

**TABLE 1** CARTOGRAPHY OF THE INSTITUTIONS SUBJECT TO THE NATIONAL BANK OF BELGIUM'S SUPERVISION<sup>(1)</sup>  
(end-of-period data)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
<b>Financial holdings</b>										
<i>Total</i> .....	10	8	8	9	7	7	7	6	6	6
<b>Credit institutions</b>										
Credit institutions governed by Belgian law .....	65	61	59	54	51	52	51	48	48	48
Institutions for electronic money .....	–	–	–	–	–	–	2	2	2	2
Belgian branches of credit institutions governed by non-EEA countries' law .....	10	10	9	9	8	9	9	9	9	9
Belgian branches of credit institutions governed by EEA countries' law .....	36	38	36	41	46	49	47	47	50	52
<i>Total credit institutions</i> .....	111	109	104	104	105	110	107	104	107	109
<b>Payment institutions governed by Belgian law</b>										
<i>Total</i> .....	0	0	0	0	0	0	0	0	0	9
<b>Settlement institutions governed by Belgian law and with settlement institutions equated institutions</b>										
<i>Total</i> .....	0	0	0	2	2	2	2	2	2	2
<b>Insurance companies</b>										
Insurance companies governed by Belgian law .....	123	118	118	110	107	106	100	97	97	96
Belgian branches of insurance companies governed by another EEA country's law .....	73	66	60	58	54	50	51	51	50	53
Belgian branches of insurance companies governed by another non-EEA country's law .....	6	5	3	3	0	0	0	0	0	0
According to specialisation .....										
Life insurance .....	30	31	31	30	29	29	30	29	28	26
Non-life insurance .....	140	127	122	116	109	104	99	95	93	96
Mixed insurance .....	32	31	28	25	23	23	22	23	24	25
Reinsurance .....	0	0	0	0	0	0	0	1	2	2
<i>Total insurance companies</i> .....	202	189	181	171	161	156	151	148	147	149
<b>Free service provision</b>										
Credit institutions .....	411	433	471	489	506	522	564	571	587	641
Insurance companies .....	629	670	681	740	762	791	878	873	893	976
<i>Total free service provision</i> .....	1 040	1 103	1 152	1 229	1 268	1 313	1 442	1 444	1 480	1 617
<b>Stockbroking firms with Belgian license<sup>(2)</sup></b>										
<i>Total</i> .....	40	37	36	31	27	26	23	23	23	22

Source : NBB.

(1) The nominative list of all institutions subject to the Bank's supervision can be consulted on its website : [www.nbb.be](http://www.nbb.be).

(2) As part of the division of tasks agreed on with the FSMA, another sixteen branches of foreign investment firms governed by other EEA countries' law are subject to the Bank's supervision.

