



2025 EU-wide Transparency Exercise

Bank Name	KBC Groupe
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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Leverage ratio

KBC Groupe

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,849	19,836	19,801	21,002	C 47.00 (r0320,c0010)	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	18,842	19,836			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	342,043	360,010	370,536	380,048	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	342,034	360,010			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.51%	5.51%	5.34%	5.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.51%	5.51%			[A.2]/[B.2]	

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ^[1]	98,787	101,140	101,773	102,849	C 02.00 (f0040, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the standardised approach	25,603	26,436	33,228	33,944	C 02.00 (f0060, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001))
Of which the foundation IRB (FIRB) approach	0	0	20,545	20,648	C 02.00 (f0250, c0010) - (C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	58,170	58,732	43,462	44,169	C 02.00 (f0110, c0010) - (C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001))
Of which equity IRB	10,125	10,172	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ^[2]	2,132	2,176	1,652	1,688	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010)
Credit valuation adjustment - CVA	831	745	1,446	1,573	C 02.00 (f0640, c0010)
Settlement risk	0	0	1	0	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	15	13	9	8	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ^[3]	1,971	1,963	1,907	1,978	C 02.00 (f0520, c0010) + (C 002.00.a (f755, c010) + C 002.00.a (f770, c010))
Of which the standardised approach	349	412	351	283	C 02.00 (f0530, c0010)
Of which IMA	1,622	1,551	1,514	1,646	C 02.00 (f0580, c0010) + C 002.00.a (f755, c010)
Of which securitisations and resecritisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0400)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	13,079	13,901	16,218	16,218	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	13,079	13,901			C 02.00 (f0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (f0620, c0010)
Other risk exposure amounts ^[1]	6	6	0	0	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f770, c010))
Total risk exposure amount pre-floor			123,005	124,315	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	116,822	119,945	123,005	124,315	

[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.

[3] In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	15,047	19,623	4,369	8,712
Of which debt securities income	1,130	1,536	417	883
Of which loans and advances income	6,790	8,970	2,112	4,250
Interest expenses	11,215	14,466	3,050	6,006
(Of which deposits expenses)	4,021	5,264	1,174	2,284
(Of which debt securities issued expenses)	1,347	1,731	347	750
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	23	4	24
Net Fee and commission income	1,897	2,606	696	1,370
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	-14	-13	4	21
Gains or (-) losses on financial assets and liabilities held for trading, net	225	202	82	143
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-11	19	17
Gains or (-) losses from hedge accounting, net	-164	-219	-31	-73
Exchange differences [gain or (-) loss], net	34	109	-48	-31
Net other operating income / (expenses)	235	118	42	79
TOTAL OPERATING INCOME, NET	6,057	7,971	2,087	4,256
(Administrative expenses)	3,137	4,025	1,196	2,124
(Cash contributions to resolution funds and deposit guarantee schemes)	125	125	192	179
(Depreciation)	274	371	96	191
Modification gains or (-) losses, net	-5	-9	0	-4
(Provisions or (-) reversal of provisions)	-13	-22	-4	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-11	-21	-3	4
(Other provisions)	-2	-1	-1	-4
Of which pending legal issues and tax litigation ⁽¹⁾	0	-7	0	0
Of which restructuring ²	0	-15	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)	163	223	42	150
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	163	222	41	150
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	15	37	0	3
(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	313	513	0	93
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,667	3,717	565	1,697
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,156	3,333	406	1,335
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,156	3,333	406	1,335
Of which attributable to owners of the parent	2,157	3,333	406	1,335

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

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

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

KBC Groupe

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	27,830				46,802				29,596				36,010				IAS 1.54 (f)	
Financial assets held for trading	9,773	3,629	5,165	979	10,510	3,341	6,112	1,057	9,904	4,004	4,762	1,138	10,529	3,709	5,788	1,032	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	966	12	0	953	965	12	0	953	1,038	12	0	1,025	1,094	12	0	1,081	IFRS 7.8(a)(ii); 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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,560	8,117	208	236	10,806	10,329	222	255	11,706	11,243	195	270	13,574	13,101	230	243	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	264,400				260,845				285,208				286,292				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	257	0	257	0	276	0	276	0	271	0	271	0	228	0	228	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	-1,924				-1,930				-2,264				-2,219				IAS 39.69A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	10,366				11,040				11,004				10,988					
TOTAL ASSETS	320,227				339,314				346,461				356,505				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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	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	8,335	15	0	-1	0	0	10,590	0	0	-2	0	0	11,476	0	0	-2	0	0	13,355	9	0	-2	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	44,477	62	5	-4	-1	-2	46,133	60	5	-5	-1	-2	49,268	64	5	-5	0	-2	48,127	62	5	-6	0	-2	Annex V Part 1.31, 44(b)
	Loans and advances	192,176	26,183	3,527	-147	-402	-1,807	197,059	16,160	3,469	-176	-330	-1,803	218,962	15,451	3,327	-180	-288	-1,794	219,911	16,648	3,282	-198	-323	-1,802	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.

