	0	65.0%	

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

		31/12/2015													Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
		(m€ EUR, %)														
France	Central banks and central governments	524	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	6,961	0	0	0	558	0	0	0	0	0	0	0	0	0	-
	Corporates	450	0	0	0	401	0	0	0	4	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	51	0	0	0	29	0	0	0	3	0	0	0	0	0	-
	Corporates - Of Which: SME	12	0	0	0	3	0	0	0	0	0	0	0	0	0	-
	Retail	69	4	0	0	16	0	0	0	0	2	0	0	0	0	47.5%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	69	4	0	0	16	0	0	0	0	2	0	0	0	0	47.5%
	Retail - Other Retail - Of Which: SME	23	2	0	0	4	0	0	0	0	1	0	0	0	0	33.8%
	Retail - Other Retail - Of Which: non-SME	47	2	0	0	12	0	0	0	0	1	0	0	0	0	57.7%
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	8,004	4	0	0	975	0	0	0	5	2	0	0	0	0	47.5%	

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

**2016 EU-wide Stress Test:
Credit risk IRB**
Belfius Banque SA

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Italy	Central banks and central governments	3,184	0	0	0	1,669	0	0	0	0	0	0	0	0	0	-
	Institutions	2,327	0	0	0	28	0	0	0	0	0	0	0	0	0	-
	Corporates	1	0	0	0	2	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	0	0	-
	Corporates - Of Which: SME	1	0	0	0	2	0	0	0	0	0	0	0	0	0	-
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	51.6%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	51.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	51.6%
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,513	0	0	0	1,700	0	0	0	0	0	0	0	0	0	51.6%	

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	3,283	0	0	0	318	0	0	0	0	0	0	0	0	0	-
	Corporates	71	0	0	0	137	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	0	0	-
	Corporates - Of Which: SME	71	0	0	0	137	0	0	0	0	0	0	0	0	0	-
	Retail	3	0	0	0	0	0	0	0	0	0	0	0	0	0	27.4%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	3	0	0	0	0	0	0	0	0	0	0	0	0	0	27.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	20.8%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	50.5%
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,897	0	0	0	452	0	0	0	0	0	0	0	0	0	27.4%	

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,175	0	0	0	300	0	0	0	3	0	0	0	0	0	-
	Corporates	716	6	0	0	207	0	0	0	4	3	0	0	0	0	49.9%
	Corporates - Of Which: Specialised Lending	0	6	0	0	0	0	0	0	0	3	0	0	0	0	49.9%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	2	0	0	0	0	0	0	0	0	0	0	0	0	0	14.4%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	2	0	0	0	0	0	0	0	0	0	0	0	0	0	14.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	7.4%
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,897	6	0	0	508	0	0	0	7	3	0	0	0	0	49.6%	

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2,664	0	0	0	405	0	0	0	0	0	0	0	0	0	-
	Corporates	24	0	0	0	14	0	0	0	0	0	0	0	0	0	31.4%
	Corporates - Of Which: Specialised Lending	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	-
	Retail	2	0	0	0	2	0	0	0	0	0	0	0	0	0	58.4%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	2	0	0	0	2	0	0	0	0	0	0	0	0	0	58.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81.3%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	58.0%
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,690	0	0	0	419	0	0	0	1	0	0	0	0	0	33.5%	

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

**2016 EU-wide Stress Test:
Credit risk IRB**
Belfius Banque SA

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,022	0	0	0	3	0	0	0	0	0	0	0	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	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	0	-
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	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	-
Securitisation	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	-	
IRB TOTAL	1,022	0	0	0	3	0	0	0	0	0	0	0	0	-	

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

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	386	10	0	0	23	0	0	0	8	7	0	0	0	73.0%
	Corporates	55	0	0	0	424	0	0	0	1	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	2	0	0	0	24	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail	9	1	0	0	2	0	0	0	0	0	0	0	0	31.6%
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	9	1	0	0	2	0	0	0	0	0	0	0	0	31.6%
	Retail - Other Retail	5	1	0	0	1	0	0	0	0	0	0	0	0	28.9%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	0	0	0	0	0	69.1%
	Retail - Other Retail - Of Which: non-SME	5	1	0	0	7	0	0	0	1	0	0	0	0	-
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	514	11	0	0	456	0	0	0	9	8	0	0	0	68.4%	

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

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Finland	Central banks and central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	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	0	-
	Retail - Secured on real estate property	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	-
	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	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	-
Securitisation	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	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