**TABLE 2** BALANCE SHEET STRUCTURE OF CREDIT INSTITUTIONS GOVERNED BY BELGIAN LAW, BY PRODUCT<sup>(1)</sup>

(end-of-period consolidated data, in € billion)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	September 2011
<b>Assets</b>										
Loans and advances to credit institutions .....	214.8	206.8	212.6	277.3	285.7	320.8	213.2	156.1	195.8	211.3
Loans and advances to other than credit institutions .....	421.3	428.8	482.9	591.8	591.0	666.2	555.6	536.5	506.6	509.9
<i>p.m. Mortgage loans</i> .....	93.6	117.4	132.0	154.7	189.7	208.3	132.2	158.3	178.5	185.0
Debt instruments .....	278.0	283.0	291.0	320.0	319.3	296.2	298.8	264.7	231.9	214.8
Equity instruments .....	13.0	18.0	31.0	48.0	64.4	52.8	15.9	8.8	5.8	4.8
Derivatives .....	-	-	-	-	51.8	120.5	223.1	135.1	133.2	168.7
Other assets .....	97.5	96.4	125.7	132.2	109.7	122.0	115.6	89.3	77.7	75.4
<b>Total assets</b> .....	<b>1 024.6</b>	<b>1 033.0</b>	<b>1 143.2</b>	<b>1 369.3</b>	<b>1 422.0</b>	<b>1 578.4</b>	<b>1 422.1</b>	<b>1 190.5</b>	<b>1 151.1</b>	<b>1 184.7</b>
<b>Liabilities</b>										
Debts to credit institutions .....	254.9	257.3	281.6	412.6	415.3	431.7	276.2	167.6	177.2	151.8
Deposits <sup>(2)</sup> .....	406.6	416.7	456.1	502.7	556.4	582.4	557.4	541.8	511.4	543.7
<i>p.m. Regulated savings deposits</i> <sup>(2)</sup> .....	110.5	129.0	146.9	153.8	142.7	131.1	129.2	163.5	186.4	193.7
Bonds and other debt securities .....	128.8	115.2	113.9	119.5	159.3	179.1	124.4	150.0	125.3	111.0
Derivatives .....	-	-	-	-	72.1	122.3	232.7	147.8	148.5	184.9
Subordinated liabilities .....	25.8	23.9	23.7	24.3	25.7	36.0	37.0	30.2	29.4	27.0
Other liabilities .....	187.7	232.9	273.2	273.2	145.9	159.6	145.3	99.4	102.1	110.6
Total equity and minority interest .....	30.5	32.2	35.0	37.0	47.3	67.3	49.1	53.7	57.2	55.8
<b>Total liabilities</b> .....	<b>1 024.6</b>	<b>1 033.0</b>	<b>1 143.2</b>	<b>1 369.3</b>	<b>1 422.0</b>	<b>1 578.4</b>	<b>1 422.1</b>	<b>1 190.5</b>	<b>1 151.1</b>	<b>1 184.7</b>

Source: NBB.

(1) Data based on Belgian accounting principles (Belgian GAAP) until 2005 and on IAS/IFRS-standards from 2006 onwards.

(2) Deposits booked at amortised cost.

**TABLE 3** MAIN COMPONENTS OF THE INCOME STATEMENT OF CREDIT INSTITUTIONS GOVERNED BY BELGIAN LAW<sup>(1)</sup>  
(consolidated data, in € billion)

	First nine months										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	
Net interest income .....	12.7	12.2	12.8	12.7	12.8	13.3	14.5	14.9	13.8	10.1	10.5
Non-interest income .....	11.9	10.7	11.4	12.8	13.9	13.0	4.8	3.9	6.4	4.9	4.4
Net fee income .....	7.2	6.5	7.2	7.9	6.7	7.4	6.8	5.7	5.2	3.9	4.1
(Non-)realised capital gains or losses on financial assets and liabilities .....	2.2	1.8	2.0	2.2	3.6	3.8	-3.8	-2.7	0.0	0.0	-0.5
Other non-interest income .....	2.5	2.4	2.2	2.7	3.6	1.9	1.9	1.0	1.3	0.9	0.8
Gross operating income (banking product) .....	24.6	22.8	24.2	25.5	26.6	26.3	19.3	18.8	20.2	15.0	14.8
Expenses .....	-18.4	-16.9	-17.4	-18.5	-14.8	-16.1	-16.6	-14.6	-13.3	-9.9	-10.2
Staff expenses .....	-8.1	-7.7	-7.8	-7.9	-9.0	-9.2	-9.2	-7.9	-7.4	-5.6	-5.6
Impairment losses and provisions .....	-2.2	-1.5	-0.5	0.4	-0.4	-3.2	-13.3	-7.4	-1.8	-1.2	-3.1
Tax expenses (-income) and other income .....	-0.9	-0.5	-1.1	-0.8	-1.7	-0.4	-10.6	1.9	0.5	0.5	-1.3
Net profit or loss .....	3.2	4.0	5.2	6.6	9.7	6.7	-21.2	-1.2	5.6	4.4	0.3

Source : NBB.