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Breakdown of liabilities

KBC Groupe

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	5,144	5,716	5,716	6,502	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	1,063	1,035	1,007	1,047	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	288,890	306,894	313,015	321,675	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	326	316	286	308	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-263	-386	-354	-300	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	176	139	137	137	IAS 37.10; IAS 1.54(l)
Tax liabilities	158	186	270	244	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	2,366	1,961	2,331	2,026	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	297,860	315,861	322,409	331,640	IAS 1.9(b);IG 6
TOTAL EQUITY	22,367	23,453	24,052	24,866	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	320,227	339,314	346,461	356,505	IAS 1.IG6

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

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Breakdown of liabilities

KBC Groupe

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		4,669	5,034	4,779	5,729	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	15	9	6	7	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	618	872	948	882	Annex V.Part 1.31
Deposits	Central banks	3,082	4,514	4,071	2,581	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,722	2,165	1,213	845	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,730	9,503	16,863	12,003	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,510	4,192	3,739	3,985	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,129	26,094	23,354	25,323	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,228	5,191	5,572	7,361	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	18,341	20,296	22,777	24,111	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,056	15,303	16,334	17,604	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,144	65,881	65,701	66,767	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,047	43,977	43,418	44,465	ECB/2013/33 Annex 2.Part 2.9.1
	Households	132,898	135,862	136,704	140,079	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	45,924	47,369	48,033	49,907	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		42,674	43,751	42,043	49,664
Of which: Subordinated Debt securities issued		3,730	3,028	2,909	2,857	Annex V.Part 1.37
Other financial liabilities		3,122	2,144	2,779	2,387	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		295,423	313,962	320,025	329,532	

2025 EU-wide Transparency Exercise
Market Risk
KBC Groupe

	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	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		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		TOTAL RISK EXPOSURE AMOUNT			
			MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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	
(mln EUR)																							
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	71	97	42	10	99	10						29	9	94	34								
Of which: General risk	11	11	42	10	99	10						29	9	94	34								
Of which: Specific risk	60	86	0	0	0	0						0	0	0	0								
Equities	38	44	13	4	30	4						15	5	42	16								
Of which: General risk	9	13	13	4	30	4						15	5	42	16								
Of which: Specific risk	28	30	0	0	0	0						0	0	0	0								
Foreign exchange risk	241	272	11	2	27	2						7	2	29	10								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	349	412	42	10	88	25	0	0	0	0	0	33	11	91	33	0	0	0	0	0	0	1,551	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	86	117	39	13	97	37						34	12	95	35								
Of which: General risk	11	13	39	13	97	37						34	12	95	35								
Of which: Specific risk	75	104	0	0	0	0						0	0	0	0								
Equities	32	24	14	5	56	23						18	6	77	26								
Of which: General risk	11	7	14	5	56	23						18	6	77	26								
Of which: Specific risk	21	17	0	0	0	0						0	0	0	0								
Foreign exchange risk	233	141	5	2	30	10						3	1	16	4								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	351	389	40	15	81	31	0	0	0	0	0	39	12	98	32	0	0	0	0	0	0	1,646	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
Consolidated data								
Central governments or central banks	41,142	41,172	100	0	41,200	41,000	100	0
Regional governments or local authorities	2,111	2,007	85	0	2,385	2,310	90	0
Public sector entities	2,586	2,796	23	0	2,706	2,710	10	0
Multilateral Development Banks	429	827	0	0	429	870	0	0
International Organisations	2,281	2,281	0	0	2,794	2,794	0	0
Institutions	21,881	14,860	280	0	24,844	17,461	278	0
Corporates	18,028	14,295	12,816	0	20,286	15,285	13,077	0
of which: SME	5,252	5,888	3,844	0	6,647	5,034	3,000	0
Real estate	9,503	7,339	4,924	0	9,215	7,108	4,887	0
Secured by mortgages on immovable property and AOC exposures	4,046	3,697	2,288	0	4,352	3,708	2,028	0
of which: SME	1,554	1,390	6,945	0	1,590	1,708	4,076	0
Exposures in default	1,482	1,292	491	0	1,461	1,338	501	0
Items associated with particularly high risk	729	811	304	0	722	819	400	0
Subordinated debt exposures	15	23	23	0	9	9	23	0
Secured bonds	704	704	70	0	704	704	70	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	114	114	21	0	124	124	24	0
Equity	48	48	48	0	48	48	48	0
Other exposures	9,931	9,751	3,808	0	4,301	4,048	1,020	0
Standardized Total⁽⁴⁾	146,201	116,221	26,987	0	146,670	125,792	26,986	0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the highest.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
BELGIUM								
Central governments or central banks	3,973	3,981	4	0	2,171	2,171	23	0
Regional governments or local authorities	2,483	2,483	0	0	2,138	2,138	0	0
Public sector entities	2,507	2,507	0	0	2,506	2,506	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	48	20	70	0	55	28	10	0
Corporates	1,089	1,046	799	0	1,200	1,110	840	0
of which: SME	80	54	43	0	61	52	43	0
Real estate	79	43	40	0	78	78	40	0
Secured by mortgages on immovable property and AOC exposures	72	66	38	0	71	67	39	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	46	38	57	0	50	51	76	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Secured 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	1	1	1	0	1	1	1	0
Other exposures	1,620	1,585	1,272	0	1,686	1,546	1,321	0
Standardized Total⁽⁴⁾								

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
CZECH REPUBLIC								
Central governments or central banks	88,292	88,292	0	0	13,710	13,644	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	63	36	7	0	51	30	6	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	290	290	70	0	593	593	113	0
Corporates	1,036	967	751	0	1,042	990	787	0
of which: SME	1,036	1,042	804	0	1,042	1,042	793	0
Real estate	1,427	1,238	742	0	1,478	1,282	733	0
Secured by mortgages on immovable property and AOC exposures	118	118	48	0	118	118	48	0
of which: SME	108	105	43	0	111	110	42	0
Exposures in default	57	25	30	0	59	26	31	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Secured 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	100	100	100	0	100	100	100	0
Standardized Total⁽⁴⁾								