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

**2016 EU-wide Stress Test:
Credit risk IRB**
Belfius Banque SA

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	6	40.0%	0.0%	12	40.0%	0.0%	18	40.0%
Institutions	0.0%	10	6.2%	0.0%	11	6.2%	0.0%	14	6.4%
Corporates	0.4%	1,254	57.2%	0.3%	1,319	52.9%	0.5%	1,379	49.7%
Corporates - Of Which: Specialised Lending	0.1%	33	37.0%	0.1%	35	31.3%	0.1%	36	27.9%
Corporates - Of Which: SME	0.4%	690	61.2%	0.3%	714	57.6%	0.4%	738	54.8%
Retail	0.1%	272	26.4%	0.1%	308	21.3%	0.1%	344	18.4%
Retail - Secured on real estate property	0.0%	36	7.5%	0.0%	42	6.2%	0.0%	48	5.4%
Retail - Secured on real estate property - Of Which: SME	0.0%	11	7.7%	0.0%	12	6.0%	0.0%	14	5.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	25	7.5%	0.0%	30	6.2%	0.0%	34	5.5%
Retail - Qualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.3%	0	36.6%
Retail - Other Retail	0.3%	235	39.5%	0.3%	266	32.3%	0.3%	295	28.2%
Retail - Other Retail - Of Which: SME	0.3%	175	36.6%	0.3%	196	29.4%	0.3%	217	25.4%
Retail - Other Retail - Of Which: non-SME	0.2%	61	49.9%	0.2%	69	43.9%	0.2%	78	40.2%
Equity	1.5%	7	55.3%	1.2%	7	55.3%	1.2%	7	55.3%
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	1,548	45.5%	0.1%	1,657	39.3%	0.1%	1,782	35.0%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.1%	17	40.0%	0.1%	33	40.0%	0.1%	49	40.0%
Institutions	0.0%	11	6.4%	0.0%	15	7.0%	0.0%	21	7.3%
Corporates	0.5%	1,272	57.5%	0.5%	1,388	52.8%	0.5%	1,507	49.2%
Corporates - Of Which: Specialised Lending	0.1%	34	36.5%	0.2%	37	29.8%	0.2%	40	26.2%
Corporates - Of Which: SME	0.5%	695	61.5%	0.7%	733	58.0%	0.7%	772	54.8%
Retail	0.1%	280	27.1%	0.1%	331	22.0%	0.1%	380	19.4%
Retail - Secured on real estate property	0.0%	38	7.9%	0.0%	48	6.9%	0.0%	58	6.4%
Retail - Secured on real estate property - Of Which: SME	0.1%	12	8.0%	0.1%	15	6.6%	0.0%	17	6.1%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	27	7.9%	0.0%	33	7.0%	0.0%	41	6.6%
Retail - Qualifying Revolving	0.2%	0	43.6%	0.4%	0	43.6%	0.3%	1	43.6%
Retail - Other Retail	0.3%	242	40.3%	0.3%	283	33.0%	0.3%	322	29.0%
Retail - Other Retail - Of Which: SME	0.3%	180	37.5%	0.4%	210	30.2%	0.4%	238	26.3%
Retail - Other Retail - Of Which: non-SME	0.3%	62	50.5%	0.2%	73	44.2%	0.2%	83	40.3%
Equity	2.3%	7	63.7%	5.0%	8	62.0%	3.0%	9	62.4%
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	1,596	45.7%	0.2%	1,777	39.0%	0.2%	1,964	35.0%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	3	40.0%	0.0%	3	40.0%	0.0%	3	40.0%
Institutions	0.0%	3	3.5%	0.0%	3	3.7%	0.0%	4	3.7%
Corporates	0.3%	1,600	57.7%	0.3%	1,946	53.7%	0.3%	1,994	50.7%
Corporates - Of Which: Specialised Lending	0.1%	4	20.1%	0.1%	5	20.1%	0.1%	5	20.3%
Corporates - Of Which: SME	0.4%	690	61.2%	0.4%	714	57.6%	0.4%	737	54.8%
Retail	0.3%	368	36.8%	0.3%	394	21.2%	0.3%	439	18.2%
Retail - Secured on real estate property	0.0%	36	7.5%	0.0%	42	6.2%	0.0%	48	5.4%
Retail - Secured on real estate property - Of Which: SME	0.0%	11	7.7%	0.0%	12	6.0%	0.0%	14	5.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	25	7.5%	0.0%	30	6.2%	0.0%	34	5.6%
Retail - Qualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.3%	0	36.6%
Retail - Other Retail	0.3%	332	39.5%	0.3%	362	32.3%	0.3%	391	28.2%
Retail - Other Retail - Of Which: SME	0.3%	173	36.7%	0.3%	194	29.4%	0.3%	215	25.4%
Retail - Other Retail - Of Which: non-SME	0.2%	59	50.0%	0.2%	67	43.9%	0.2%	75	40.2%
Equity	1.5%	7	55.3%	1.2%	7	55.3%	1.2%	7	55.3%
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	1,280	45.7%	0.1%	1,368	39.4%	0.1%	1,452	35.2%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	3	40.0%	0.0%	3	40.0%	0.0%	3	40.0%
Institutions	0.0%	3	3.5%	0.0%	4	3.7%	0.0%	6	4.0%
Corporates	0.3%	1,610	58.1%	0.3%	1,899	54.0%	0.3%	1,771	50.5%
Corporates - Of Which: Specialised Lending	0.1%	4	20.1%	0.3%	5	20.3%	0.3%	7	20.5%
Corporates - Of Which: SME	0.5%	695	61.6%	0.7%	733	58.0%	0.7%	771	54.9%
Retail	0.3%	377	37.7%	0.3%	427	21.9%	0.3%	477	18.5%
Retail - Secured on real estate property	0.0%	38	7.9%	0.0%	48	6.9%	0.0%	58	6.5%
Retail - Secured on real estate property - Of Which: SME	0.1%	12	8.0%	0.1%	15	6.6%	0.0%	17	6.5%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	27	7.9%	0.0%	33	7.0%	0.0%	41	6.6%
Retail - Qualifying Revolving	0.2%	0	43.6%	0.4%	0	43.6%	0.3%	1	43.6%
Retail - Other Retail	0.3%	339	40.3%	0.3%	378	33.0%	0.3%	417	29.0%
Retail - Other Retail - Of Which: SME	0.3%	178	37.6%	0.4%	208	30.2%	0.4%	236	26.3%
Retail - Other Retail - Of Which: non-SME	0.3%	60	50.6%	0.2%	70	44.3%	0.2%	81	40.3%
Equity	2.3%	7	63.7%	5.0%	8	62.0%	3.0%	9	62.4%
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	1,304	46.1%	0.2%	1,444	39.8%	0.2%	1,584	35.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	0	26.3%	0.0%	1	26.2%	0.0%	1	27.2%
Corporates	0.3%	157	19.6%	0.3%	167	19.8%	0.2%	174	20.0%
Corporates - Of Which: Specialised Lending	0.1%	5	12.5%	0.1%	5	12.5%	0.1%	5	12.5%
Corporates - Of Which: SME	0.4%	0	49.6%	0.4%	0	41.2%	0.4%	0	36.6%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.3%	0	36.6%
Retail - Other Retail	0.4%	0	49.6%	0.4%	0	41.2%	0.4%	0	36.6%
Retail - Other Retail - Of Which: SME	0.6%	0	46.6%	0.6%	0	34.8%	0.5%	0	29.7%
Retail - Other Retail - Of Which: non-SME	0.2%	0	52.3%	0.2%	0	49.4%	0.3%	0	46.9%
Equity	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.6%	158	20.7%	0.2%	168	20.7%	0.2%	175	21.0%