(1) Data based on Belgian accounting principles (Belgian GAAP) until 2005 and on IAS/IFRS-standards from 2006 onwards.

**TABLE 4** KEY FIGURES OF CREDIT INSTITUTIONS GOVERNED BY BELGIAN LAW<sup>(1)</sup>  
(end-of-period consolidated data, in € billion, unless otherwise stated)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	September 2011
<b>Large banking groups</b>										
<i>Balance sheet total</i>	907.5	913.2	1 010.7	1 229.2	1 348.0	1 488.8	1 326.8	1 092.0	1 003.2	1 005.2
Customers' holdings	465.4	453.9	482.1	532.0	667.4	700.9	612.8	622.5	559.8	561.0
Loans and advances to customers	381.2	384.9	433.2	535.1	553.8	619.0	505.0	481.7	450.7	444.7
Risk asset ratio (in %)	12.8	12.4	12.6	11.1	11.2	10.8	16.2	17.0	19.2	19.0
Net after tax results	2.9	3.6	4.6	5.7	9.2	6.2	-20.9	-1.5	5.0	-0.2
Return on average assets (in %)	0.4	0.4	0.5	0.5	0.7	0.4	-1.4	-0.1	0.5	0.0
Return on average equity (in %)	12.6	14.2	17.3	19.9	23.1	13.7	-40.8	-3.8	11.1	-0.6
Cost-income ratio (in %)	73.2	72.8	70.6	72.3	55.5	60.6	86.3	77.7	65.5	68.4
<b>Total of Belgian credit institutions</b>										
<i>Balance sheet total</i>	1 024.6	1 033.0	1 143.2	1 369.3	1 422.0	1 578.4	1 422.1	1 190.5	1 151.1	1 184.7
Customers' holdings	535.3	531.9	570.1	622.1	715.7	761.6	681.8	691.9	636.7	654.6
Loans and advances to customers	421.3	428.8	482.9	591.3	591.0	666.2	555.6	536.5	506.6	509.8
Risk asset ratio (in %)	13.1	12.8	13.0	11.5	11.9	11.2	16.2	17.3	19.3	19.1
Net after tax results	3.2	4.0	5.2	6.6	9.7	6.7	-20.6	-1.2	5.6	0.3
Return on average assets (in %)	0.4	0.4	0.5	0.5	0.7	0.4	-1.3	-0.1	0.5	0.0
Return on average equity (in %)	11.8	13.6	15.8	18.5	22.4	13.2	-36.5	-2.6	10.5	0.7
Cost-income ratio (in %)	74.7	73.9	72.0	72.6	55.7	61.1	86.1	77.7	65.9	68.7

Source: NBB.

(1) Data based on Belgian accounting principles (Belgian GAAP) until 2005 and on IAS/IFRS-standards from 2006 onwards.