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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								
Central governments or central banks	5,990	5,991	0	0	5,990	5,981	0	0
Regional governments or local authorities	84	84	11	0	84	84	11	0
Public sector entities	2	4	1	0	2	4	1	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	4,803	3,613	3,283	0	5,436	4,111	3,803	0
of which: SME	1,827	1,390	1,007	0	2,000	1,521	1,204	0
Real estate	4,248	3,461	3,380	0	4,945	3,217	3,218	0
Secured by mortgages on immovable property and AOC exposures	1,788	1,379	963	0	1,717	1,262	907	0
of which: SME	1,615	1,215	1,215	0	1,565	1,200	1,200	0
Real estate	751	686	258	0	745	686	251	0
Exposures in default	246	107	118	0	238	108	111	0
Items associated with particularly high risk	15	23	23	0	9	9	11	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Secured 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	11	11	11	0	11	11	11	0
Other exposures	621	620	220	0	620	620	211	0
Standardized Total⁽⁴⁾								

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
SLOVAKIA								
Central governments or central banks	4,229	4,229	0	0	4,145	4,145	0	0
Regional governments or local authorities	221	201	14	0	189	204	13	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	122	126	35	0	157	160	43	0
Corporates	3,794	2,977	2,678	0	3,853	3,071	2,768	0
of which: SME	2,280	1,788	1,628	0	2,420	1,888	1,665	0
Real estate	2,962	2,013	1,308	0	3,211	1,987	1,294	0
Secured by mortgages on immovable property and AOC exposures	1,239	1,239	641	0	1,195	1,202	627	0
of which: SME	6,970	6,889	2,424	0	7,062	6,995	2,471	0
Real estate	297	261	101	0	286	254	98	0
Exposures in default	181	91	101	0	186	98	100	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Secured 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	11	11	11	0	11	11	11	0
Other exposures	23	23	23	0	23	23	23	0
Standardized Total⁽⁴⁾								

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		5,817	7,402	33		5,733	7,254	33	
Central governments or central banks		15	15	0		15	15	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		27	27	3		27	26	3	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		383	395	34		394	377	34	
Corporates		5,184	3,886	3,389		5,302	3,090	3,090	
of which: SME		2,190	1,302	1,035		1,905	1,124	859	
Retail		1,142	407	305		1,144	405	300	
of which: SME		0	0	0		1	1	1	
Secured by mortgages on immovable property and AOC exposures		2,780	2,082	1,033		2,730	2,078	1,030	
of which: SME		276	233	98		328	279	108	
Exposures in default		101	46	50	37	107	40	51	34
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		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		2	2	2		2	2	2	
Other exposures		0	0	0		0	0	0	
Standardized Total ⁽⁴⁾		6,201	7,571	33	37	6,155	7,352	33	34

⁽¹⁾ Original exposure, unless 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 are country-by-country unless those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		3,302	3,302	0		3,443	3,442	0	
Central governments or central banks		24	24	0		24	24	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		13	13	1		14	14	1	
Corporates		15	15	1		11	11	1	
of which: SME		0	0	0		6	6	0	
Retail		0	0	0		1	1	1	
of which: SME		0	0	0		1	1	1	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		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)		134	134	21		129	129	23	
Equity		34	34	34		25	25	25	
Other exposures		0	0	0		0	0	0	
Standardized Total ⁽⁴⁾		3,436	3,436	26	21	3,571	3,567	52	48

⁽¹⁾ Original exposure, unless 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 are country-by-country unless those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		3,470	3,470	0		4,355	4,355	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		211	211	0	
Public sector entities		104	104	0		68	68	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		742	742	38		868	868	42	
Corporates		523	523	341		523	523	353	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		1	1	1	
of which: SME		0	0	0		1	1	1	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		0	0	0		0	0	0	
Covered bonds		550	550	55		550	550	55	
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	
Standardized Total ⁽⁴⁾		4,216	4,216	93	0	5,184	5,184	100	0

⁽¹⁾ Original exposure, unless 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 are country-by-country unless those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		0	0	0		0	0	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		0	0	0		0	0	0	
Corporates		89	89	89		113	113	112	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		1	1	1	
of which: SME		0	0	0		1	1	1	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		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		0	0	0		0	0	0	
Standardized Total ⁽⁴⁾		89	89	89	0	114	114	113	0

⁽¹⁾ Original exposure, unless 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 are country-by-country unless those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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 KINGDOM		5,537	5,537	0		5,562	5,562	0	
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		167	167	0		199	199	0	
Corporates		340	326	151		771	742	228	
of which: SME		0	0	0		0	0	0	
Retail		1	1	0		1	1	1	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		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		0	0	0		0	0	0	
Standardized Total ⁽⁴⁾		5,704	5,704	151	0	5,761	5,761	229	0

⁽¹⁾ Original exposure, unless 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 are country-by-country unless those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
Other Countries		0	0	0		0	0	0	
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		426	828	0		429	867	0	
International Organisations		2,283	2,283	0		2,746	2,746	0	
Institutions		0	0	0		0	0	0	
Corporates		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0		0	0	0	
Subordinated debt exposures		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		1,433	1,290	893		1,515	1,330	1,020	
Standardized Total ⁽⁴⁾		4							