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

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	1	27.2%	0.1%	1	27.6%	0.1%	2	28.1%
Corporates	1.0%	160	19.8%	0.6%	179	20.8%	0.7%	201	21.1%
Corporates - Of Which: Specialised Lending	0.1%	5	12.5%	0.2%	5	12.5%	0.1%	6	12.5%
Corporates - Of Which: SME	0.5%	0	50.5%	0.5%	0	41.6%	0.5%	0	37.7%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	0.2%	0	43.6%	0.4%	0	43.6%	0.4%	0	43.6%
Retail - Other Retail	0.3%	0	50.5%	0.3%	0	41.6%	0.3%	0	37.7%
Retail - Other Retail - Of Which: SME	0.7%	0	48.3%	0.8%	0	35.7%	0.7%	0	31.7%
Retail - Other Retail - Of Which: non-SME	0.2%	0	52.3%	0.3%	0	49.6%	0.3%	0	46.9%
Equity	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.7%	161	21.1%	0.4%	180	21.9%	0.5%	204	22.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	1	5.3%	0.0%	1	5.9%	0.0%	1	6.0%
Corporates	0.6%	6	9.2%	0.1%	7	9.4%	0.1%	7	9.4%
Corporates - Of Which: Specialised Lending	0.2%	3	2.8%	0.1%	3	2.8%	0.1%	4	2.8%