**TABLE 5** MAIN COMPONENTS OF INSURANCE COMPANIES' BALANCE SHEET

(end-of-period unconsolidated data, in € billion)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	September 2011 <sup>(a)</sup>
<b>Assets</b>										
Investments .....	110.3	125.2	143.3	166.5	183.7	201.7	202.7	214.9	229.5	229.8
<i>All activities with the exception of class 23</i> .....	94.6	107.9	124.4	141.7	158.3	177.2	184.6	195.8	209.9	211.5
Shares <sup>(1)</sup> .....	15.8	13.8	15.1	17.9	18.8	19.8	13.4	11.4	11.9	10.0
Debt securities .....	58.9	72.2	88.2	101.2	115.2	130.0	136.6	151.5	165.9	168.3
Land and buildings .....	2.4	2.4	2.6	2.6	2.5	2.6	3.1	3.1	3.0	3.1
Investments in affiliated undertakings .....	7.4	8.0	8.2	9.2	11.0	14.2	15.7	16.9	16.8	15.5
Mortgage loans and others .....	10.1	11.5	10.3	10.8	10.7	10.6	15.9	13	12.3	14.6
<i>Class 23</i> .....	15.8	17.3	18.9	24.8	25.5	24.6	18.1	19.1	19.5	18.3
Shares <sup>(1)</sup> .....	13.1	13.4	13.7	19.5	21.2	19.5	13.6	14.9	15.2	n.
Debt securities .....	2.1	2.6	3.2	4.1	3.8	4.6	4.2	3.9	4.1	n.
Others .....	0.6	1.3	2.0	1.3	0.4	0.5	0.3	0.3	0.2	n.
Reinsured part of technical provisions .....	6.0	6.2	6.6	5.2	4.9	4.8	7.0	6.6	6.8	7.0
Claims and other assets .....	9.8	11.0	13.8	13.3	13.2	13.8	14.1	12.9	12.0	13.1
<b>Total assets</b> .....	<b>126.1</b>	<b>142.4</b>	<b>163.7</b>	<b>185</b>	<b>201.9</b>	<b>220.4</b>	<b>223.8</b>	<b>234.4</b>	<b>248.5</b>	<b>250.1</b>
<b>Liabilities</b>										
Own funds .....	7.9	8.8	9.4	10.2	10.7	11.9	14.2	14.5	14.6	14.3
Technical provisions .....	106.9	120.8	137.8	156.5	169.9	185.5	188.0	198.5	210.9	214.5
Life insurance (with the exception of class 23) .....	63.8	76.2	88.9	103.7	115.2	130.6	139.4	149.2	160.4	165.4
<i>Class 23</i> .....	16.0	17.5	19.2	25.0	25.7	24.7	18.2	19.2	19.6	18.4
Non-life insurance .....	22.4	23.1	24.2	22.7	23.3	24.0	24.8	24.2	24.9	25.1
Other provisions .....	4.6	5.0	5.5	5.1	5.7	6.2	5.5	5.9	6.0	5.6
Reinsurance companies' deposits .....	2.3	2.4	2.5	2.7	2.6	2.7	4.8	4.7	4.9	5.1
Debts .....	6.9	8.2	11.8	13.5	16.5	17.6	14.5	14.3	15.4	14.3
Other liabilities .....	2.1	2.2	2.2	2.0	2.2	2.6	2.3	2.5	2.7	1.8
<b>Total liabilities</b> .....	<b>126.1</b>	<b>142.4</b>	<b>163.7</b>	<b>185</b>	<b>201.9</b>	<b>220.4</b>	<b>223.8</b>	<b>234.4</b>	<b>248.5</b>	<b>250.1</b>

Source: NBB.

(1) Including shares in undertakings for collective investment.

(2) Based on quarterly report's data.

