



2021 EU-wide Transparency Exercise

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

KBC Groep

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	16,606	18,441	18,589	18,728	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,579	17,948	18,108	18,241	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	18,106	19,941	20,089	20,228	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	18,079	19,448	19,608	19,741	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	19,876	21,856	22,039	22,153	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,849	21,627	21,816	21,967	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	100,188	101,843	102,528	104,052	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	100,167	102,111	102,796	104,321	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.58%	18.11%	18.13%	18.00%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.55%	17.58%	17.62%	17.49%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.07%	19.58%	19.59%	19.44%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.05%	19.05%	19.08%	18.92%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.84%	21.46%	21.50%	21.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.82%	21.18%	21.22%	21.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	304,229	303,712	337,157	361,117	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.95%	6.57%	5.96%	5.60%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,106	19,941	20,089	20,228	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,079	19,448	19,608	19,741	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	304,229	303,712	337,157	361,117	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	304,188	303,085	336,543	360,502	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.6%	6.0%	5.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	6.4%	5.8%	5.5%	[A.2]/[B.2]	

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Capital
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(mln EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	19,876	21,856	22,039	22,153	C 01.00 (p010,(010))	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,606	18,441	18,589	18,728	C 01.00 (p020,(010))	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,898	6,915	6,916	6,916	C 01.00 (p030,(010))	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,038	12,846	12,835	12,826	C 01.00 (p130,(010))	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,455	-1,325	-1,061	-852	C 01.00 (p180,(010))	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (p200,(010))	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,(010))	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (p230,(010))	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,283	1,256	1,121	1,099	C 01.00 (p250,(010))	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,525	-1,301	-1,273	-1,339	C 01.00 (p300,(010)) + C 01.00 (p340,(010))	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-388	-373	-361	-326	C 01.00 (p370,(010))	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-214	0	0	0	C 01.00 (p380,(010))	Articles 36(1) points (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (p390,(010))	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,(010))	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,(010))	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (p450,(010)) + C 01.00 (p460,(010)) + C 01.00 (p470,(010)) + C 01.00 (p472,(010))	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 270(2) of CRR, Articles 36(1) point (b) (iii) and 133(8) of CRR and Articles 36(1) point (b) (iv) and 133(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,(010))	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (p480,(010))	Articles 4(27), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (p490,(010))	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,(010))	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,(010))	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (p511,(010))	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p514,(010))	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p515,(010))	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-11	-12	-12	C 01.00 (p524,(010))	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-58	-58	-58	-72	C 01.00 (p520,(010))	-
	A.1.21	Transitional adjustments	27	493	480	488	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,(010))	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,(010))	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	27	493	480	488	C 01.00 (p520,(010))	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,500	1,500	1,500	1,500	C 01.00 (p530,(010))	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,500	1,500	1,500	1,500	C 01.00 (p540,(010)) + C 01.00 (p470,(010))	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,(010))	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p660,(010)) + C 01.00 (p700,(010)) + C 01.00 (p701,(010)) + C 01.00 (p740,(010)) + C 01.00 (p741,(010)) + C 01.00 (p746,(010))	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (p660,(010)) + C 01.00 (p680,(010)) + C 01.00 (p730,(010))	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,106	19,941	20,089	20,228	C 01.00 (p010,(010))	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,770	1,914	1,950	1,925	C 01.00 (p750,(010))	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,270	2,251	2,245	1,246	C 01.00 (p760,(010)) + C 01.00 (p680,(010))	
	A.4.2	Other Tier 2 Capital components and deductions	-500	-73	-38	-15	C 01.00 (p610,(010)) + C 01.00 (p620,(010)) + C 01.00 (p630,(010)) + C 01.00 (p640,(010)) + C 01.00 (p650,(010)) + C 01.00 (p670,(010)) + C 01.00 (p671,(010)) + C 01.00 (p676,(010))	
	A.4.3	Tier 2 transitional adjustments	0	-264	-257	694	C 01.00 (p680,(010)) + C 01.00 (p690,(010)) + C 01.00 (p696,(010))	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	100,188	101,043	102,528	104,052	C 02.00 (p010,(010))	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	21	-267	-268	-269	C 05.01 (p010,(040))		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.58%	18.11%	18.13%	18.00%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.07%	19.58%	19.59%	19.44%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	19.84%	21.46%	21.50%	21.29%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,579	17,948	18,108	18,241	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.2+A.3.4+MIN(A.4+A.1.3.2+A.3.4.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.55%	17.58%	17.62%	17.49%	(B.1)/(D*B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	27	493	480	488	C 05.01 (p440,(010))	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,(010))	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-264	-257	-301	C 05.01 (p440,(010))	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	21	-267	-268	-269	C 05.01 (p440,(040))	

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	78,804	80,047	80,349	81,096	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	6,317	7,297	7,328	7,386	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	2,594	2,628	2,614	2,524	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	50,627	51,742	52,158	52,574	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	9,771	9,780	9,760	9,738	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,419	2,331	2,271	2,627	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	494	596	662	968	C 02.00 (R640, c010)
Settlement risk	1	3	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	51	45	43	38	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,391	2,476	2,814	2,965	C 02.00 (R520, c010)
Of which the standardised approach	296	355	359	333	C 02.00 (R530, c010)
Of which IMA	2,094	2,122	2,455	2,633	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	11,370	11,423	11,423	11,423	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	11,370	11,423	11,423	11,423	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	4,658	4,922	4,965	4,935	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	100,188	101,843	102,528	104,052	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	4,560	5,929	1,387	2,817
Of which debt securities income	579	768	188	380
Of which loans and advances income	3,214	4,161	932	1,882
Interest expenses	1,505	1,916	416	857
(Of which deposits expenses)	530	642	89	186
(Of which debt securities issued expenses)	220	264	43	88
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	16	19	2	8
Net Fee and commission income	1,472	1,975	530	1,073
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	18	22	4	8
Gains or (-) losses on financial assets and liabilities held for trading, net	-353	-177	275	358
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12	-3	-11	-4
Gains or (-) losses from hedge accounting, net	-50	-84	-29	-63
Exchange differences (gain or (-) loss), net	371	295	-143	-205
Net other operating income / (expenses)	69	92	32	50
TOTAL OPERATING INCOME, NET	4,611	6,152	1,631	3,186
(Administrative expenses)	2,128	2,930	714	1,469
(Cash contributions to resolution funds and deposit guarantee schemes)	438	486	402	432
(Depreciation)	272	308	80	162
Modification gains or (-) losses, net	-27	-29	0	-2
(Provisions or (-) reversal of provisions)	14	4	-4	-20
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	16	2	-4	-18
(Other provisions)	-1	2	0	-2
Of which pending legal issues and tax litigation ¹	0	-23	0	0
Of which restructuring ²	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	996	1,066	-71	-186
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	996	1,066	-71	-186
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	12	70	-2	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	147	146	-2	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	871	1,405	510	1,324
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	725	1,131	410	1,050
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	725	1,131	410	1,050
Of which attributable to owners of the parent	725	1,131	410	1,050

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

KBC Groep

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	28,179				24,538				55,023				67,993				IAS 1.54 (i)	
Financial assets held for trading	10,969	2,979	6,944	1,047	8,733	2,641	5,125	968	9,753	3,472	5,343	939	9,750	3,349	5,488	913	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	359	17	0	342	414	16	0	398	468	15	0	453	538	15	2	521	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,282	5,582	438	262	5,903	5,541	95	267	5,546	5,199	79	268	5,540	5,173	98	269	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	231,981				236,970				237,268				240,863				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	198	0	198	0	160	0	160	0	171	0	171	0	152	0	152	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,563				1,360				596				525				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	9,591				9,679				9,745				9,718					
TOTAL ASSETS	289,123				287,757				318,570				335,079				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	6,070	2	0	-1	0	0	5,688	2	0	-1	0	0	5,343	2	0	-1	0	0	5,361	3	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	42,253	25	7	-4	-1	-6	43,612	30	3	-5	-1	-2	43,670	18	3	-4	0	-2	42,879	0	4	-4	0	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	169,159	19,012	5,123	-178	-938	-2,472	172,251	19,426	5,349	-168	-988	-2,538	172,356	19,477	5,322	-147	-974	-2,451	176,639	19,274	4,773	-131	-834	-2,299	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	6,765	7,163	6,170	6,192	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,647	1,528	1,509	1,370	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	256,984	255,042	286,485	302,909	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,387	1,319	1,083	1,061	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	254	99	-71	-38	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	212	206	201	185	IAS 37.10; IAS 1.54(l)
Tax liabilities	81	92	70	51	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,013	2,120	2,265	1,839	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	269,344	267,569	297,714	313,570	IAS 1.9(b); IG 6
TOTAL EQUITY	19,778	20,188	20,856	21,509	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	289,123	287,757	318,570	335,079	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		6,569	6,687	5,517	5,196	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11	12	15	17	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,406	1,682	1,622	1,724	Annex V.Part 1.31
Deposits	Central banks	24,842	24,658	27,343	29,762	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	662	179	859	601	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,635	5,199	6,214	6,190	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,743	3,609	4,148	4,260	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,485	12,561	23,678	24,752	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,366	4,816	6,416	6,248	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	18,528	17,319	19,999	20,700	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,523	10,485	13,774	14,526	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	52,369	54,507	55,845	56,940	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,762	45,288	45,619	47,450	ECB/2013/33 Annex 2.Part 2.9.1
	Households	110,166	115,200	117,912	121,643	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	42,266	44,927	46,421	48,601	Annex V.Part 1.42(f), 44(c)
Debt securities issued		26,785	25,164	34,851	42,161	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,385	2,338	2,322	2,327	Annex V.Part 1.37
Other financial liabilities		2,988	2,064	2,251	2,447	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		266,783	265,052	295,248	311,533	