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	Central governments or central banks	204,474	204,213	549	0	202,056	201,805	423	0
	Regional governments or local authorities	2,718	3,094	93	0	2,427	2,893	120	0
	Public sector entities	2,332	4,385	53	0	2,274	4,834	76	0
	Multilateral Development Banks	402	1,001	0	0	375	824	0	0
	International Organisations	3,199	2,893	0	0	3,338	3,035	0	0
	Institutions	2,392	1,480	292	0	2,276	1,338	1,138	147
	Corporates	18,276	13,852	11,048	0	18,550	13,959	11,178	0
	of which: SME	5,537	4,300	3,300	0	5,340	4,183	3,200	0
	Retail	10,849	6,830	4,468	0	11,140	7,353	4,654	0
	of which: SME	5,474	3,237	1,987	0	5,340	3,244	2,044	0
	Secured by mortgages on immovable property and ADC exposures	17,466	16,741	6,964	0	18,712	17,677	7,485	0
	of which: SME	2,447	2,124	1,348	0	2,872	2,389	1,550	0
	Exposures in default	794	794	851	0	683	700	738	0
	Items associated with particularly high risk	12	12	12	0	12	12	12	0
	Subordinated debt exposures	758	758	75	0	761	761	76	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	125	125	35	0	111	111	71	0	
Collective investments undertakings (CIU)	2,817	2,817	6,950	0	2,817	2,817	6,644	0	
Equity	1,564	1,547	1,000	0	1,633	1,592	1,082	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	170,124	164,999	50,793	0	167,313	161,340	34,997	0	

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of that nature.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		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⁾
BELGIUM	Central governments or central banks	63,079	62,677	0	0	62,873	62,670	0	0
	Regional governments or local authorities	1,198	1,278	0	0	1,178	1,248	0	0
	Public sector entities	2,101	4,215	2	0	2,203	4,402	4	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	47	39	6	0	46	39	5	0
	Corporates	1,151	2,897	1,342	0	1,342	1,703	1,033	0
	of which: SME	386	57	40	0	374	55	39	0
	Retail	1,873	76	47	0	1,873	78	46	0
	of which: SME	871	69	42	0	902	72	44	0
	Secured by mortgages on immovable property and ADC exposures	54	30	1	0	55	2	1	0
	of which: SME	11	2	1	0	10	0	0	0
	Exposures in default	34	34	32	0	25	8	12	0
	Items associated with particularly high risk	12	12	12	0	12	12	12	0
	Subordinated debt exposures	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)	1	1	1	0	1	1	1	0	
Equity	2,705	2,705	6,764	0	2,628	2,628	6,547	0	
Other exposures	2,020	2,023	3,255	0	2,712	2,674	3,534	0	
Standardised Total ⁽⁴⁾	66,373	66,373	18,111	0	66,373	66,373	18,111	0	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		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⁾
CZECH REPUBLIC	Central governments or central banks	45,157	46,109	0	0	46,761	45,240	0	0
	Regional governments or local authorities	2	2	0	0	2	2	0	0
	Public sector entities	55	28	6	0	113	40	8	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	292	170	42	0	330	130	32	0
	Corporates	1,371	1,331	1,274	0	1,302	1,274	1,439	0
	of which: SME	946	878	878	0	966	905	694	0
	Retail	1,846	1,402	70	0	1,846	1,440	828	0
	of which: SME	1,537	1,207	716	0	1,577	1,366	738	0
	Secured by mortgages on immovable property and ADC exposures	189	176	70	0	189	208	88	0
	of which: SME	143	136	51	0	156	147	68	0
	Exposures in default	59	27	32	0	64	29	35	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	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)	8	8	19	0	8	8	20	0	
Equity	8	8	19	0	8	8	20	0	
Other exposures	220	220	220	0	222	222	224	0	
Standardised Total ⁽⁴⁾	46,621	46,621	18,451	0	47,113	46,621	18,451	0	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks	5,114	5,110	230	0	5,713	5,713	274	0
	Regional governments or local authorities	96	80	0	0	92	80	36	0
	Public sector entities	2	2	7	0	2	7	7	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	4	0	4	4	4	0
	Corporates	4,907	3,511	3,233	0	4,976	3,521	3,236	0
	of which: SME	1,683	1,284	1,184	0	1,674	1,271	1,187	0
	Retail	2,984	2,082	2,082	0	2,982	2,082	2,082	0
	of which: SME	1,946	1,370	1,370	0	1,946	1,370	1,370	0
	Secured by mortgages on immovable property and ADC exposures	2,117	437	234	0	2,117	437	234	0
	of which: SME	1,177	1,039	629	0	1,138	1,133	740	0
	Exposures in default	145	156	156	0	145	156	156	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	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)	12	12	12	0	11	11	11	0	
Equity	663	663	663	0	662	662	662	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	10,331	10,331	5,331	0	10,331	10,331	5,331	0	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		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⁾
SLOVAKIA	Central governments or central banks	4,110	4,110	0	0	4,798	4,798	0	0
	Regional governments or local authorities	382	382	0	0	382	382	0	0
	Public sector entities	28	8	4	0	29	20	4	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	91	91	91	0	91	91	91	0
	Corporates	2,847	2,287	1,748	0	2,823	2,247	1,720	0
	of which: SME	1,055	871	688	0	1,080	875	675	0
	Retail	2,184	1,864	1,313	0	2,340	1,902	1,350	0
	of which: SME	1,230	1,135	663	0	1,274	1,118	639	0
	Secured by mortgages on immovable property and ADC exposures	838	834	2,977	0	839	839	3,150	0
	of which: SME	585	585	650	0	585	585	650	0
	Exposures in default	211	118	118	0	211	118	118	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	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)	1	1	2	0	1	1	2	0	
Equity	2	2	2	0	2	2	2	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	5,704	5,704	5,704	0	5,704	5,704	5,704	0	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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			
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	15,290	24	14,860	8,001	17	15,202	18	14,847	0	1
	Corporates	102,449	2,779	78,236	42,117	2,070	1,669	109,328	2,880	85,374	2,700
	Corporates - Of Which: Specialised Lending	12,467	826	20,756	5,051	439	159	12,070	380	12,040	5,417
	Corporates - Of Which: SME	26,570	851	22,286	10,608	957	534	27,058	868	23,079	1,038
	Retail	79,327	900	70,474	13,744	1,068	405	97,220	863	92,116	11,900
	Retail - Secured on real estate property	76,526	413	76,110	9,466	658	94	76,309	426	76,110	9,419
	Retail - Secured on real estate property - Of Which: SME	12,639	116	11,423	2,814	98	18	11,563	112	11,513	2,739
	Retail - Secured on real estate property - Of Which: non-SME	64,887	297	64,686	6,652	560	76	64,757	314	64,596	612
	Retail - Qualifying Revolving	2,028	2	203	81	4	5	2,019	5	931	80
	Retail - Other Retail	11,833	484	15,941	4,188	406	308	18,278	434	14,075	4,091
	Retail - Other Retail - Of Which: SME	12,956	325	7,646	2,007	300	180	11,473	282	7,459	1,950
	Retail - Other Retail - Of Which: non-SME	7,877	159	7,296	2,180	107	127	6,805	152	6,616	2,140
	Equity	268	0	268	10,145	0	0	281	0	281	10,172
Collective Investments Undertakings (CIU)				4,500						5,100	
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾				76,276						76,287	