**2016 EU-wide Stress Test:
Credit risk IRB**
Belfius Banque SA

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central banks and central governments	0.1%	2	40.0%	0.1%	4	40.0%	0.1%	6	40.0%
	Institutions	0.0%	0	2.5%	0.0%	0	2.5%	0.0%	0	2.5%
	Corporates	0.6%	0	28.0%	0.3%	0	29.7%	0.3%	0	29.9%
	Corporates - Of Which: Socialised Lending	0.6%	0	28.0%	0.2%	0	28.0%	0.2%	0	28.0%
	Corporates - Of Which: SME	0.8%	0	43.6%	1.1%	0	43.6%	1.2%	0	43.6%
	Retail	0.2%	0	32.0%	0.2%	0	30.0%	0.2%	0	29.3%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.2%	0	32.0%	0.2%	0	30.0%	0.2%	0	29.3%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	21.6%	0.4%	0	22.1%	0.4%	0	22.4%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	2	32.7%	0.1%	4	33.5%	0.1%	6	33.9%

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

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central banks and central governments	0.3%	7	40.0%	0.3%	14	40.0%	0.3%	21	40.0%
	Institutions	0.0%	0	2.7%	0.0%	0	2.7%	0.0%	0	2.7%
	Corporates	1.1%	0	29.1%	2.6%	0	29.2%	1.0%	0	29.3%
	Corporates - Of Which: Socialised Lending	1.1%	0	28.0%	2.6%	0	28.0%	1.0%	0	28.0%
	Corporates - Of Which: SME	0.8%	0	43.6%	1.3%	0	43.6%	1.0%	0	43.6%
	Retail	0.3%	0	34.6%	0.3%	0	32.7%	0.3%	0	32.1%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.3%	0	34.6%	0.3%	0	32.7%	0.3%	0	32.1%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	36.9%	0.3%	0	34.3%	0.3%	0	33.3%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	7	36.4%	0.3%	14	36.1%	0.3%	21	36.3%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central banks and central governments	0.0%	0	2.1%	0.0%	0	2.1%	0.0%	0	2.3%
	Institutions	0.3%	0	32.8%	0.3%	0	32.5%	0.3%	0	32.1%
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.3%	0	27.3%	0.2%	0	26.8%	0.2%	0	26.3%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.2%	0	36.6%	0.4%	0	36.6%	0.4%	0	36.6%
	Retail - Other Retail	0.3%	0	27.3%	0.2%	0	26.8%	0.2%	0	26.3%
	Retail - Other Retail - Of Which: SME	0.2%	0	20.7%	0.2%	0	20.5%	0.2%	0	20.4%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	41.8%	0.1%	0	38.4%	0.1%	0	36.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	0	3.3%	0.0%	0	2.8%	0.0%	0	2.8%

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

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central banks and central governments	0.0%	0	2.2%	0.0%	0	2.3%	0.0%	0	2.5%
	Institutions	0.4%	0	32.9%	0.7%	0	32.7%	0.6%	0	32.5%
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.3%	0	27.7%	0.2%	0	27.4%	0.2%	0	27.1%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.3%	0	43.6%	0.5%	0	43.6%	0.4%	0	43.6%
	Retail - Other Retail	0.3%	0	27.3%	0.2%	0	27.4%	0.2%	0	27.1%
	Retail - Other Retail - Of Which: SME	0.3%	0	21.0%	0.3%	0	21.1%	0.3%	0	21.1%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	42.6%	0.2%	0	39.1%	0.2%	0	36.6%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	0	2.9%	0.0%	0	2.7%	0.0%	1	2.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	0.0%	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	21.8%	0.0%	4	22.5%	0.0%	4	24.1%
	Corporates	1.5%	16	49.0%	0.3%	18	47.9%	0.3%	20	46.6%
	Corporates - Of Which: Socialised Lending	0.0%	3	49.9%	-	3	49.9%	-	3	49.9%
	Corporates - Of Which: SME	0.2%	0	19.3%	0.2%	0	21.9%	0.2%	0	23.4%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.7%	0	36.6%	0.9%	0	36.6%	1.0%	0	36.6%
	Retail - Other Retail	0.2%	0	19.3%	0.2%	0	21.9%	0.2%	0	23.4%
	Retail - Other Retail - Of Which: SME	0.6%	0	51.7%	0.6%	0	41.1%	0.6%	0	36.5%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	13.3%	0.1%	0	16.9%	0.1%	0	19.4%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.9%	19	48.3%	0.2%	21	47.0%	0.2%	21	45.6%