2021 EU-wide Transparency Exercise

Market Risk

KBC Groep

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	128	120	91	28	95	29							90	30	96	32									
Of which: General risk	24	24	91	28	95	29							90	30	96	32									
Of which: Specific risk	104	96	0	0	0	0							0	0	0	0									
Equities	24	24	18	6	18	6							15	4	16	4									
Of which: General risk	5	4	18	6	18	6							15	4	16	4									
Of which: Specific risk	19	20	0	0	0	0							0	0	0	0									
Foreign exchange risk	144	211	9	4	11	5							10	3	14	4									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	296	355	79	29	89	29	0	0	0	0	0	2,094	78	26	91	30	0	0	0	0	0	0	2,122		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
Traded Debt Instruments	110	91	101	28	117	32							99	32	128	41									
Of which: General risk	19	14	101	28	117	32							99	32	128	41									
Of which: Specific risk	91	77	0	0	0	0							0	0	0	0									
Equities	33	29	12	4	12	4							15	5	15	5									
Of which: General risk	8	5	12	4	12	4							15	5	15	5									
Of which: Specific risk	25	24	0	0	0	0							0	0	0	0									
Foreign exchange risk	216	212	9	3	15	4							11	4	13	5									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	359	333	84	24	112	32	0	0	0	0	0	2,455	87	31	124	40	0	0	0	0	0	0	2,633		

Market risk template does not include CTU positions under the particular approach for position risk in CILUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,569	2,569	11		2,673	2,546	18	
	Regional governments or local authorities	269	215	44		279	246	59	
	Public sector entities	12	15	2		17	27	4	
	Multilateral Development Banks	0	383	0		0	394	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17,440	1,133	111		16,162	920	120	
	Corporates	3,044	1,133	2,275		3,530	2,894	2,024	
	of which: SME	1,173	897	711		1,288	959	755	
	Retail	2,246	1,994	1,346		2,899	2,242	1,522	
	of which: SME	1,172	995	581		1,272	1,074	628	
	Secured by mortgages on immovable property	1,189	1,345	458		1,894	1,840	725	
	of which: SME	334	296	122		377	337	143	
	Exposures in default	394	218	245	159	439	250	281	152
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	129	129	42		128	125	41	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	72	72	99		73	73	104	
	Other exposures	2,900	2,307	1,703		2,663	2,330	1,811	
	Standardised Total ⁴	36,837	13,793	6,337	310	36,753	14,388	7,513	389

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	27	27	0		47	46	1	
	Regional governments or local authorities	8	7	1		8	7	1	
	Public sector entities	12	10	2		14	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	11		18	18	17	
	Corporates	351	324	307		320	290	284	
	of which: SME	19	16	12		21	18	13	
	Retail	69	63	57		81	77	65	
	of which: SME	57	52	32		71	67	39	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	11	17	0	6	6	8	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	
	Other exposures	1,064	1,075	851		1,063	1,075	851	
	Standardised Total ⁴	1,481	1,475	851	0	1,463	1,475	851	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	72	72	0		75	75	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	65	17		47	47	12	
	Corporates	165	158	144		223	214	199	
	of which: SME	101	97	83		107	102	86	
	Retail	19	19	14		18	18	13	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	1	1	6	8	2	2	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	5	5	12		5	5	12	
	Other exposures	105	105	105		223	223	223	
	Standardised Total ⁴	422	422	422	12	423	423	423	14

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	291	291	0		305	310	0	
	Regional governments or local authorities	212	171	34		235	198	40	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	51	26		67	67	31	
	Corporates	446	413	365		695	635	567	
	of which: SME	207	207	159		295	295	227	
	Retail	904	887	788		1,172	1,125	735	
	of which: SME	694	684	416		785	751	455	
	Secured by mortgages on immovable property	73	73	46		711	702	294	
	of which: SME	14	14	14		36	36	32	
	Exposures in default	50	29	36	21	117	65	78	52
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	1	1	2		1	1	2	
	Other exposures	459	370	108		578	464	203	
	Standardised Total ⁴	1,711	1,611	1,011	123	1,711	1,611	1,011	213

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	3	3	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	8		8	8	8	
	Corporates	6	6	6		8	8	8	
	of which: SME	6	6	6		8	8	8	
	Retail	164	93	64		167	92	63	
	of which: SME	57	32	20		60	34	20	
	Secured by mortgages on immovable property	18	6	5		26	14	11	
	of which: SME	5	1	1	5	7	2	2	4
	Exposures in default	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	
	Polices on institutions and corporates with a ST credit assessment	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	167	109	79	5	167	109	79	4

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
HUNGARY	(m EUR, %)								
	Central governments or central banks	0	220	0	0	0	273	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	9	9	4	11	10	4	10	4
	Corporates	70	45	44	79	50	50	50	50
	of which: SME	1	1	0	1	1	0	0	0
	Retail	222	1	1	274	1	1	1	1
	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
	Exposures in default	0	0	0	2	0	0	0	2
	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	25	25	44	26	26	46	26	46
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	144	144	9	3	203	203	11	3

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(m EUR, %)								
	Central governments or central banks	43	43	0	42	42	42	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	10,373	546	11	15,583	7	334	7	334
	Corporates	146	146	103	159	159	111	111	111
	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
	Exposures in default	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
	Other exposures	65	65	65	0	65	65	65	0
	Standardised Total ⁴	10,524	765	178	15,747	131	386	182	334

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BULGARIA	(m EUR, %)								
	Central governments or central banks	1,884	1,884	0	1,976	1,963	5	5	5
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	40	38	45	42	42	46	46	46
	Multilateral Development Banks	1	34	1	13	1	13	13	13
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	177	0	385	0	385	385	385
	Corporates	1,775	1,346	1,220	1,956	1,446	1,316	1,316	1,316
	of which: SME	827	570	450	922	606	474	474	474
	Retail	1,168	309	661	1,180	832	664	664	664
	Secured by mortgages on immovable property	354	202	116	393	200	114	114	114
	of which: SME	1,200	1,038	480	1,146	1,116	424	424	424
	Exposures in default	302	278	104	315	291	111	111	111
	Items associated with particularly high risk	398	179	181	291	170	180	180	111
	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)	1	1	1	1	1	1	1	1
	Equity	7	7	7	7	7	18	18	18
	Other exposures	290	311	287	311	311	229	229	229
	Standardised Total ⁴	3,518	3,111	2,017	3,511	3,388	3,495	3,495	3,495

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(m EUR, %)								
	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	31	31	6	39	19	4	4	4
	Corporates	10	10	10	10	10	10	10	10
	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
	Exposures in default	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
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	41	41	16	49	29	14	14	14

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(m EUR, %)								
	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	8	8	5	56	56	14	14	14
	Corporates	7	7	7	7	7	7	7	7
	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
	Exposures in default	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)	11	11	12	14	14	11	11	11
	Equity	0	0	0	0	0	0	0	0
	Other exposures	160	160	152	160	160	170	170	170
	Standardised Total ⁴	178	178	169	178	178	178	178	178

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(m EUR, %)								
	Central governments or central banks	9	9	0	0	8	8	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	3	3	1	4	4	1	1	1
	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
	Exposures in default	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)	111	111	26	104	104	26	26	26
	Equity	27	27	27	30	30	30	30	30
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	120	120	54	134	134	134	134	134

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	2,896	3,560	19		3,331	3,601	19	
	Regional governments or local authorities	279	294	49		279	294	49	
	Public sector entities	19	30	5		19	30	4	
	Multilateral Development Banks	0	205	0		0	233	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20,702	863	123		3,186	983	121	
	Corporates	2,120	2,867	2,602		2,662	2,942	2,653	
	of which: SME	1,240	911	732		1,362	1,019	800	
	Retail	2,020	2,228	1,511		2,039	2,262	1,262	
	of which: SME	1,250	1,094	656		1,262	1,057	629	
	Secured by mortgages on immovable property	1,994	1,993	754		1,943	1,895	766	
	of which: SME	351	351	151		396	365	155	
	Exposures in default	419	241	272	172	398	229	264	163
	Items associated with particularly high risk	5	2	3		5	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	131	133	42		107	107	23	
	Collective investments undertakings (CIU)	70	70	102		57	57	91	
	Equity	2,641	2,517	1,853		2,032	2,621	1,802	
	Other exposures								
	Standardised Total ³	35,503	14,452	7,341	377	18,955	15,251	7,402	360

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	47	46	1		69	69	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	15	13	3		17	15	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	18	8		20	20	9	
	Corporates	338	313	300		344	316	303	
	of which: SME	22	19	14		22	19	14	
	Retail	86	80	47		87	87	52	
	of which: SME	76	70	40		83	76	44	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	0	0	6	6	9	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)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures								
	Standardised Total ³	3,137	3,100	870	0	3,399	3,146	988	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	76	76	0		80	80	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	28	8		40	40	9	
	Corporates	219	210	194		227	217	201	
	of which: SME	113	108	92		120	113	96	
	Retail	23	23	17		28	28	21	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	6	5		6	6	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	2	3	5	8	3	3	5
	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)	4	4	16		7	7	18	
	Equity	6	6	16		7	7	18	
	Other exposures								
	Standardised Total ³	278	258	230	14	293	293	254	15

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	523	530	0		814	815	0	
	Regional governments or local authorities	222	194	39		224	193	39	
	Public sector entities	2	2	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	86	86	35		71	71	32	
	Corporates	681	607	555		659	580	521	
	of which: SME	220	221	172		259	249	192	
	Retail	1,142	1,096	716		1,113	1,113	725	
	of which: SME	758	756	465		772	746	452	
	Secured by mortgages on immovable property	729	720	289		711	702	284	
	of which: SME	28	24	22		43	38	24	
	Exposures in default	112	60	72	50	102	55	65	45
	Items associated with particularly high risk	5	2	3		5	2	3	
	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	557	452	240		550	443	233	
	Other exposures								
	Standardised Total ³				213				205