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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			
BELGIUM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	6,388	21	6,319	1,504	4	17	6,131	18	5,994	1
	Corporates	63,240	1,854	49,209	26,694	1,637	1,137	64,411	1,832	50,866	27,366
	Corporates - Of Which: Specialised Lending	6,473	361	5,549	3,555	368	141	6,267	294	5,158	1,115
	Corporates - Of Which: SME	19,805	669	17,644	8,510	779	396	20,071	674	18,167	8,509
	Retail	71,216	599	67,664	7,840	805	146	68,647	554	63,962	7,837
	Retail - Secured on real estate property	58,025	281	57,810	5,506	478	54	58,413	284	58,215	5,472
	Retail - Secured on real estate property - Of Which: SME	12,636	116	11,402	2,808	98	16	11,511	112	11,334	2,734
	Retail - Secured on real estate property - Of Which: non-SME	46,409	166	46,408	2,698	380	38	46,882	172	46,882	2,737
	Retail - Qualifying Revolving	1,020	2	900	79	4	3	1,015	2	914	78
	Retail - Other Retail	10,200	320	8,559	2,264	323	100	10,218	268	8,833	2,607
	Retail - Other Retail - Of Which: SME	9,326	290	6,840	1,838	274	177	8,049	252	6,740	1,793
	Retail - Other Retail - Of Which: non-SME	2,544	21	2,098	516	49	13	2,170	15	2,093	813
	Equity	242	0	242	10,028	0	0	256	0	256	10,079
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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			
CZECH REPUBLIC	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	1,062	0	1,064	211	0	0	2,218	0	907	0
	Corporates	20,075	187	19,988	5,708	147	137	20,025	185	19,865	123
	Corporates - Of Which: Specialised Lending	3,826	11	3,635	1,843	18	14	3,775	11	3,632	1,623
	Corporates - Of Which: SME	5,467	128	3,689	1,370	220	90	5,312	135	3,708	1,517
	Retail	23,943	258	23,890	5,511	211	146	24,401	269	24,144	3,860
	Retail - Secured on real estate property	18,413	130	18,411	1,935	178	40	19,004	143	19,004	4,131
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18,413	130	18,411	1,935	178	40	19,004	143	19,004	4,131
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,532	129	5,279	1,586	53	106	4,597	128	4,840	1,537
	Retail - Other Retail - Of Which: SME	48	3	2	2	0	0	69	1	127	6
	Retail - Other Retail - Of Which: non-SME	5,484	129	5,276	1,584	52	106	4,528	127	4,323	1,531
	Equity	2	0	2	8	0	0	2	0	2	8
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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			
BULGARIA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	1	0	1	0
	Corporates	96	0	80	51	0	1	95	1	79	49
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	4	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	4	0	1	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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			
SLOVAKIA	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	67	0	59	11	0	0	127	0	109	17
	Corporates	297	0	198	67	0	0	302	0	243	138
	Corporates - Of Which: Specialised Lending	29	0	29	12	0	0	28	0	28	12
	Corporates - Of Which: SME	4	0	4	1	0	0	5	0	4	0
	Retail	150	0	142	47	1	4	134	0	125	47
	Retail - Secured on real estate property	28	0	28	8	0	0	32	0	32	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	8	0	0	32	0	32	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	122	0	113	39	1	4	102	0	93	37
	Retail - Other Retail - Of Which: SME	15	0	1	1	0	0	5	0	1	1
	Retail - Other Retail - Of Which: non-SME	117	0	112	38	1	4	97	0	92	36
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless 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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
HUNGARY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	48	0	48	28	0	42	0	42	21	0	0	
	Corporates	102	0	69	40	0	56	0	63	46	0	0	
	Corporates - Of Which: Specialized Lending	9	0	9	1	0	8	0	8	1	0	0	
	Corporates - Of Which: SME	9	0	9	1	0	11	0	5	2	0	0	
	Retail	11	0	5	1	0	12	0	4	2	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	11	0	4	1	0	12	0	4	2	0	0	
	Retail - Other Retail	8	0	2	0	0	10	0	2	1	0	0	
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	2	0	2	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	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		
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).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED STATES	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	287	0	287	214	0	269	0	208	56	0	0	
	Corporates	2,247	61	1,261	625	0	62	2,763	61	1,481	726	0	
	Corporates - Of Which: Specialized Lending	35	0	35	1	0	0	38	0	38	4	0	
	Corporates - Of Which: SME	32	0	29	12	0	0	53	0	46	22	0	
	Retail	350	0	72	9	0	0	398	1	77	11	1	
	Retail - Secured on real estate property	2	0	0	0	0	0	2	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	348	0	70	9	0	0	396	1	75	11	1	
	Retail - Other Retail - Of Which: SME	347	0	69	9	0	0	395	0	74	11	1	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	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		
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).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	872	0	872	214	0	849	0	807	140	0	0	
	Corporates	3,644	156	2,469	1,632	105	79	5,374	109	2,382	1,379	105	
	Corporates - Of Which: Specialized Lending	476	0	420	381	0	1	469	0	421	179	0	
	Corporates - Of Which: SME	220	102	105	143	7	4	212	10	120	114	21	
	Retail	378	1	103	19	5	0	371	2	99	19	1	
	Retail - Secured on real estate property	6	0	6	1	0	0	5	0	1	0	0	
	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	6	0	6	1	0	0	5	0	1	0	0	
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	
	Retail - Other Retail	369	1	93	17	1	0	363	2	95	18	1	
	Retail - Other Retail - Of Which: SME	364	1	89	16	1	0	358	1	86	16	1	
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	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		
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).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
NETHERLANDS	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	334	0	330	75	0	314	0	142	41	0	0	
	Corporates	4,328	36	3,034	2,049	63	18	4,566	50	3,161	2,020	63	
	Corporates - Of Which: Specialized Lending	455	0	449	189	0	0	448	0	421	126	0	
	Corporates - Of Which: SME	318	0	287	184	0	0	297	1	250	169	0	
	Retail	1,218	11	253	57	12	1	522	7	152	33	7	
	Retail - Secured on real estate property	14	0	13	1	0	0	14	0	13	1	0	
	Retail - Secured on real estate property - Of Which: SME	7	0	6	1	0	0	7	0	6	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	7	0	7	1	0	
	Retail - Qualifying Revolving	3	0	2	0	0	0	2	0	2	0	0	
	Retail - Other Retail	1,204	11	247	53	12	1	506	7	147	30	7	
	Retail - Other Retail - Of Which: SME	1,194	11	232	52	12	0	496	7	130	29	7	
	Retail - Other Retail - Of Which: non-SME	0	0	5	1	0	0	9	0	7	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	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		
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).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	356	0	356	130	0	0	359	0	359	131	0	
	Corporates	2,889	62	1,675	862	113	50	3,125	65	2,050	1,059	112	
	Corporates - Of Which: Specialized Lending	279	0	259	99	0	0	278	0	269	104	0	
	Corporates - Of Which: SME	27	0	17	11	2	0	28	0	15	8	1	
	Retail	235	12	60	12	3	0	312	10	88	24	2	
	Retail - Secured on real estate property	1	0	1	1	1	0	1	1	1	1	1	
	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	1	0	1	1	1	0	1	1	1	1	1	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail	231	12	57	11	2	0	310	12	86	24	2	
	Retail - Other Retail - Of Which: SME	231	12	55	11	2	0	308	12	82	23	2	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	4	0	4	1	0	
Equity	1	0	1	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	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		
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).