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

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central banks and central governments	0.0%	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	22.6%	0.1%	4	23.9%	0.1%	4	24.5%
	Corporates	2.2%	20	48.6%	0.9%	26	46.6%	0.6%	29	46.5%
	Corporates - Of Which: Socialised Lending	-	3	49.9%	-	3	49.9%	-	3	49.9%
	Corporates - Of Which: SME	0.2%	0	20.2%	0.2%	0	23.4%	0.2%	0	25.4%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.8%	0	43.6%	1.3%	0	43.6%	1.0%	0	43.6%
	Retail - Other Retail	0.2%	0	20.2%	0.2%	0	23.4%	0.2%	0	25.4%
	Retail - Other Retail - Of Which: SME	0.2%	0	54.1%	0.8%	0	43.6%	0.8%	0	39.3%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	13.8%	0.2%	0	17.9%	0.2%	0	20.9%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		1.3%	24	47.7%	0.6%	29	44.7%	0.4%	31	43.0%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	0.0%	1	7.5%	0.0%	1	7.6%	0.0%	1	8.1%
	Institutions	0.3%	0	31.9%	0.0%	0	31.5%	0.3%	1	31.6%
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.2%	0	50.3%	0.2%	0	45.1%	0.2%	0	41.7%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.2%	0	36.6%	0.3%	0	36.6%	0.4%	0	36.6%
	Retail - Other Retail	0.2%	0	50.						

**2016 EU-wide Stress Test:
Credit risk IRB**
Belfius Banque SA

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Finland	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.0%	0	0.2%	0.0%	0	0.2%	0.0%	0	0.2%	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	0.4%	0	26.2%	0.2%	0	26.0%	0.2%	0	25.7%	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail	0.4%	0	26.2%	0.2%	0	26.0%	0.2%	0	25.7%	0
	Retail - Other Retail - Of Which: SME	7.1%	0	26.2%	5.2%	0	26.2%	4.0%	0	26.2%	0
	Retail - Other Retail - Of Which: non-SME	0.3%	0	26.2%	0.1%	0	25.3%	0.1%	0	24.3%	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	0.0%	0	0.3%	0.0%	0	0.3%	0.0%	0	0.3%	0	

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

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Finland	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	0.0%	0	0.2%	0.0%	0	0.3%	0.0%	0	1.1%	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	0.4%	0	27.5%	0.3%	0	28.8%	0.2%	0	28.7%	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail	0.4%	0	27.5%	0.3%	0	28.8%	0.2%	0	28.7%	0
	Retail - Other Retail - Of Which: SME	7.5%	0	27.4%	6.4%	0	29.2%	5.0%	0	29.7%	0
	Retail - Other Retail - Of Which: non-SME	0.1%	0	27.9%	0.1%	0	26.8%	0.1%	0	25.6%	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	0.0%	0	0.3%	0.0%	0	0.4%	0.0%	0	1.1%	0	

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Netherlands	Central banks and central governments	0.0%	0	24.2%	0.0%	0	24.1%	0.0%	0	25.1%	0
	Institutions	0.4%	16	52.2%	0.3%	18	42.8%	0.4%	19	37.5%	0
	Corporates	0.1%	1	2.3%	0.1%	1	2.3%	0.1%	1	2.3%	0
	Corporates - Of Which: Specialised Lending	0.2%	0	11.7%	0.3%	1	14.2%	0.3%	0	14.3%	0
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	0
	Retail	0.4%	0	30.2%	0.3%	0	28.8%	0.3%	0	27.5%	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	0.5%	0	36.6%	0.7%	0	36.6%	0.7%	0	36.6%	0
	Retail - Other Retail	0.4%	0	30.2%	0.3%	0	28.7%	0.3%	0	27.5%	0
	Retail - Other Retail - Of Which: SME	0.2%	0	27.1%	0.3%	0	25.9%	0.3%	0	24.8%	0
	Retail - Other Retail - Of Which: non-SME	0.6%	0	47.4%	0.3%	0	42.0%	0.3%	0	38.6%	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	0.4%	17	50.9%	0.3%	18	41.9%	0.4%	20	37.0%	0	

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Netherlands	Central banks and central governments	0.0%	0	24.8%	0.1%	0	24.4%	0.1%	0	24.5%	0
	Institutions	0.5%	17	50.9%	0.9%	20	40.6%	0.6%	22	36.2%	0
	Corporates	0.2%	1	2.3%	0.4%	1	2.4%	0.2%	2	2.4%	0
	Corporates - Of Which: Specialised Lending	0.2%	0	17.3%	0.5%	0	19.3%	0.5%	0	19.4%	0
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	0
	Retail	0.4%	0	30.5%	0.4%	0	29.1%	0.4%	0	27.8%	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	0.6%	0	43.6%	1.0%	0	43.6%	0.7%	0	43.6%	0
	Retail - Other Retail	0.4%	0	30.5%	0.4%	0	29.1%	0.4%	0	27.8%	0
	Retail - Other Retail - Of Which: SME	0.2%	0	27.2%	0.4%	0	26.1%	0.4%	0	25.1%	0
	Retail - Other Retail - Of Which: non-SME	0.7%	0	46.3%	0.4%	0	42.5%	0.4%	0	39.0%	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	0.5%	17	49.4%	0.9%	21	39.9%	0.6%	23	35.8%	0	