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		7	7	1	
	Corporates	8	8	8		10	10	10	
	of which: SME	8	8	8		8	8	8	
	Retail	149	81	56		150	88	59	
	of which: SME	76	30	17		50	38	22	
	Secured by mortgages on immovable property	25	16	12		19	16	12	
	of which: SME	25	16	12		19	16	12	
	Exposures in default	11	6	9	5	9	6	6	5
	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	
	Other exposures	1	1	1		1	1	1	
	Standardised Total ³				6				6

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
HUNGARY	(only EUR, %)								
	Central governments or central banks	0	106	0	0	12	409	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	38	38	7	26	36	36	7	7
	Corporates	76	51	51	79	54	54	54	54
	of which: SME	0	0	0	1	0	0	0	0
	Retail	317	1	0	367	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
	Exposures in default	0	0	0	2	0	0	0	2
	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	21	21	41	22	22	22	42	42
	Other exposures	177	177	4	239	239	239	3	3
	Standardised Total ⁽⁴⁾				2				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	(only EUR, %)								
	Central governments or central banks	62	62	0	0	62	62	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	17,236	21	1	2,246	37	37	1	1
	Corporates	170	170	114	175	175	175	114	114
	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
	Exposures in default	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
	Other exposures	65	65	65	0	65	65	65	65
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BULGARIA	(only EUR, %)								
	Central governments or central banks	1,530	1,522	5	1,572	1,564	1,564	5	5
	Regional governments or local authorities	44	41	0	47	42	42	0	0
	Public sector entities	1	1	1	1	1	1	1	1
	Multilateral Development Banks	0	30	0	0	0	30	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	29	29	18	49	29	29	18	18
	Corporates	1,944	1,415	1,288	2,074	1,497	1,356	1,356	1,356
	of which: SME	867	572	495	951	638	485	485	485
	Retail	1,201	946	674	1,246	951	703	703	703
	Secured by mortgages on immovable property	360	198	113	357	194	194	111	111
	of which: SME	1,182	1,149	437	1,286	1,169	1,169	444	444
	Exposures in default	129	305	117	337	311	119	119	119
	Items associated with particularly high risk	275	178	107	263	156	175	175	102
	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)	1	1	1	1	1	1	1	1
	Equity	7	7	10	7	7	7	7	7
	Other exposures	276	104	210	330	211	217	217	127
	Standardised Total ⁽⁴⁾				130				127

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	(only EUR, %)								
	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	27	27	5	30	30	30	5	5
	Corporates	9	9	9	9	9	9	9	9
	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
	Exposures in default	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
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	(only EUR, %)								
	Central governments or central banks	4	4	0	3	3	3	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	38	18	8	8	8	8	5	5
	Corporates	7	7	7	21	21	21	21	21
	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
	Exposures in default	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)	15	15	14	1	1	1	1	1
	Equity	0	0	0	0	0	0	0	0
	Other exposures	156	155	176	180	158	158	167	167
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	(only EUR, %)								
	Central governments or central banks	17	17	0	17	17	17	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	14	14	3	6	6	6	1	1
	Corporates	1	1	1	6	6	6	6	6
	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
	Exposures in default	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)	111	111	21	105	105	105	16	16
	Equity	31	31	31	16	16	16	16	16
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

KBC Group

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: subordinated					Of which: defaulted	Of which: subordinated		
Consolidated data	Central banks and central governments	72,602	0	13,396	1,940	12		73,830	0	13,396	1,940	11	
	Institutions	13,715	27	11,874	2,345	0	19	13,803	26	12,363	2,466	0	19
	Corporates	103,596	3,039	72,614	32,361	703	1,625	103,094	3,247	71,621	32,375	720	2,304
	Corporates - Of Which: Specialised Lending	11,188	490	10,656	4,940	12	188	11,143	466	10,676	4,934	13	291
	Corporates - Of Which: SME	30,946	1,107	25,095	8,780	394	536	31,057	1,180	25,617	8,952	402	750
	Retail	101,830	2,356	95,018	15,301	1,259	876	109,243	2,440	97,448	16,231	1,227	1,189
	Retail - Secured on real estate property	79,684	2,038	78,843	11,993	1,031	547	82,116	1,963	81,246	12,888	1,013	771
	Retail - Secured on real estate property - Of Which: SME	10,217	385	9,566	3,242	61	16	10,429	387	9,872	3,298	64	68
	Retail - Secured on real estate property - Of Which: non-SME	69,468	1,833	68,177	10,751	969	521	71,688	1,856	71,374	11,589	950	704
	Retail - Qualifying Revolving	1,367	3	1,085	82	1	5	1,253	3	1,074	84	1	8
	Retail - Other Retail - Of Which: SME	20,979	465	15,090	3,218	228	124	20,973	475	15,128	3,262	213	812
	Retail - Other Retail - Of Which: non-SME	12,804	347	7,089	1,570	169	218	12,931	350	7,279	1,570	157	282
	Equity	8,175	118	7,991	1,649	59	106	8,042	125	7,949	1,689	56	131
	Other non credit-obligation assets	177	1	9,771	2			179	1	9,780	3		
	IRB Total ³				24,813						26,813		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: subordinated					Of which: defaulted	Of which: subordinated		
BELGIUM	Central banks and central governments	14,596	0	11,136	1,004	1		14,741	0	14,566	908	1	
	Institutions	1,477	0	1,213	290	0	0	1,379	0	1,190	243	0	0
	Corporates	58,752	1,954	42,398	15,686	0	357	57,373	2,000	42,349	16,039	344	1,451
	Corporates - Of Which: Specialised Lending	5,303	231	4,718	1,856	0	47	5,307	186	4,704	1,790	0	141
	Corporates - Of Which: SME	21,678	895	18,024	5,664	304	431	21,993	922	18,452	5,849	330	513
	Retail	63,110	548	57,104	9,517	313	242	63,234	533	57,276	9,624	301	373
	Retail - Secured on real estate property	46,703	260	46,154	3,932	159	72	47,982	250	47,428	4,629	154	143
	Retail - Secured on real estate property - Of Which: SME	10,458	99	10,099	1,139	60	19	10,260	102	10,704	1,188	61	37
	Retail - Secured on real estate property - Of Which: non-SME	36,658	160	36,055	2,802	99	55	37,722	148	37,722	3,441	93	86
	Retail - Qualifying Revolving	1,077	1	961	65	0	1	1,065	1	951	61	0	2
	Retail - Other Retail	14,330	287	9,950	1,520	154	189	14,187	282	9,898	1,500	147	189
	Retail - Other Retail - Of Which: SME	9,488	268	5,170	1,027	154	154	9,616	263	5,330	1,046	147	171
	Retail - Other Retail - Of Which: non-SME	4,842	19	4,820	493	0	15	4,571	19	4,548	395	0	18
	Equity	94	1	94	9,467	2	0	91	1	91	9,467	2	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: subordinated					Of which: defaulted	Of which: subordinated		
CZECH REPUBLIC	Central banks and central governments	32,402	0	32,391	519	0	0	33,882	0	33,840	576	0	0
	Institutions	1,003	0	813	197	0	1	1,312	0	1,102	201	0	0
	Corporates	15,285	304	10,760	3,721	145	145	15,303	370	10,855	3,744	148	388
	Corporates - Of Which: Specialised Lending	2,527	62	2,469	644	0	20	2,565	65	2,487	746	0	25
	Corporates - Of Which: SME	5,116	142	2,762	1,001	76	69	5,188	190	2,814	1,044	82	158
	Retail	20,502	323	20,113	4,723	203	211	21,469	332	21,058	4,930	185	275
	Retail - Secured on real estate property	16,403	187	16,403	3,585	145	98	17,220	181	17,220	3,775	0	131
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16,403	187	16,403	3,585	145	98	17,220	181	17,220	3,775	0	131
	Retail - Qualifying Revolving	10,948	99	9,099	1,310	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,099	136	3,710	1,138	58	113	4,248	151	3,838	1,155	94	167
	Retail - Other Retail - Of Which: SME	1,655	98	1,594	276	1	24	1,670	105	1,595	264	0	72
	Retail - Other Retail - Of Which: non-SME	2,674	88	2,517	862	57	79	2,809	94	2,643	890	94	94
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: subordinated					Of which: defaulted	Of which: subordinated		
SLOVAKIA	Central banks and central governments	3,224	0	3,224	276	0	0	3,205	0	3,220	273	0	0
	Institutions	228	0	227	94	0	0	229	0	228	95	0	0
	Corporates	2,793	94	2,430	1,825	0	50	2,813	103	2,420	1,860	0	62
	Corporates - Of Which: Specialised Lending	705	22	680	569	0	16	709	22	684	626	0	28
	Corporates - Of Which: SME	671	16	555	399	0	15	670	15	556	398	0	17
	Retail	5,183	53	5,183	814	7	60	5,385	53	5,287	812	10	74
	Retail - Secured on real estate property	4,369	23	4,369	504	5	23	4,476	21	4,476	502	4	25
	Retail - Secured on real estate property - Of Which: SME	144	4	144	130	0	9	145	4	145	137	1	11
	Retail - Secured on real estate property - Of Which: non-SME	4,225	19	4,225	394	4	14	4,331	17	4,331	394	3	14
	Retail - Qualifying Revolving	190	2	124	24	1	4	188	2	123	23	1	4
	Retail - Other Retail	683	28	670	287	2	34	701	30	688	288	5	44
	Retail - Other Retail - Of Which: SME	384	21	378	175	0	26	407	24	402	180	3	35
	Retail - Other Retail - Of Which: non-SME	300	7	292	112	2	8	294	7	286	108	2	9
	Equity	1	0	1	2	0	1	1	0	1	2	0	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted	Of which: subordinated				Of which: defaulted	Of which: subordinated		
IRELAND	(in EUR, %)												
	Central banks and central governments	1,182	0	1,182	250	0	0	1,179	0	1,179	244	0	0
	Institutions	86	0	83	17	0	0	92	0	87	41	0	0
	Corporates	623	13	492	237	0	0	468	13	338	148	0	3
	Corporates - Of Which: Specialised Lending	152	13	149	71	0	0	150	13	145	58	0	3
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	10,486	1,461	10,183	3,405	720	310	10,680	1,422	10,326	3,412	719	444
	Retail - Secured on real estate property	10,481	1,461	10,182	3,404	720	310	10,656	1,422	10,325	3,411	719	444
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,481	1,461	10,182	3,404	720	310	10,656	1,422	10,326	3,411	719	444
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	0	0	0	3	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	5	0	2	0	0	0	3	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	2	0	2	8	0	0	2	0	2	8	0	0	
Equity													
Other non credit-obligation assets													
IRB Total													