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialized Lending	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	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0								

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		7,236	0	4,232	1,000	0	14	6,076	18	4,239	2,000	1	0	0	0	0	
Institutions		7,484	0	5,599	2,139	0	3	7,986	0	7,234	3,000	2	0	3	0	3	
Corporates		112,230	2,752	82,046	47,766	2,599	1,630	111,899	2,712	81,756	48,575	2,422	1,640	1,440	1,440	1,440	
Corporates - Of Which: Specialised Lending		12,266	311	20,965	6,061	422	181	12,916	292	15,566	6,024	601	151	175	175	175	
Corporates - Of Which: SME		30,310	1,045	28,754	11,843	1,264	326	30,314	1,069	24,999	12,059	1,293	523	328	328	328	
Retail		99,851	857	50,975	11,134	1,250	411	102,600	861	50,629	11,456	1,245	415	388	388	388	
Retail - Secured on real estate property		69,980	379	69,647	7,566	675	86	71,513	389	70,811	7,711	874	82	82	82	82	
Retail - Secured on real estate property - Of Which: SME		5,560	88	5,247	907	85	25	5,763	97	5,361	1,009	109	26	26	26	26	
Retail - Secured on real estate property - Of Which: non-SME		64,420	291	64,300	6,599	590	61	65,800	292	65,514	6,712	765	56	56	56	56	
Retail - Qualifying Revolving		1,217	2	907	98	10	2	996	2	892	89	9	1	1	1	1	
Retail - Other Retail - Of Which: SME		29,864	487	22,272	5,418	596	306	38,170	864	22,738	5,566	593	294	294	294	294	
Retail - Other Retail - Of Which: non-SME		18,119	310	12,853	2,999	365	143	18,116	307	13,019	3,080	360	154	154	154	154	
Retail - Other Retail - Of Which: non-SME		11,702	117	8,420	2,659	230	114	11,804	178	9,699	2,506	133	133	133	133	133	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		130,567	3,609	89,567	60,567	4,859	1,644	129,600	3,581	79,060	60,567	4,859	1,644	1,644	1,644	1,644	

(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) Incl. RGA and P&As from Q1 2025