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Finland	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	-	0	-	0	-	0	-	0	-	0	

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(in EUR, %)											
Finland	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
Equity	-	0	-	0	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	-	0	-	0	
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0	
IRB TOTAL	-	0	-	0	-	0	-	0	-	0	

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

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belfius Banque SA	Central governments or central banks	1,401	0	58	0	0	0	0.0%
	Regional governments or local authorities	385	0	175	0	0	0	0.0%
	Public sector entities	412	0	188	0	0	0	0.0%
	Multilateral Development Banks	141	0	0	0	0	0	0.0%
	International Organisations	317	0	0	0	0	0	0.0%
	Institutions	2,066	3	318	0	0	3	100.0%
	Corporates	4,616	82	3,364	59	12	40	47.9%
	of which: SME	1,514	20	1,295	19	6	6	24.8%
	Retail	447	10	253	9	1	4	39.7%
	of which: SME	446	10	252	9	1	4	39.7%
	Secured by mortgages on immovable property	276	0	101	0	1	0	0.0%
	of which: SME	133	0	41	0	0	0	0.0%
	Items associated with particularly high risk	127	0	179	0	8	0	14.6%
	Covered bonds	32	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	9	0	2	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	5	0	1	0	0.0%
	Equity	1,696	0	6,224	0	2	0	0.0%
Securitisation								
Other exposures	5,328	0	1,142	0	0	0	0.0%	
Standardised Total	17,259	96	12,012	68	24	47	48.7%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	24	0	0	0	0	0	0.0%
	Regional governments or local authorities	57	0	11	0	0	0	0.0%
	Public sector entities	61	0	12	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	6	0	0	0	0	0	0.0%
	Institutions	4	0	1	0	0	0	0.0%
	Corporates	2,674	22	2,374	21	8	6	24.4%
	of which: SME	1,487	20	1,270	19	6	6	24.8%
	Retail	444	10	251	9	1	4	39.7%
	of which: SME	443	10	250	9	1	4	39.7%
	Secured by mortgages on immovable property	243	0	85	0	1	0	0.0%
	of which: SME	131	0	41	0	0	0	0.0%
	Items associated with particularly high risk	126	0	178	0	7	0	14.6%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	3	0	3	0	1	0	0.0%
	Equity	1,696	0	6,224	0	2	0	0.0%
Securitisation								
Other exposures	4,870	0	1,117	0	0	0	0.0%	
Standardised Total	10,203	33	10,256	31	19	11	29.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,163	0	14	0	0	0	0.0%
	Corporates	211	0	113	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,384	0	129	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

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

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

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

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

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

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

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

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

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	238	0	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	247	0	0	0	0	0	0.0%
	Corporates	17	21	17	6	0	16	79.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	504	21	18	6	0	16	79.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