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

KBC Group

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
HUNGARY	Central banks and central governments		4,362	0	4,132	1,434	0	2	4,385	0	4,580	1,530	0	2				
	Institutions		79	0	86	14	0	74	0	71	0	0	0	0				
	Corporates		4,619	34	3,932	3,258	14	33	4,544	55	3,860	3,198	144	80				
	Corporates - Of Which: Specialized Lending		866	3	836	791	12	5	827	5	807	720	12	24				
	Corporates - Of Which: SME		2,041	29	1,757	1,186	2	24	2,072	28	1,806	1,206	7	41				
	Retail		2,602	109	2,007	731	0	48	2,662	89	2,075	735	0	58				
	Retail - Secured on real estate property		1,642	106	1,450	553	0	43	1,682	85	1,708	551	0	50				
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME		1,642	106	1,450	553	0	43	1,682	85	1,708	551	0	50				
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail		360	4	357	177	0	4	370	5	366	184	0	9				
	Retail - Other Retail - Of Which: SME		10	0	2	0	0	0	10	0	2	0	0	0				
	Retail - Other Retail - Of Which: non-SME		350	4	355	177	0	4	360	5	364	183	0	9				
	Equity		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				
	IRB Total																	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		(in EUR, %)		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	4,721	0	4,720	226	0	0	4,703	0	4,703	211	0	0	0	0	0	0
	Institutions	1,571	0	1,527	360	0	0	1,541	0	1,412	366	0	0	0	0	0	0
	Corporates	3,157	93	2,148	1,614	100	0	3,230	69	2,231	1,535	5	41	14	0	0	0
	Corporates - Of Which: Specialised Lending	258	0	233	101	0	0	288	0	265	112	0	0	0	0	0	0
	Corporates - Of Which: SME	324	8	258	137	0	0	394	8	312	135	0	7	0	0	0	0
	Retail	204	3	63	21	6	0	182	0	46	13	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	3	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	202	3	60	21	6	0	179	0	43	12	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	201	3	60	21	6	0	179	0	43	12	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	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total																

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	0	0	2	0	2	0	0	0	0
	Corporates	54	0	50	22	0	55	0	46	23	18	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	5	1	0	5	0	5	1	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	1	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	1	1	0	4	0	2	1	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	3	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1	0	0	0	0
	Equity	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
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted	Of which: not provided				Of which: defaulted	Of which: not provided		
(in EUR, %)		245	0	245	4	0	0	246	0	246	3	0	0
NETHERLANDS	Central banks and central governments	322	0	283	48	0	0	346	0	306	40	0	0
	Institutions	3,077	57	2,289	1,533	23	19	3,752	124	2,302	1,530	20	36
	Corporates	612	0	503	211	0	1	609	37	547	218	0	2
	Corporates - Of Which: Specialised Lending	255	3	188	88	0	0	276	5	203	85	0	2
	Corporates - Of Which: SME	456	1	104	22	1	0	469	1	105	23	1	0
	Retail	9	0	9	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property	7	0	7	0	0	0	7	0	7	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	448	1	95	22	1	0	461	1	97	23	1	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	1,233	0	1,194	66	0	0	1,207	0	1,168	61	0	0
	Institutions	229	0	233	22	0	0	194	0	175	15	0	0
	Corporates	2,694	17	1,794	1,011	1	7	2,636	16	1,713	989	1	9
	Corporates - Of Which: Specialised Lending	183	0	163	84	0	0	210	0	189	70	0	3
	Corporates - Of Which: SME	316	2	173	79	0	3	191	2	181	91	0	3
	Retail	28	0	15	3	0	0	28	0	16	3	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	0	9	3	0	0	21	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	20	0	9	3	0	0	21	0	9	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	37	0	37	136	0	0	37	0	37	136	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
UNITED STATES	Central banks and central governments	1,026	7	1,026	40	0	6	1,026	7	1,026	49	0	6
	Institutions	216	0	161	46	0	0	225	0	169	41	0	0
	Corporates	2,422	94	1,557	630	0	3	777	2,409	955	1,335	542	74
	Corporates - Of Which: Specialised Lending	38	0	39	0	0	0	36	0	36	0	0	0
	Corporates - Of Which: SME	25	0	19	5	0	0	21	0	19	5	0	0
	Retail	156	0	43	8	0	0	173	0	47	9	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	151	0	38	7	0	0	167	0	41	8	0	0
	Retail - Other Retail - Of Which: SME	0	0	38	7	0	0	0	0	41	8	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	30	0	30	111	0	0	35	0	35	130	0	0	
Other non credit-obligation assets													
GRAND TOTAL													

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
Consolidated data	Central banks and central governments	77,102	0	76,427	5,603	0	11	50,553	7	50,194	5,714	0	11
	Institutions	13,874	27	11,779	2,329	0	28	12,256	27	10,329	2,516	0	29
	Corporates	104,262	3,263	73,105	32,614	732	2,200	103,858	3,289	73,712	31,469	830	2,206
	Corporates - Of Which: Specialised Lending	11,183	471	10,407	4,486	13	227	11,131	444	10,056	4,612	9	245
	Corporates - Of Which: SME	31,565	1,240	25,873	9,248	469	750	31,537	1,263	26,049	9,449	508	750
	Retail	106,140	2,438	89,161	16,260	1,117	1,415	108,861	2,376	101,941	15,582	775	1,190
	Retail - Secured on real estate property	83,567	1,959	82,672	12,874	913	793	85,547	1,908	84,864	12,530	584	749
	Retail - Secured on real estate property - Of Which: SME	10,284	115	9,791	1,335	68	57	10,456	114	9,961	1,333	68	57
	Retail - Secured on real estate property - Of Which: non-SME	73,186	1,844	72,881	11,538	844	737	75,131	1,793	75,003	11,197	516	693
	Retail - Qualifying Revolving	1,244	3	1,062	83	1	8	1,240	3	1,062	80	1	8
	Retail - Other Retail	13,138	476	15,428	3,393	203	444	12,078	465	16,614	3,373	89	435
	Retail - Other Retail - Of Which: SME	13,174	353	7,465	1,624	154	387	12,455	343	7,591	1,628	148	352
	Retail - Other Retail - Of Which: non-SME	8,364	123	7,963	1,678	40	127	9,623	122	7,465	1,745	41	124
	Equity	173	1	173	9,760	4	167	1	167	9,738	3	167	167
	Other non credit-obligation assets												
IRB Total ³			75,266							76,293			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
BELGIUM	Central banks and central governments	14,144	0	14,058	911	0	13,709	0	13,679	807	0	1	
	Institutions	1,498	0	1,223	256	0	0	2,128	1,818	377	0	0	
	Corporates	59,002	2,042	42,894	16,626	378	1,277	58,960	2,148	43,439	16,990	439	
	Corporates - Of Which: Specialised Lending	5,166	191	4,483	1,791	0	77	5,368	209	4,878	1,890	7	
	Corporates - Of Which: SME	22,333	966	18,496	6,103	340	536	22,564	994	18,780	6,210	366	
	Retail	64,706	502	59,233	6,363	330	401	65,267	575	60,105	6,154	329	143
	Retail - Secured on real estate property	46,607	296	46,098	4,932	184	178	48,120	303	48,705	4,513	187	91
	Retail - Secured on real estate property - Of Which: SME	12,224	119	9,627	1,234	47	12,211	119	9,627	1,235	47	12,211	119
	Retail - Secured on real estate property - Of Which: non-SME	38,471	188	38,471	3,458	118	131	39,009	183	39,009	3,278	120	91
	Retail - Qualifying Revolving	1,058	1	940	61	0	4	1,053	1	940	57	1	0
	Retail - Other Retail	14,555	283	15,195	1,610	146	219	14,893	272	15,409	1,584	141	207
	Retail - Other Retail - Of Which: SME	9,842	285	5,506	1,097	146	194	9,914	255	5,503	1,070	141	207
	Retail - Other Retail - Of Which: non-SME	4,713	18	4,689	513	0	25	4,979	17	4,906	514	0	18
Equity	94	1	94	9,469	3	0	89	1	89	9,451	3	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
CZECH REPUBLIC	Central banks and central governments	37,230	0	37,198	599	0	0	12,186	0	12,188	615	0
	Institutions	1,453	0	1,254	188	0	0	763	0	544	192	0
	Corporates	15,548	248	10,646	3,463	114	308	15,749	345	10,663	3,774	119
	Corporates - Of Which: Specialised Lending	2,534	63	2,457	668	1	58	2,570	65	2,295	624	1
	Corporates - Of Which: SME	5,247	193	3,499	1,051	108	156	5,201	189	3,672	1,249	158
	Retail	21,979	321	21,573	5,016	124	224	21,120	321	21,713	5,167	275
	Retail - Secured on real estate property	17,765	170	17,765	3,881	127	108	18,705	172	18,705	3,984	130
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17,765	170	17,765	3,881	127	108	18,705	172	18,705	3,984	130
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,214	151	3,806	1,135	47	166	4,425	149	4,008	1,183	40
	Retail - Other Retail - Of Which: SME	1,428	59	1,361	265	1	73	1,494	57	1,229	273	1
	Retail - Other Retail - Of Which: non-SME	2,776	92	2,605	797	46	93	2,931	92	2,779	909	39
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
SLOVAKIA	Central banks and central governments	3,179	0	3,195	266	0	0	3,024	0	3,028	266	0	0
	Institutions	218	0	217	94	0	0	218	0	217	96	0	0
	Corporates	2,776	51	2,389	1,811	0	62	2,751	49	2,392	1,805	0	67
	Corporates - Of Which: Specialised Lending	742	21	704	640	0	27	662	24	636	566	0	29
	Corporates - Of Which: SME	677	16	557	392	0	17	686	12	568	394	0	78
	Retail	5,471	60	5,392	896	14	75	5,403	62	5,327	812	10	78
	Retail - Secured on real estate property	4,571	27	4,571	498	8	25	4,679	27	4,679	498	5	27
	Retail - Secured on real estate property - Of Which: SME	142	4	142	100	1	10	144	3	144	95	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4,429	23	4,429	398	7	15	4,535	23	4,535	403	5	16
	Retail - Qualifying Revolving	186	2	180	22	1	4	185	2	182	22	1	5
	Retail - Other Retail	714	32	701	286	5	46	738	34	726	282	4	47
	Retail - Other Retail - Of Which: SME	427	24	423	184	3	37	455	26	451	191	1	37
	Retail - Other Retail - Of Which: non-SME	287	7	278	102	2	9	283	8	276	101	3	10
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
Other non credit-obligation assets													
IRB Total:													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