**TABLE 6** MAIN COMPONENTS OF INSURANCE COMPANIES' INCOME STATEMENT

(unconsolidated data, in € billion, unless otherwise stated)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2010	2011
First nine months <sup>(1)</sup>													
<b>Technical account in life insurance</b>													
Net premiums written	12.8	13.1	14.4	17.7	20.0	25.2	20.4	21.9	19.5	18.6	18.9	14.0	13.4
Individual class 21, 22 and 26	3.3	4.7	7.4	11.7	13.1	14.9	12.6	14.5	13.1	12.2	12.5	n.	n.
Group class 21 and 23	2.8	3.0	3.2	3.5	3.9	3.9	3.8	4.2	4.4	4.6	4.6	n.	n.
Class 23	6.8	5.6	3.8	2.4	2.9	6.4	4.1	3.2	1.9	1.7	2.0	n.	n.
Claims paid (-)	4.8	5.4	6.9	7.9	8.5	10.2	13.0	13.0	15.3	13.5	12.7	8.9	11.0
Change in the provisions for claims (-)	9.1	7.8	6.4	12.9	15.2	20.5	12.4	13.3	2.9	11.5	11.8	9.0	3.7
Premiums after insurance costs	-1.1	-0.1	1.2	-3.1	-3.7	-5.4	-5.0	-4.4	1.3	-6.5	-5.5	-3.9	-1.2
Net operating expenses (-)	1.0	1.1	1.1	1.2	1.2	1.3	1.4	1.6	1.6	1.6	1.6	1.2	1.2
Result of insurance activities	-2.2	-1.2	0.0	-4.3	-4.9	-6.8	-6.4	-6.0	-0.3	-8.0	-7.1	-5.1	-2.4
Net investment income	3.2	2.0	-0.3	4.8	5.7	8.0	7.4	6.9	-3.4	8.8	7.8	5.9	2.4
Technical result life insurance	1.0	0.8	-0.2	0.5	0.8	1.2	1.0	1.0	-3.7	0.7	0.8	0.8	0.0
<b>Technical account in non-life insurance</b>													
Net premiums written	7.3	7.8	8.5	9.1	9.6	8.9	9.3	9.3	9.7	9.2	9.5	7.1	7.4
Claims paid (-)	5.3	5.8	5.9	5.7	5.7	5.6	5.9	6.3	6.5	6.6	6.8	5.0	5.1
Change in the provisions for claims (-)	0.6	0.9	0.9	0.8	1.0	1.1	0.8	0.5	0.4	0.4	0.4	0.3	0.2
Premiums after insurance costs	1.4	1.2	1.7	2.6	2.9	2.3	2.6	2.5	2.8	2.2	2.3	1.7	2.0
Net operating expenses (-)	2.3	2.5	2.7	2.8	2.9	2.7	2.8	2.7	2.8	2.6	2.7	2.0	2.2
Result of insurance activities	-0.9	-1.4	-1.0	-0.2	0.0	-0.4	-0.2	-0.2	0.0	-0.4	-0.4	-0.3	-0.1
Net investment income	1.5	1.4	0.7	1.0	1.2	1.5	1.3	1.5	0.2	1.0	1.1	1.0	0.7
Technical result non-life insurance	0.6	0.0	-0.3	0.8	1.2	1.1	1.2	1.3	0.2	0.7	0.7	0.6	0.6
<b>Non-technical account</b>													
Total technical result life and non-life insurance	1.6	0.8	-0.5	1.3	2.0	2.3	2.2	2.2	-3.5	1.4	1.5	1.5	0.6
Residual net investment income	0.5	0.6	0.1	-0.2	0.3	0.7	0.5	1.7	0.3	-0.7	0.2	-0.1	-0.3
Other and exceptional results	-0.3	-0.4	-0.4	-0.4	-0.6	-0.6	-0.5	-0.1	-0.7	0.2	-0.3	-0.2	-0.3
Net result	1.7	1.0	-0.8	0.6	1.7	2.4	2.2	3.8	-3.9	0.9	1.4	1.2	0.0
p.m. Return on equity (in %)	21.5	12.1	-10.4	7.3	18.0	23.3	20.8	31.7	-27.3	6.3	9.9	7.6	0.2
p.m. Combined ratio non-life (in %)	112.5	117.5	111.6	102.1	99.6	104.3	101.7	102.1	100.2	103.8	104.5	104.6	101.6

Source: NBB.

(1) Based on quarterly report's data.