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

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

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

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

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Regional governments or local authorities	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	0	-	-	0	-	0	-	
	Corporates	0.7%	1	6.8%	0.7%	1	10.2%	0.6%	2	
	of which: SME	0.5%	0	34.0%	0.6%	0	33.2%	0.7%	0	
	Retail	0.6%	0	25.2%	0.7%	0	24.6%	0.8%	0	
	of which: SME	0.6%	0	25.2%	0.7%	0	24.6%	0.8%	0	
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.8%	0.0%	0	
	of which: SME	0.0%	0	0.0%	0.0%	0	0.7%	0.0%	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.0%	1	6.5%	0.0%	1	9.5%	0.0%	2	11.5%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	
	Regional governments or local authorities	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	0	-	-	0	-	0	-	
	Corporates	0.6%	1	6.3%	1.2%	2	12.2%	0.9%	2	
	of which: SME	0.5%	0	35.5%	0.7%	0	34.8%	0.8%	0	
	Retail	0.8%	0	29.7%	0.9%	0	28.9%	1.0%	0	
	of which: SME	0.8%	0	29.7%	0.9%	0	28.9%	1.0%	0	
	Secured by mortgages on immovable property	0.0%	0	1.5%	0.2%	0	4.3%	0.1%	0	
	of which: SME	0.0%	0	1.5%	0.2%	0	4.4%	0.2%	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.0%	1	5.6%	0.1%	2	9.9%	0.0%	2	11.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	-	0	-	-	0	-	0	-	
	Regional governments or local authorities	-	0	-	-	0	-	0	-	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	0	-	-	0	-	0	-	
	Corporates	0.7%	0	24.8%	0.7%	0	24.8%	0.7%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	1.8%	0	27.0%	2.2%	0	27.0%	2.0%	0	
	of which: SME	1.8%	0	27.0%	2.2%	0	27.0%	2.0%	0	
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.8%	0	25.3%	0.8%	0	25.3%	0.8%	0	25.3%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	-	0	-	-	0	-	0	-	
	Regional governments or local authorities	-	0	-	-	0	-	0	-	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	0	-	-	0	-	0	-	
	Corporates	0.8%	0	29.3%	0.8%	0	29.3%	0.8%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	2.1%	0	31.5%	3.1%	0	31.5%	2.9%	0	
	of which: SME	2.1%	0	31.5%	3.1%	0	31.5%	2.9%	0	
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.9%	0	29.8%	1.1%	0	29.9%	1.0%	0	29.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	0	-	
	Regional governments or local authorities	-	0	-	-	0	-	0	-	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	3	100.0%	-	3	100.0%	-	3	100.0%
	Corporates	0.5%	0	24.8%	0.7%	0	24.8%	0.6%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	
	of which: SME	0.7%	0	22.3%	0.8%	0	22.1%	0.8%	0	
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.7%	0.0%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.4%	3	98.6%	0.5%	3	97.1%	0.5%	3	95.7%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	0	-	
	Regional governments or local authorities	-	0	-	-	0	-	0	-	
	Public sector entities	-	0	-	-	0	-	0	-	
	Multilateral Development Banks	-	0	-	-	0	-	0	-	
	International Organisations	-	0	-	-	0	-	0	-	
	Institutions	-	3	100.0%	-	3	100.0%	-	3	100.0%
	Corporates	0.7%	0	29.3%	0.9%	0	29.3%	1.0%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	
	of which: SME	0.8%	0	27.2%	1.0%	0	26.9%	1.1%	0	
	Secured by mortgages on immovable property	0.0%	0	1.4%	0.1%	0	4.1%	0.1%	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0		
Securitisation	-	0	-	-	0	-	-	0		
Other exposures	-	0	-	-	0	-	-	0		
Standardised Total	0.5%	3	98.7%	0.8%	3	97.0%	0.9%	3	95.4%	

2016 EU-wide Stress Test: Credit risk STA

Belfius Banque SA

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0.1%	0	31.6%	0.1%	0	31.1%	0.1%	0	31.3%
	Corporates	0.5%	7	34.5%	0.5%	8	33.2%	0.5%	9	32.3%
	of which: SME	1.3%	0	34.6%	1.5%	0	33.9%	1.3%	0	33.7%
	Retail	1.3%	0	27.0%	1.6%	0	27.0%	1.6%	0	27.0%
	of which: SME	1.3%	0	27.0%	1.6%	0	27.0%	1.6%	0	27.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.7%	0.0%	0	0.9%
	of which: SME	0	0	-	0	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	0	-	0	0	-	
Other exposures	0	0	-	0	0	-	0	0	-	
Standardised Total	0.5%	7	34.4%	0.5%	8	33.0%	0.5%	9	32.1%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0.1%	0	32.7%	0.2%	0	33.4%	0.2%	0	33.5%
	Corporates	0.6%	7	35.1%	0.8%	8	33.8%	0.7%	10	33.1%
	of which: SME	1.4%	0	37.2%	1.8%	0	36.9%	1.7%	0	36.5%
	Retail	1.6%	0	31.5%	2.2%	0	31.5%	2.2%	0	31.5%
	of which: SME	1.6%	0	31.5%	2.2%	0	31.5%	2.2%	0	31.5%
	Secured by mortgages on immovable property	0.0%	0	1.5%	0.1%	0	4.3%	0.1%	0	4.4%
	of which: SME	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	0	-	0	0	-	
Other exposures	0	0	-	0	0	-	0	0	-	
Standardised Total	0.6%	7	35.0%	0.8%	8	33.7%	0.7%	10	32.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0	0	-	0	0	-	0	0	-
	Corporates	0	0	-	0	0	-	0	0	-
	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	-
	Secured by mortgages on immovable property	0	0	-	0	0	-	0	0	-
	of which: SME	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	0	-	0	0	-	
Other exposures	0	0	-	0	0	-	0	0	-	
Standardised Total	0	0	-	0	0	-	0	0	-	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	0	-	-	0	-	-	0	-	-
	Public sector entities	0	-	-	0	-	-	0	-	-
	Multilateral Development Banks	0	-	-	0	-	-	0	-	-
	International Organisations	0	-	-	0	-	-	0	-	-
	Institutions	0	0	-	0	0	-	0	0	-
	Corporates	0	0	-	0	0	-	0	0	-
	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	-
	Secured by mortgages on immovable property	0	0	-	0	0	-	0	0	-
	of which: SME	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	0	-	0	0	-	
Other exposures	0	0	-	0	0	-	0	0	-	
Standardised Total	0	0	-	0	0	-	0	0	-	