												IRB Approach											
												As of 31/03/2021						As of 30/06/2021					
												Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
												Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)																							
IRELAND	Central banks and central governments											1,194	0	1,194	244	0	1,188	0	1,188	236	0	0	
	Institutions											133	0	130	43	0	54	0	51	20	0	0	
	Corporates											388	13	247	111	0	3	580	13	433	215	0	
	Corporates - Of Which: Specialised Lending											141	13	138	55	0	3	138	13	135	55	0	
	Corporates - Of Which: SME											1	0	1	0	0	0	0	0	0	0		
	Retail											10,717	1,389	10,393	3,271	589	428	10,891	1,334	10,892	2,981	289	424
	Retail - Secured on real estate property											10,713	1,389	10,392	3,271	589	428	10,886	1,333	10,891	2,981	288	424
	Retail - Secured on real estate property - Of Which: SME											0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME											10,713	1,389	10,392	3,271	589	428	10,886	1,333	10,891	2,981	288	424
	Retail - Qualifying Revolving											0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail											3	0	1	0	0	5	0	1	1	1	0	
	Retail - Other Retail - Of Which: SME											3	0	1	0	0	5	0	1	1	1	0	
	Retail - Other Retail - Of Which: non-SME											0	0	0	0	0	0	0	0	0	0	0	
	Equity											2	0	2	8	0	2	0	2	8	0	0	
	Other non credit-obligation assets																						
IRB Total:																							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
HUNGARY	Central banks and central governments	4,765	0	4,725	1,581	0	2	4,620	0	4,582	1,556	0	2
	Institutions	72	0	73	12	0	0	117	0	118	60	0	0
	Corporates	4,693	0	3,882	3,242	151	80	4,503	49	4,048	3,449	139	76
	Corporates - Of Which: Specialised Lending	813	5	796	899	12	21	874	0	876	786	1	22
	Corporates - Of Which: SME	2,059	28	1,624	1,250	19	46	2,115	30	1,831	1,257	27	39
	Retail	2,131	85	2,543	703	0	63	2,298	75	2,313	753	0	64
	Retail - Secured on real estate property	1,742	80	1,758	513	0	54	1,867	70	1,885	535	0	53
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,742	80	1,758	513	0	54	1,867	70	1,885	535	0	53
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	389	4	385	190	0	9	431	5	428	217	0	11
	Retail - Other Retail - Of Which: SME	10	0	2	0	0	0	10	0	3	0	0	0
	Retail - Other Retail - Of Which: non-SME	379	4	382	190	0	9	421	5	425	217	0	11
	Equity	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
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	4,863	0	4,862	275	0	4,500	325	0	4,699	388	0	0
	Institutions	1,664	0	1,536	385	0	0	1,234	0	1,105	388	0	0
	Corporates	3,087	80	2,246	1,685	47	3,082	41	2,239	1,680	80	35	0
	Corporates - Of Which: Specialised Lending	331	0	290	113	0	331	0	291	100	0	0	0
	Corporates - Of Which: SME	309	0	259	139	0	309	12	259	132	0	0	0
	Retail	190	0	46	13	0	195	0	49	14	0	0	0
	Retail - Secured on real estate property	1	0	3	1	0	0	4	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	3	0	3	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	186	0	43	12	0	191	0	45	13	0	0	0
	Retail - Other Retail - Of Which: SME	186	0	43	12	0	191	0	45	13	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	2	0	3	0	3	1	0	0	0
	Corporates	12	0	46	24	0	51	0	45	23	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	3	1	0	5	0	3	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	0	0	4	0	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	1	0	0	3	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	0
	Equity	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
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
NETHERLANDS	Central banks and central governments	247	0	247	3	0	246	0	246	3	0	0	0
	Institutions	247	0	208	81	0	0	166	0	277	70	0	0
	Corporates	3,620	129	2,245	1,388	30	40	3,752	128	2,240	1,403	34	40
	Corporates - Of Which: Specialised Lending	191	36	135	208	3	3	161	220	135	220	0	3
	Corporates - Of Which: SME	255	5	180	74	0	3	323	5	225	80	0	2
	Retail	149	1	99	22	1	1	475	1	121	29	1	0
	Retail - Secured on real estate property	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	2	2	1	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	1	93	21	1	1	468	28	114	28	0	0
	Retail - Other Retail - Of Which: SME	408	1	91	21	1	0	467	1	114	28	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	1,087	0	1,049	78	0	0	1,059	0	1,050	57	0	0
	Institutions	127	0	289	39	0	0	443	0	225	29	0	0
	Corporates	2,580	15	1,531	911	1	14	2,728	14	1,762	1,022	1	13
	Corporates - Of Which: Specialised Lending	218	0	208	97	0	1	186	0	178	79	0	1
	Corporates - Of Which: SME	172	2	162	76	0	3	162	2	153	73	0	2
	Retail	28	0	16	3	0	0	28	0	16	3	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	6	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	0	9	2	0	0	21	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	38	0	38	139	0	0	43	0	43	157	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 31/03/2021						As of 30/06/2021									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
			Of which: guaranteed				Of which: off-balance				Of which: guaranteed				Of which: off-balance		
UNITED STATES	(in Bp. %)																
	Central banks and central governments		1,150	7	1,150	54	0	6	1,162	7	1,162	60	0	6			
	Institutions		226	0	176	56	0	0	302	0	249	89	0	0			
	Corporates		2,596	96	1,376	128	7	80	2,598	100	1,378	623	13	84			
	Corporates - Of Which: Specialised Lending		37	0	38	1	0	0	37	0	37	2	0	0			
	Corporates - Of Which: SME		25	0	19	3	0	0	23	0	20	4	0	0			
	Retail		1	0	196	10	1	0	185	10	49	10	0	0			
	Retail - Secured on real estate property		5	0	5	1	0	0	5	0	5	1	0	0			
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME		5	0	5	1	0	0	5	0	5	1	0	0			
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail		171	0	42	8	0	0	180	0	44	9	0	0			
	Retail - Other Retail - Of Which: SME		171	0	42	8	0	0	180	0	44	9	0	0			
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0			
	Equity		26	0	26	95	0	0	20	0	20	73	0	0			
Other non credit-obligation assets																	
2021 Total:																	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2020

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Nominal	Provisions														
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Austria	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		
[1Y - 2Y]		74	74	0	0	26	48	0	0	0	0	0	0		
[2Y - 3Y]		108	108	0	0	0	108	0	0	0	0	0	0		
[3Y - 5Y]		114	114	0	0	87	27	0	0	0	0	0	0		
[5Y - 10Y]		86	86	0	0	0	86	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		382	382	0	0	113	269	0	0	0	0	0	0	49	
[0 - 3M]	Belgium	1	0	1	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1,870	1,870	76	0	0	1,752	0	0	0	0	0	0		
[1Y - 2Y]		5,216	5,047	0	0	464	4,717	12	208	0	103	8	0		
[2Y - 3Y]		434	434	81	0	0	352	10	83	0	11	0	0		
[3Y - 5Y]		2,775	2,684	20	0	144	2,611	81	207	0	0	0	0		
[5Y - 10Y]		6,902	6,762	311	0	158	6,433	345	294	40	349	0	0		
[10Y - more]		268	0	266	0	0	0	0	0	0	0	3	0		
Total		17,465	16,797	754	0	766	15,865	448	792	40	463	10	0	1,309	
[0 - 3M]	Bulgaria	11	11	0	0	11	0	0	0	0	0	10	0		
[3M - 1Y]		12	12	2	0	7	3	0	0	0	0	0	0		
[1Y - 2Y]		94	94	2	0	40	11	0	0	0	0	0	0		
[2Y - 3Y]		138	138	3	0	84	51	0	0	0	0	0	0		
[3Y - 5Y]		425	425	5	0	149	272	0	0	0	0	0	0		
[5Y - 10Y]		573	573	19	0	82	471	0	0	0	0	2	0		
[10Y - more]		109	109	1	0	5	103	0	0	0	0	3	0		
Total		1,321	1,320	32	0	378	911	0	0	0	0	15	0	14	
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	51	0		
[3M - 1Y]		369	84	1	0	30	339	0	0	7	0	20	0		
[1Y - 2Y]		1,563	1,563	15	0	61	1,486	1	210	1	140	201	0		
[2Y - 3Y]		387	387	239	0	44	104	0	0	2	0	37	0		
[3Y - 5Y]		1,855	1,674	332	0	271	1,252	0	0	0	0	12	0		
[5Y - 10Y]		3,837	3,662	348	0	276	3,213	1	0	0	0	0	0		
[10Y - more]		2,329	2,225	67	0	44	2,218	0	0	0	0	0	0		
Total		10,340	9,594	1,002	0	726	8,611	2	210	11	140	322	0	613	
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia	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		
[1Y - 2Y]		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		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		10	10	0	0	0	10	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	10	0	0	0	0	0	0	1	