**TABLE 7** LEVEL AND COMPOSITION OF INSURANCE COMPANIES' SOLVENCY MARGIN

(end-of-period unconsolidated data, in € billion, unless otherwise stated)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	September 2011 <sup>(2)</sup>
<b>Life</b>												
Explicit margin	4.1	4.3	4.1	4.5	5.9	6.9	7.8	8.5	11.0	12.3	12.3	10.4
<i>In % of required margin</i>	158	154	131	128	143	144	146	144	177	185	172	141
Implicit solvency margin	2.4	2.9	3.3	3.1	3.3	4.2	4.3	2.4	1.1	1.5	1.4	1.9
Future profits <sup>(1)</sup>	1.7	2.0	1.9	1.8	0.8	0.7	0.7	0.5	0.4	0.3	0.2	0.8
Unrealised capital gains	0.7	0.9	1.4	1.3	2.6	3.5	3.7	2.0	0.8	1.2	1.2	1.2
<i>In % of required margin</i>	93	104	106	87	81	88	81	41	18	23	20	26
<b>Total solvency margin</b>	<b>6.5</b>	<b>7.2</b>	<b>7.3</b>	<b>7.6</b>	<b>9.2</b>	<b>11.1</b>	<b>12.1</b>	<b>11.0</b>	<b>12.2</b>	<b>13.8</b>	<b>13.8</b>	<b>12.4</b>
<i>In % of required margin</i>	<b>251</b>	<b>258</b>	<b>237</b>	<b>215</b>	<b>223</b>	<b>232</b>	<b>227</b>	<b>185</b>	<b>195</b>	<b>208</b>	<b>192</b>	<b>168</b>
<b>Non-life</b>												
Explicit margin	3.9	4.2	4.2	4.9	4.8	4.8	5.0	5.7	5.8	5.1	5.0	5.5
<i>In % of required margin</i>	256	273	251	285	270	280	275	302	301	284	274	288
Implicit solvency margin	0.5	0.5	0.6	0.5	0.8	0.9	1.0	0.7	0.3	0.5	0.5	0.4
Unrealised capital gains	0.5	0.5	0.6	0.5	0.8	0.9	1.0	0.7	0.3	0.5	0.5	0.4
<i>In % of required margin</i>	33	35	35	31	43	54	54	37	14	27	25	20
<b>Total solvency margin</b>	<b>4.4</b>	<b>4.8</b>	<b>4.8</b>	<b>5.5</b>	<b>5.6</b>	<b>5.8</b>	<b>6.0</b>	<b>6.4</b>	<b>6.1</b>	<b>5.5</b>	<b>5.5</b>	<b>5.8</b>
<i>In % of required margin</i>	<b>289</b>	<b>308</b>	<b>286</b>	<b>316</b>	<b>313</b>	<b>334</b>	<b>329</b>	<b>340</b>	<b>315</b>	<b>312</b>	<b>299</b>	<b>308</b>
<b>All activities</b>												
Explicit margin	8.0	8.6	8.2	9.5	10.7	11.7	12.8	14.2	16.8	17.4	17.4	15.9
<i>In % of required margin</i>	194	197	173	179	181	180	179	183	206	206	193	171
Implicit solvency margin	2.9	3.5	3.9	3.6	4.1	5.1	5.3	3.1	1.4	2.0	1.9	2.3
Future profits <sup>(1)</sup>	1.7	2.0	1.9	1.9	0.8	0.7	0.7	0.5	0.4	0.3	0.2	0.8
Unrealised capital gains	1.2	1.5	2.0	1.8	3.3	4.4	4.6	2.7	1.0	1.7	1.2	1.5
<i>In % of required margin</i>	71	79	81	69	70	79	74	40	17	24	21	25
<b>Total solvency margin</b>	<b>10.8</b>	<b>12.0</b>	<b>12.1</b>	<b>13.1</b>	<b>14.8</b>	<b>16.9</b>	<b>18.0</b>	<b>17.3</b>	<b>18.2</b>	<b>19.4</b>	<b>19.2</b>	<b>18.2</b>
<i>In % of required margin</i>	<b>265</b>	<b>276</b>	<b>254</b>	<b>248</b>	<b>251</b>	<b>259</b>	<b>253</b>	<b>223</b>	<b>223</b>	<b>230</b>	<b>214</b>	<b>196</b>

Source : NBB.

(1) In life insurances.

(2) Based on quarterly report's data.