2016 EU-wide Stress Test: Securitisations

Belfius Banque SA

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

2016 EU-wide Stress Test: Sovereign

Belfius Banque SA

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	
[3M - 1Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	
[3Y - 5Y]		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	
[5Y - 10Y]		42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	
[10Y - more]	67	67	0	0	0	0	67	0	0	0	0	0	0	0	0		
Tot		178	178	0	0	0	178	0	0	0	-89	0	0	0	0		
Total		32,592	32,592	3,424	0	563	3,014	25,591	7,431	1,230	1,079	-89	0	0	0		

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Belfius Banque SA

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

2016 EU-wide Stress Test - P&L

Belfius Banque SA

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

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

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	8,328	8,682	8,939	9,218	7,364	7,081	6,818
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,479	7,825	8,132	8,481	6,502	6,254	6,041
	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	1,222	1,665	2,108	2,598	752	706	694
	A.1.3	Accumulated other comprehensive income	-534	-534	-534	-534	-960	-960	-960
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-182	-182	-182	-182	-415	-415	-415
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-441	-441	-441	-441	-629	-629	-629
	A.1.4	Other Reserves	3,382	3,382	3,382	3,382	3,382	3,382	3,382
	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	-155	-155	-155	-92	-155	-155	-132
	A.1.8	(-) Intangible assets (including Goodwill)	-174	-174	-174	-174	-174	-174	-174
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-218	-9	0	0	-99	-106	-109
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-63	0	0	-24
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-303	-303	-303	-303	-303	-303	-303
	A.1.14.1	Of which: from securitisation positions (-)	-303	-303	-303	-303	-303	-303	-303
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	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
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	992	286	141	0	393	198	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	93	73	36	0	166	83	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	368	210	105	0	187	94	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	131	4	0	0	40	21	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	131	4	0	0	40	21	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	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	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,479	7,825	8,132	8,481	6,502	6,254	6,041	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	849	857	808	737	862	827	777	
A.4.1	Tier 2 Capital Instruments	475	475	475	475	475	475	475	
A.4.2	Other Tier 2 Capital components and deductions	170	178	129	58	183	148	98	
A.4.3	Tier 2 transitional adjustments	204	204	204	204	204	204	204	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	47,026	47,825	47,555	48,192	50,404	52,168	52,947
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.90%	16.36%	17.10%	17.60%	12.90%	11.99%	11.41%
	C.2	Tier 1 Capital ratio	15.90%	16.36%	17.10%	17.60%	12.90%	11.99%	11.41%
	C.3	Total Capital ratio	17.71%	18.15%	18.80%	19.13%	14.61%	13.57%	12.88%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	14.65%	15.76%	16.80%	17.60%	12.12%	11.61%	11.41%
	D.2	Tier 1 Capital ratio (2)	14.65%	15.76%	16.80%	17.60%	12.12%	11.61%	11.41%
	D.3	Total Capital ratio (3)	16.02%	17.13%	18.07%	18.70%	13.43%	12.80%	12.49%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0	
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0	
Memorandum items	G.1	Total leverage ratio exposures (transitional)	140,560	140,560	140,560	140,560	140,560	140,560	140,560
	G.2	Total leverage ratio exposures (fully loaded)	140,560	140,560	140,560	140,560	140,560	140,560	140,560
	G.3	Leverage ratio (transitional)	5.32%	5.57%	5.79%	6.03%	4.63%	4.45%	4.30%
	G.4	Leverage ratio (fully loaded)	4.90%	5.36%	5.68%	6.03%	4.35%	4.31%	4.30%

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Belfius Banque SA

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

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Belfius Banque SA

31/12/2015					
	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		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	3	3	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations	3	3			
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	695	233	103	103	211
Central banks					
General governments	33				
Credit institutions					
Other financial corporations	29	19	16	16	7
Non-financial corporations	527	184	80	80	175
Households	106	30	7	7	29
DEBT INSTRUMENTS other than HFT	698	236	103	103	211
Loan commitments given	38	9			15

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