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		66	66	0	0	8	59	0	0	0	0	0	0		
I 2Y - 3Y f		24	24	0	0	0	24	0	0	0	0	0	0		
I 3Y - 5Y f		57	57	0	0	8	50	0	0	0	0	0	0		
I 5Y - 10Y f		52	52	0	0	0	52	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		199	199	0	0	16	184	0	0	0	0	0	0		
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		26	26	0	0	21	0	0	0	0	0	20	0		
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		10	10	0	0	10	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		38	38	0	0	0	32	0	0	0	0	20	0		
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		4	4	0	0	4	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		4	4	0	0	0	4	0	0	0	0	0	0		
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		5	5	0	0	5	0	0	0	0	0	0	0		
I 1Y - 2Y f		36	36	0	0	36	0	0	0	0	0	0	0		
I 2Y - 3Y f		205	205	0	0	205	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		1	1	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		247	247	1	0	0	246	0	0	0	0	0	0		
I 0 - 3M f	Poland	1	1	1	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		22	22	2	0	19	0	0	0	0	0	0	0		
I 1Y - 2Y f		447	447	3	0	39	405	0	0	0	0	0	0		
I 2Y - 3Y f		115	115	3	0	3	110	0	0	0	0	0	0		
I 3Y - 5Y f		511	511	16	0	3	492	0	0	0	0	0	0		
I 5Y - 10Y f		244	244	6	0	16	222	0	0	0	0	0	0		
I 10Y - more		1	1	1	0	0	0	0	0	0	0	0	0		
Total		1,342	1,342	31	0	63	1,248	0	0	0	0	0	0		
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		198	198	0	0	23	175	0	0	0	0	0	0		
I 5Y - 10Y f		95	95	0	0	0	95	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		293	293	0	0	23	270	0	0	0	0	0	0		
I 0 - 3M f	Romania	12	12	0	0	12	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		7	7	0	0	3	4	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		9	9	0	0	9	0	0	0	0	0	0	0		
I 5Y - 10Y f		22	22	0	0	5	17	0	0	0	0	0	0		
I 10Y - more		2	2	0	0	2	0	0	0	0	0	0	0		
Total		52	52	0	0	31	21	0	0	0	0	0	0		
I 0 - 3M f	Slovakia	154	154	0	0	7	147	0	0	0	0	0	0		
I 3M - 1Y f		6	6	0	0	6	0	0	0	0	0	3	0		
I 1Y - 2Y f		474	474	22	0	73	379	0	0	0	0	0	0		
I 2Y - 3Y f		314	314	0	0	0	313	0	0	0	0	0	0		
I 3Y - 5Y f		792	792	0	0	29	763	0	0	0	0	0	0		
I 5Y - 10Y f		1,733	1,733	4	0	54	1,675	0	0	0	0	6	0		
I 10Y - more		234	234	0	0	25	209	0	0	0	0	34	0		
Total		3,707	3,707	27	0	188	3,492	0	0	0	0	45	0		
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		16	16	0	0	9	7	0	0	0	0	0	0		
I 2Y - 3Y f		115	115	0	0	14	101	0	0	0	0	0	0		
I 3Y - 5Y f		76	76	0	0	22	53	0	0	0	0	0	0		
I 5Y - 10Y f		199	199	0	0	43	156	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		406	406	0	0	89	318	0	0	0	0	0	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
												Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain	0 0 0 374 966 1,034 0 2,374	0 0 0 374 966 1,034 0 2,374	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 359 45 404	0 0 0 374 606 989 0 1,970	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 397
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	0 0 23 12 24 380 0 438	0 0 23 12 24 380 0 438	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 23 12 24 380 0 438	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 101
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland	0 0 0 0 0 3 0 3	0 0 0 0 0 3 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 3 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada	0 0 0 27 243 176 0 447	0 0 0 27 243 176 0 447	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 53 20 0 70	0 0 0 27 193 157 0 377	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 69
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	0 0 32 0 0 0 0 32	0 0 32 0 0 0 0 32	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 32 0 0 0 0 32	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures												Risk weighted exposure amount	
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
1 0 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		198	198	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		372	372	0	0	0	372	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		7	7	0	0	0	7	0	0	0	0	0	0	0	
1 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		577	577	198	0	0	379	0	0	0	0	0	0	24	
1 0 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		262	262	0	0	0	262	0	0	0	0	0	0	0	
1 2Y - 3Y f		94	94	0	0	0	94	0	0	0	0	0	0	0	
1 3Y - 5Y f		158	158	0	0	0	158	0	0	0	0	0	0	0	
1 5Y - 10Y f		460	460	0	0	0	460	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		973	973	0	0	0	973	0	0	0	0	0	0	49	
1 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
1 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	0	5	0	0	0	0	0	0	1	
1 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	3	
1 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		116	116	0	0	0	116	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		51	51	0	0	0	51	0	0	0	0	0	0	0	
1 5Y - 10Y f		74	74	0	0	0	74	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		241	241	0	0	0	241	0	0	0	0	0	0	23	
1 0 - 3M f	Other Central and eastern Europe countries non EEA	0													
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	1	
1 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		22	22	0	0	0	22	0	0	0	0	0	0	0	0
1 5Y - 10Y f		53	53	0	0	27	26	0	0	0	0	0	0	0	0
1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		75	75	0	0	27	47	0	0	0	0	0	0	11	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 6 13 44 277 31	0 0 6 13 44 277 31	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 6 13 44 277 31	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 17 40 0 0 0 0	0 0 0 0 0 0 0			
372		371	0	0	0	371	0	0	0	0	57	0	27			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Others	0 0 2 0 14 2 0	0 0 2 0 14 2 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 2 0 14 2 0	0 0 2 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		1	
19			19	0	0	0	19	0	0	0	0	0	0			

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Austria	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	
[1Y - 2Y]		103	103	0	0	26	77	0	0	0	0	0	0	0	
[2Y - 3Y]		75	75	0	0	0	75	0	0	0	0	0	0	0	
[3Y - 5Y]		168	168	0	0	87	82	0	0	0	0	0	0	0	
[5Y - 10Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		366	366	0	0	113	254	0	0	0	0	0	0	10	
[0 - 3M]	Belgium	28	28	0	0	0	28	0	10	0	2	0	0	0	
[3M - 1Y]		1,118	1,118	0	0	0	1,096	0	6	6	292	0	0	0	
[1Y - 2Y]		6,016	6,008	237	0	534	5,163	1	21	2	52	308	0	0	
[2Y - 3Y]		1,787	1,749	3	0	88	1,696	2	31	4	138	6	0	0	
[3Y - 5Y]		2,136	2,076	102	0	109	1,924	1	50	0	51	1	0	0	
[5Y - 10Y]		5,729	5,554	142	0	129	5,457	51	253	1	48	291	0	0	
[10Y+ more]		172	34	0	0	0	410	852	20	197	3	0	0		
Total		16,938	16,568	603	0	860	15,365	466	1,230	33	779	608	0	1,349	
[0 - 3M]	Bulgaria	5	2	0	0	0	3	0	0	0	0	0	0	0	
[3M - 1Y]		40	40	0	0	38	2	0	0	0	0	10	0	0	
[1Y - 2Y]		123	123	2	0	62	59	0	0	0	0	0	0	0	
[2Y - 3Y]		24	24	0	0	22	2	0	0	0	0	0	0	0	
[3Y - 5Y]		427	427	0	0	147	279	0	0	0	0	0	0	0	
[5Y - 10Y]		563	562	0	0	80	483	0	0	0	0	3	0	0	
[10Y+ more]		156	156	0	0	5	151	0	0	0	6	0	0		
Total		1,341	1,341	4	0	360	976	0	0	0	0	19	0	16	
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Czech Republic	871	871	0	0	30	841	0	16	0	154	4	0	0	
[3M - 1Y]		92	92	0	0	23	67	0	0	0	0	36	0	0	
[1Y - 2Y]		2,123	1,996	442	0	37	1,643	0	9	0	0	209	0	0	
[2Y - 3Y]		1,115	956	164	0	234	717	0	6	0	216	49	0	0	
[3Y - 5Y]		2,057	1,929	1,013	0	166	878	0	0	0	1	27	0	0	
[5Y - 10Y]		5,387	4,895	528	0	210	4,648	0	12	1	21	2	0	0	
[10Y+ more]		1,519	1,141	183	0	13	1,323	0	1	0	14	0	0		
Total		13,164	11,880	2,331	0	713	10,117	0	38	9	406	326	0	220	
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Estonia	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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	10	0	0	0	0	0	0	1	