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

(4) The only non-relevant countries are disclosed. There have been no relevant entries in the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		6,214	55	4,978	1,093	0	17	6,326	16	5,389	1,715	0	0	0	0	0	
Institutions		0	0	344	142	0	0	300	0	446	148	0	0	0	0	0	
Corporates		66,304	1,800	51,015	29,156	1,737	1,098	68,124	1,876	52,588	30,591	2,024	1,125	1,125	1,125	1,125	
Corporates - Of Which: Specialised Lending		6,445	264	5,422	1,661	161	139	6,513	316	5,536	1,816	175	151	151	151	151	
Corporates - Of Which: SME		22,789	813	19,544	9,175	969	400	22,555	813	19,530	9,262	1,046	397	397	397	397	
Retail		70,849	540	66,800	7,062	826	262	71,007	542	67,809	7,116	1,461	248	248	248	248	
Retail - Secured on real estate property		49,622	281	49,297	5,440	426	51	50,379	285	49,516	5,450	429	13	13	13	13	
Retail - Secured on real estate property - Of Which: SME		5,548	87	5,336	964	85	24	5,896	96	5,319	1,008	109	26	26	26	26	
Retail - Secured on real estate property - Of Which: non-SME		44,074	194	43,961	2,476	341	26	44,684	189	44,206	2,412	130	27	27	27	27	
Retail - Qualifying Revolving		1,000	2	891	95	9	2	980	2	876	86	8	1	1	1	1	
Retail - Other Retail - Of Which: SME		21,107	329	17,458	3,668	443	192	21,294	317	17,668	3,698	429	183	183	183	183	
Retail - Other Retail - Of Which: non-SME		14,840	283	12,565	2,773	352	179	14,826	289	12,709	2,823	358	170	170	170	170	
Equity		6,462	32	4,951	896	90	11	6,418	28	4,960	875	72	13	13	13	13	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		130,567	3,609	89,567	60,567	4,859	1,644	129,600	3,581	79,060	60,567	4,859	1,644	1,644	1,644	1,644	

(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) Incl. RGA and P&As from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		738	0	550	119	0	0	792	0	484	129	0	0	0	0	0	
Institutions		665	0	813	314	0	0	302	0	614	189	0	0	0	0	0	
Corporates		20,642	195	13,717	6,663	178	158	21,128	191	14,303	6,257	146	171	171	171	171	
Corporates - Of Which: Specialised Lending		3,835	11	3,580	1,287	17	27	3,880	10	3,914	1,028	3	28	28	28	28	
Corporates - Of Which: SME		5,936	286	5,922	1,907	153	88	6,050	333	4,520	1,962	130	93	93	93	93	
Retail		24,336	277	23,781	5,385	366	136	25,462	287	24,591	5,673	581	136	136	136	136	
Retail - Secured on real estate property		13,110	240	12,498	3,912	220	14	13,276	241	12,613	4,062	426	27	27	27	27	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		19,454	240	12,498	3,912	220	14	20,276	241	12,613	4,062	426	27	27	27	27	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME		5,049	117	4,290	1,640	138	102	5,208	140	4,541	1,597	135	109	109	109	109	
Retail - Other Retail - Of Which: non-SME		83	1	81	9	2	26	89	1	86	9	1	1	1	1	1	
Equity		4,386	136	4,276	1,631	135	102	5,139	139	4,524	1,592	135	108	108	108	108	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		130,567	3,609	89,567	60,567	4,859	1,644	129,600	3,581	79,060	60,567	4,859	1,644	1,644	1,644	1,644	

(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) Incl. RGA and P&As from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		1	0	0	1	0	0	2	0	2	0	0	0	0	0	0	
Corporates		80	1	37	22	0	1	79	0	52	32	0	1	1	1	1	
Corporates - Of Which: Specialised Lending		8	0	6	6	0	1	8	0	8	7	0	0	0	0	0	
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail		12	0	9	3	0	0	15	0	9	3	0	0	0	0	0	
Retail - Secured on real estate property		7	0	7	2	0	0	9	0	7	2	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		7	0	7	2	0	0	9	0	7	2	0	0	0	0	0	
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME		5	0	1	1	0	0	6	0	6	1	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME		3	0	2	1	0	0	4	0	1	1	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		130,567	3,609	89,567	60,567	4,859	1,644	129,600	3,581	79,060	60,567	4,859	1,644	1,644	1,644	1,644	