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Finland	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	
[1Y - 2Y]		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	
[3Y - 5Y]		58	58	0	0	0	58	0	0	0	0	0	0	0	
[5Y - 10Y]		40	40	0	0	0	40	0	0	0	0	0	0	0	
[10Y - more]	10	10	10	0	0	0	0	0	0	0	0	0	0	0	
Total		108	108	10	0	0	98	0	0	0	0	0	0	0	4
[0 - 3M]	France	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
[1Y - 2Y]		630	630	0	0	0	630	0	0	0	0	0	0	0	0
[2Y - 3Y]		327	327	0	0	141	185	0	0	0	0	0	0	0	0
[3Y - 5Y]		2,011	2,011	0	0	417	1,594	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,718	1,718	0	0	331	1,387	0	0	0	0	2	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4,686	4,686	0	0	889	3,797	0	0	0	0	2	0	0	325
[0 - 3M]	Germany	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
[1Y - 2Y]		125	125	0	0	0	125	0	0	0	0	0	0	0	0
[2Y - 3Y]		15	15	0	0	0	15	0	0	0	0	0	0	0	0
[3Y - 5Y]		121	121	0	0	0	121	0	0	0	0	0	0	0	0
[5Y - 10Y]		40	40	0	0	0	40	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		301	301	0	0	0	301	0	0	0	0	0	0	0	46
[0 - 3M]	Croatia	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
[1Y - 2Y]		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
[3Y - 5Y]		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
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Greece	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
[1Y - 2Y]		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
[3Y - 5Y]		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
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	34	34	0	0	0	34	0	3	0	2	0	0	0	0
[3M - 1Y]		9	9	0	0	0	5	0	0	0	0	0	25	0	0
[1Y - 2Y]		15	15	15	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		15	15	8	0	0	7	0	0	0	0	0	0	0	0
[5Y - 10Y]		3,208	3,275	28	0	307	2,949	0	0	0	0	7	0	0	0
[10Y - more]	400	365	4	0	0	31	0	0	0	0	3	0	0	0	
Total		3,766	3,704	64	0	307	3,027	0	3	0	2	35	0	0	1,331
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		72	72	0	0	0	66	0	0	0	0	0	0	0	0
[1Y - 2Y]		177	177	0	0	0	177	0	0	0	0	0	0	0	0
[2Y - 3Y]		127	127	0	0	0	127	0	0	0	0	0	0	0	0
[3Y - 5Y]		409	409	0	0	62	347	0	0	0	0	0	0	0	0
[5Y - 10Y]		489	489	0	0	0	489	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,273	1,273	0	0	62	1,206	0	0	0	0	0	0	0	237
[0 - 3M]	Italy	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
[1Y - 2Y]		298	298	0	0	0	298	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	0
[3Y - 5Y]		552	552	0	0	498	54	0	0	0	0	0	0	0	0
[5Y - 10Y]		184	184	0	0	7	177	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,038	1,038	0	0	505	533	0	0	0	0	0	0	0	582
[0 - 3M]	Latvia	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
[1Y - 2Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		22	22	0	0	0	22	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	0	0	15	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		46	46	0	0	0	46	0	0	0	0	0	0	0	6

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		4	4	0	0	0	0	4	0	0	0	0	0	0	
I 1Y - 2Y f		80	80	0	0	0	0	72	0	0	0	0	0	0	
I 2Y - 3Y f		39	39	0	0	0	0	39	0	0	0	0	0	0	
I 3Y - 5Y f		42	42	0	0	0	0	34	0	0	0	0	0	0	
I 5Y - 10Y f		33	33	0	0	0	0	33	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		199	199	0	0	0	16	183	0	0	0	0	0	14	
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		3	3	0	0	0	0	0	0	0	0	20	0	0	
I 1Y - 2Y f		335	335	0	0	0	0	335	0	0	0	25	0	0	
I 2Y - 3Y f		177	177	0	0	0	113	64	0	0	0	0	0	0	
I 3Y - 5Y f		28	28	0	0	0	0	28	0	0	0	0	0	0	
I 5Y - 10Y f		10	10	0	0	0	0	10	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		553	553	0	0	0	113	437	0	0	0	45	0	30	
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		4	4	0	0	0	0	4	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	0	4	0	0	0	0	0	0	
I 0 - 3M f	Netherlands	5	5	0	0	0	0	5	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		41	41	0	0	0	0	41	0	0	0	0	0	0	
I 2Y - 3Y f		202	202	0	0	0	0	202	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		248	248	0	0	0	0	248	0	0	0	0	0	3	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		122	122	0	0	0	0	120	0	0	0	0	0	0	
I 1Y - 2Y f		245	245	0	0	0	2	240	0	0	0	0	0	0	
I 2Y - 3Y f		143	143	1	0	0	3	139	0	0	0	0	0	0	
I 3Y - 5Y f		397	397	0	0	0	0	389	0	0	0	0	0	0	
I 5Y - 10Y f		215	215	7	0	0	16	192	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,122	1,122	20	0	0	63	1,040	0	0	0	0	0	75	
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		110	110	0	0	0	0	110	0	0	0	0	0	0	
I 3Y - 5Y f		70	70	0	0	0	23	47	0	0	0	0	0	0	
I 5Y - 10Y f		95	95	0	0	0	0	95	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		275	275	0	0	0	23	252	0	0	0	0	0	138	
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		7	7	0	0	0	0	4	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	
I 3Y - 5Y f		4	4	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		22	22	0	0	0	0	17	0	0	0	0	0	0	
I 10Y - more		2	2	0	0	0	2	0	0	0	0	0	0	0	
Total		40	40	0	0	0	19	21	0	0	0	0	0	6	
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		213	213	0	0	0	40	173	0	0	0	0	0	0	
I 1Y - 2Y f		361	361	0	0	0	0	326	0	0	0	0	0	0	
I 2Y - 3Y f		85	85	0	0	0	0	85	0	0	0	0	0	0	
I 3Y - 5Y f		898	898	24	0	0	30	843	0	0	0	0	0	0	
I 5Y - 10Y f		1,697	1,697	0	0	0	70	1,628	0	0	0	0	0	0	
I 10Y - more		170	170	0	0	0	36	95	0	0	0	36	0	0	
Total		3,395	3,395	61	0	0	182	3,152	0	0	0	49	0	328	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		132	132	0	0	0	24	108	0	0	0	0	0	0	
I 2Y - 3Y f		2	2	0	0	0	0	2	0	0	0	0	0	0	
I 3Y - 5Y f		72	72	0	0	0	23	49	0	0	0	0	0	0	
I 5Y - 10Y f		197	197	0	0	0	43	154	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		402	402	0	0	0	89	313	0	0	0	0	0	49	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		135	135	0	0	0	135	0	0	0	0	0	0	0	
I 2Y - 3Y f		365	365	0	0	0	365	0	0	0	0	0	0	0	
I 3Y - 5Y f		781	781	0	0	363	418	0	0	0	0	0	0	0	
I 5Y - 10Y f		892	892	0	0	45	847	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2,174	2,174	0	0	408	1,766	0	0	0	0	0	0	494	
I 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		24	24	0	0	0	24	0	0	0	0	0	0	0	
I 2Y - 3Y f		12	12	0	0	0	12	0	0	0	0	0	0	0	
I 3Y - 5Y f		25	25	0	0	0	25	0	0	0	0	0	0	0	
I 5Y - 10Y f		409	408	0	0	0	408	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		469	469	0	0	0	469	0	0	0	0	0	0	151	
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	
I 5Y - 10Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		8	8	0	0	0	8	0	0	0	0	0	0	1	
I 0 - 3M f	Liechtenstein														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Norway														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Australia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		71	71	0	0	0	71	0	0	0	0	0	0	0	
I 3Y - 5Y f		225	225	0	0	50	175	0	0	0	0	0	0	0	
I 5Y - 10Y f		160	160	0	0	19	141	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		456	456	0	0	70	387	0	0	0	0	0	0	119	
I 0 - 3M f	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		54	54	0	0	0	54	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		54	54	0	0	0	54	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	8
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		152	152	38	0	0	114	0	0	0	0	0	0	0	
I 2Y - 3Y f		8	8	0	0	0	8	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		160	160	38	0	0	122	0	0	0	0	0	0	0	
I 0 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	60
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		362	362	0	0	0	362	0	0	0	0	0	0	0	
I 2Y - 3Y f		92	92	0	0	0	92	0	0	0	0	0	0	0	
I 3Y - 5Y f		236	236	0	0	0	236	0	0	0	0	0	0	0	
I 5Y - 10Y f		464	464	0	0	0	464	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,154	1,154	0	0	0	1,154	0	0	0	0	0	0	0	
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0	1
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	6
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	50	0	0	
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	30
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		65	65	0	0	0	65	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		93	93	0	0	0	93	0	0	0	0	0	0	0	
I 5Y - 10Y f		73	73	0	0	0	73	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		231	231	0	0	0	231	0	0	0	0	0	0	0	
I 0 - 3M f	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	10
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		73	73	0	0	27	46	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	3	2	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		73	73	0	0	27	46	0	0	0	0	3	2	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Nominal	Provisions														
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Africa	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	34	0	0	
[1Y - 2Y]		6	6	0	0	0	6	0	0	0	0	1	0	0	
[2Y - 3Y]		24	24	0	0	0	24	0	0	0	0	0	0	0	
[3Y - 5Y]		45	45	0	0	0	45	0	0	0	0	1	0	0	
[5Y - 10Y]		265	264	0	0	0	264	0	0	0	0	178	3	0	
[10Y - more]		51	51	0	0	0	51	0	0	0	0	0	0	0	
Total		391	390	0	0	0	390	0	0	0	0	213	3	27	
[0 - 3M]	Others	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	
[1Y - 2Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		15	15	0	0	0	15	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	6	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		16	16	0	0	0	16	0	0	0	0	6	0	1	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures

KBC Groep

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	27,145	0	0	0	0	0	0	0	0	0	23,276	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	48,380	0	7	7	7	6	6	6	0	0	49,356	0	3	3	3	6	2	2	2	0
Central banks	269	0	0	0	0	0	0	0	0	0	314	0	0	0	0	0	0	0	0	0
General governments	42,290	0	0	0	0	4	0	0	0	0	43,295	0	0	0	0	4	0	0	0	0
Credit institutions	4,010	0	0	0	0	1	0	0	0	0	3,941	0	0	0	0	1	0	0	0	0
Other financial corporations	1,308	0	0	0	0	0	0	0	0	0	1,315	0	0	0	0	0	0	0	0	0
Non-financial corporations	504	0	7	7	7	1	6	6	0	0	490	0	3	3	3	1	2	2	2	0
Loans and advances (including at amortised cost and fair value)	193,625	275	5,124	5,124	5,123	1,116	2,473	2,472	2,466	197,414	383	5,350	5,350	5,349	1,156	2,539	2,538	2,458	2,458	
Central banks	23,149	0	0	0	0	0	0	0	0	25,697	0	0	0	0	0	0	0	0	0	0
General governments	6,898	0	4	4	4	3	3	3	1	6,000	1	4	4	4	4	3	3	3	1	1
Credit institutions	8,351	0	29	29	29	37	27	27	0	8,412	0	28	28	28	1	26	26	0	0	0
Other financial corporations	6,260	0	78	78	78	17	56	56	21	5,885	1	76	76	76	15	55	55	21	21	
Non-financial corporations	67,277	177	2,771	2,771	2,771	763	1,651	1,651	1,010	67,208	229	3,040	3,040	3,040	837	1,739	1,739	1,042	1,042	
of which: small and medium-sized enterprises at amortised cost	34,014	25	1,366	1,366	1,366	353	690	690	619	34,244	43	1,402	1,402	1,402	355	716	716	528	528	
of which: Loans collateralised by commercial immovable property at amortised cost	16,007	1	960	960	960	185	447	447	500	16,183	5	1,086	1,086	1,086	200	343	343	606	606	
Households	81,689	97	2,243	2,243	2,242	296	734	734	1,435	84,213	153	2,202	2,202	2,201	300	716	716	1,395	1,395	
of which: Loans collateralised by residential immovable property at amortised cost	69,648	71	1,962	1,962	1,962	189	568	568	1,369	72,542	124	1,902	1,902	1,902	186	536	536	1,333	1,333	
of which: Credit for consumption at amortised cost	5,867	22	190	190	190	78	114	114	39	6,107	22	202	202	202	82	122	122	39	39	
DEBT INSTRUMENTS other than HFT	269,150	275	5,131	5,131	5,130	1,122	2,478	2,478	2,466	270,046	383	5,353	5,353	5,352	1,162	2,541	2,541	2,458	2,458	
OFF-BALANCE SHEET EXPOSURES	49,057		200	200	200	42	99	99	62	50,106		209	209	209	43	99	99	80	80	

⁽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, subtable 29⁽²⁾ Institutions 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⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Groep

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	53,920	0	0	0	0	0	0	0	0	0	66,770	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	49,056	0	5	5	3	6	2	2	0	0	48,262	0	4	4	5	2	2	0	0	0
Central banks	378	0	0	0	0	0	0	0	0	0	414	0	0	0	0	0	0	0	0	0
General governments	43,564	0	0	0	0	4	0	0	0	0	43,108	0	0	0	0	4	0	0	0	0
Credit institutions	3,541	0	0	0	0	1	0	0	0	0	3,313	0	0	0	0	0	0	0	0	0
Other financial corporations	1,121	0	0	0	0	0	0	0	0	0	951	0	0	0	0	0	0	0	0	0
Non-financial corporations	452	0	5	5	3	1	2	2	0	0	476	0	4	4	1	2	2	1	0	0
Loans and advances (including at amortised cost and fair value)	197,596	377	5,322	5,322	5,322	1,121	2,451	2,451	2,451	201,891	454	5,295	5,295	4,773	963	2,428	2,299	2,454		
Central banks	24,921	0	0	0	0	0	0	0	0	29,029	0	0	0	0	0	0	0	0	0	0
General governments	8,803	1	4	4	4	2	3	3	1	6,827	86	4	4	4	2	3	3	1		
Credit institutions	5,799	0	29	29	29	0	27	27	0	4,959	0	28	28	28	0	27	27	0		
Other financial corporations	5,505	0	84	84	84	15	40	40	32	5,799	0	78	78	76	9	38	38	29		
Non-financial corporations	67,328	264	3,023	3,023	3,023	821	1,670	1,670	1,036	67,731	270	3,054	3,054	2,570	703	1,651	1,534	1,097		
of which: small and medium-sized enterprises at amortised cost	34,275	69	1,405	1,405	1,405	372	719	719	528	34,514	47	1,430	1,430	1,225	342	696	663	563		
of which: Loans collateralised by commercial immovable property at amortised cost	16,391	14	1,001	1,001	1,001	219	341	341	607	16,236	10	1,022	1,022	856	178	338	311	635		
Households	85,240	112	2,182	2,182	2,182	282	711	710	1,383	87,547	98	2,131	2,131	2,095	248	709	697	1,327		
of which: Loans collateralised by residential immovable property at amortised cost	73,654	84	1,878	1,878	1,878	175	526	526	1,323	75,256	75	1,827	1,827	1,797	148	525	514	1,269		
of which: Credit for consumption at amortised cost	6,039	22	203	203	203	78	124	124	39	6,421	20	196	196	177	75	122	113	35		
DEBT INSTRUMENTS other than HFT	300,571	377	5,328	5,328	5,325	1,127	2,453	2,453	2,451	316,922	454	5,299	5,299	4,778	968	2,430	2,302	2,454		
OFF-BALANCE SHEET EXPOSURES	52,209		214	214	214	41	98	98	85	53,177		201	201	173	37	89	89	73		

(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, subitem 29

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,198	2,121	645	560	2,710	1,472	4,158	2,243	645	556	2,691	1,501
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	1	1	0	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	4	1	0	9	3	20	3	1	1	8	2
Non-financial corporations	2,214	850	324	289	1,206	491	2,231	992	338	294	1,238	531
of which: small and medium-sized enterprises at amortised cost	1,279	463	152	133	644		1,326	499	155	131	729	
Households	1,960	1,266	318	270	1,495	978	1,905	1,248	305	260	1,445	968
DEBT INSTRUMENTS other than HFT	4,198	2,121	645	560	2,710		4,158	2,243	645	556	2,691	
Loan commitments given	57	15	0	0	20	2	56	8	5	5	27	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,701	2,208	645	535	2,957	1,510	4,998	2,318	658	556	3,129	1,563
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	0	2	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	49	6	2	1	32	4	48	6	2	1	26	5
Non-financial corporations	2,640	959	334	273	1,408	547	2,922	1,085	347	284	1,601	629
of which: small and medium-sized enterprises at amortised cost	1,590	470	186	140	828		1,747	521	175	133	931	
Households	2,010	1,241	308	260	1,516	959	2,025	1,226	309	270	1,501	929
DEBT INSTRUMENTS other than HFT	4,701	2,208	645	535	2,957		4,998	2,318	658	556	3,129	
Loan commitments given	58	7	5	5	29	2	65	5	1	1	46	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groep

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021						
	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹	
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform		Of which: defaulted	Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform	Of which: defaulted		Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment		Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹						
A Agriculture, forestry and fishing	3,322	46	46	2,322	40	0	2,383	49	49	2,383	44	0	2,433	55	55	2,433	44	0	2,470	52	52	2,470	44	0	0
B Mining and quarrying	179	6	6	179	4	0	166	6	6	166	5	0	119	6	6	119	5	0	120	6	6	120	4	0	0
C Manufacturing	12,625	477	477	12,625	407	0	12,281	525	525	12,281	446	0	12,369	486	486	12,369	427	0	12,563	536	536	12,563	405	0	0
D Electricity, gas, steam and air conditioning supply	2,528	83	83	2,528	61	0	2,495	79	79	2,495	64	0	2,490	80	80	2,490	63	0	2,460	74	74	2,460	47	0	0
E Water supply	854	15	15	854	11	0	875	20	20	875	15	0	881	14	14	881	12	0	877	13	13	877	10	0	0
F Construction	5,885	310	310	5,885	232	0	5,635	291	291	5,635	232	0	5,429	288	288	5,429	231	0	5,357	282	282	5,357	227	0	0
G Wholesale and retail trade	11,401	864	864	11,400	930	0	11,551	894	894	11,550	968	0	11,667	895	895	11,666	919	0	11,512	871	871	11,512	862	0	0
H Transport and storage	4,039	72	72	4,032	83	0	3,799	120	120	3,795	91	0	4,009	131	131	4,006	91	0	4,139	120	120	4,139	81	0	0
I Accommodation and food service activities	1,081	56	56	1,081	39	0	1,045	93	93	1,045	50	0	1,063	104	104	1,063	51	0	1,069	122	122	1,069	55	0	0
J Information and communication	1,497	26	26	1,497	23	0	1,405	37	37	1,405	26	0	1,339	38	38	1,339	25	0	1,456	33	33	1,456	31	0	0
K Financial and insurance activities	2,075	95	95	2,075	61	0	2,218	94	94	2,218	74	0	2,164	90	90	2,164	70	0	2,218	93	93	2,218	55	0	0
L Real estate activities	9,523	436	436	9,523	258	0	9,721	481	481	9,721	292	0	9,882	469	469	9,882	284	0	9,768	472	472	9,768	259	0	0
M Professional, scientific and technical activities	4,569	129	129	4,569	93	0	4,544	161	161	4,544	104	0	4,497	153	153	4,497	100	0	4,789	180	180	4,789	101	0	0
N Administrative and support service activities	2,968	73	73	2,968	62	0	2,821	101	101	2,821	61	0	2,786	110	110	2,786	65	0	2,637	104	104	2,637	62	0	0
O Public administration and defence, compulsory social security	9	7	7	9	7	0	9	7	7	9	6	0	9	7	7	9	7	0	13	7	7	13	7	0	0
P Education	65	0	0	65	1	0	66	0	0	66	1	0	66	0	0	66	1	0	66	0	0	66	1	0	0
Q Human health services and social work activities	4,353	27	27	4,353	31	0	4,413	26	26	4,413	29	0	4,506	27	27	4,506	29	0	4,523	31	31	4,523	32	0	0
R Arts, entertainment and recreation	484	13	13	484	15	0	496	22	22	496	22	0	508	30	30	508	21	0	441	30	30	441	27	0	0
S Other services	1,106	35	35	1,106	37	0	1,286	33	33	1,286	44	0	1,110	38	38	1,110	48	0	1,151	39	39	1,151	42	0	0
Loans and advances	67,277	2,771	2,771	67,269	2,414	0	67,208	3,040	3,040	67,203	2,575	0	67,328	3,023	3,023	67,323	2,491	0	67,731	3,054	3,054	67,731	2,554	0	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

(in EUR)	Gross carrying amount	As of 30/09/2020														Gross carrying amount	As of 31/12/2020														Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
KBC Groep

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: loans to pay that are not paid due to past-due <= 30 days	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures			Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									