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
HUNGARY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	48	0	17	0	0	19	0	21
	Corporates	184	0	75	42	0	70	0	48
	Corporates - Of Which: Specialised Lending	8	0	3	0	0	0	0	0
	Corporates - Of Which: SME	7	0	2	0	0	0	0	0
	Retail	9	0	6	2	0	15	0	7
	Retail - Secured on real estate property	4	0	4	1	0	5	0	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	5	0	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	2	1	0	2	1	0
	Retail - Other Retail - Of Which: SME	1	0	2	1	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	2	0	2	0	0	1	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
UNITED STATES	Central banks and central governments ⁽³⁾	88	0	59	20	0	90	18	0
	Institutions	237	0	196	112	0	148	0	128
	Corporates	2,674	70	1,702	1,147	0	61	2,855	77
	Corporates - Of Which: Specialised Lending	36	0	36	3	0	33	0	3
	Corporates - Of Which: SME	72	0	65	26	0	74	7	66
	Retail	182	1	43	11	0	0	197	0
	Retail - Secured on real estate property	129	0	75	3	0	79	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	129	0	75	3	0	79	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	153	1	15	8	0	0	113	2
	Retail - Other Retail - Of Which: SME	132	1	14	8	0	0	106	1
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
FRANCE	Central banks and central governments ⁽³⁾	74	0	74	22	0	74	22	0
	Institutions	800	0	796	312	0	819	0	680
	Corporates	3,099	147	2,487	1,886	106	46	3,097	112
	Corporates - Of Which: Specialised Lending	465	0	465	36	0	0	465	0
	Corporates - Of Which: SME	271	10	205	139	17	0	200	10
	Retail	457	2	92	35	5	1	492	2
	Retail - Secured on real estate property	146	1	46	9	4	47	0	47
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	145	1	45	9	4	47	0	46
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0
	Retail - Other Retail	409	1	43	26	1	0	443	1
	Retail - Other Retail - Of Which: SME	402	1	37	25	0	0	434	1
	Retail - Other Retail - Of Which: non-SME	7	0	6	2	0	0	9	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
NETHERLANDS	Central banks and central governments ⁽³⁾	1	0	0	0	0	1	0	0
	Institutions	180	0	141	45	0	141	0	138
	Corporates	4,839	83	3,465	2,325	22	30	4,717	60
	Corporates - Of Which: Specialised Lending	412	0	398	36	0	0	405	0
	Corporates - Of Which: SME	176	17	314	375	10	7	523	18
	Retail	682	6	139	51	2	1	661	6
	Retail - Secured on real estate property	59	0	54	7	1	0	60	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0
	Retail - Secured on real estate property - Of Which: non-SME	55	0	50	6	1	0	57	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0
	Retail - Other Retail	624	6	85	44	1	1	600	6
	Retail - Other Retail - Of Which: SME	601	6	85	42	1	1	580	6
	Retail - Other Retail - Of Which: non-SME	24	0	15	3	0	0	20	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	356	0	356	123	0	348	120	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2,963	32	1,745	1,186	1	33	2,709	30
	Corporates - Of Which: Specialised Lending	163	0	234	98	0	0	316	0
	Corporates - Of Which: SME	85	0	74	40	1	0	75	0
	Retail	148	1	59	22	1	0	351	0
	Retail - Secured on real estate property	27	0	25	4	1	0	27	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26	0	25	4	1	0	27	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0
	Retail - Other Retail	121	0	33	18	0	0	319	0
	Retail - Other Retail - Of Which: SME	116	0	28	17	0	0	28	16
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	3	1
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

		IRB Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	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).

(2) Incl. RGA's and PSE's from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groupe

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions			
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		108	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		124	124	0	0	0	0	0	25	98	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	106	104	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	46	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		195	193	0	0	0	0	0	193	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		32	32	0	0	0	0	0	32	0	0	0	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 counterparties 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 counterparties (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 counterparties (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 Congo, 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, United Republic Of Tanzania, 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 0.04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groupe

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		12	12	0	0	0	0	12	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	15
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	4
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		87	87	0	0	0	0	87	0	25	62	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		87	87	0	0	0	25	62	0	0	0	0	0	0	0	0	25
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		37	36	0	0	0	0	36	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	95	93	0	0	0	0	93	0	0	0	0	0	0	0	0	0	
[10Y+ more]	62	63	0	0	0	0	63	0	0	0	0	0	0	0	0	0	
Total		198	198	0	0	0	196	0	0	0	0	0	0	0	0	0	85
[0 - 3M]	Others ⁽¹⁾	45	45	38	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		315	315	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		50	26	2	0	0	0	49	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		48	48	13	0	0	0	35	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		104	91	32	0	0	0	72	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	104	53	64	0	0	0	60	0	0	0	0	0	0	0	0	0	
[10Y+ more]	63	25	38	0	0	0	25	0	0	0	0	0	0	0	0	0	
Total		729	601	482	0	0	248	0	0	0	0	0	0	57	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 counterparties 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 counterparties (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 counterparties (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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

KBC Groupe

	As of 30/09/2024						As of 31/12/2024					
	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)	2,007	1,117	386	373	1,169	565	1,852	1,080	400	387	1,050	525
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	30	25	14	14	14	11	27	25	14	14	11	11
Non-financial corporations	1,287	885	321	311	726	438	1,237	848	338	329	683	400
of which: small and medium-sized enterprises	720	402	107	100	468		684	363	103	95	458	
Households	690	207	51	48	429	116	588	207	48	44	355	115
DEBT INSTRUMENTS other than HFT	2,007	1,117	386	373	1,169		1,852	1,080	400	387	1,050	
Loan commitments given	55	3	0	0	36	2	26	2	0	0	23	1
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

KBC Groupe

	As of 31/03/2025						As of 30/06/2025					
	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
(min 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)	1,854	1,064	405	393	1,012	468	1,882	1,061	444	426	1,042	481
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	9	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	26	25	14	14	11	10	26	25	14	14	11	10
Non-financial corporations	1,264	832	340	331	667	351	1,298	832	379	365	683	343
of which: small and medium-sized enterprises	758	427	167	159	462		761	443	174	165	464	
Households	564	207	50	48	334	107	550	205	50	47	348	127
DEBT INSTRUMENTS other than HFT	1,854	1,064	405	393	1,012	468	1,882	1,061	444	426	1,042	481
Loan commitments given	23	2	0	0	15	1	27	1	0	0	17	1
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groupe

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	3,064	77	77	3,064	33	0	3,032	74	74	3,032	33	0	3,056	73	73	3,056	31	0	3,126	72	72	3,126	33	0
B Mining and quarrying	170	1	1	170	2	0	179	1	1	179	1	0	163	1	1	163	1	0	160	1	1	160	1	0
C Manufacturing	14,701	588	588	14,701	367	0	15,052	580	580	15,052	368	0	15,215	637	637	15,215	374	0	15,724	598	598	15,724	387	0
D Electricity, gas, steam and air conditioning supply	3,627	13	13	3,627	19	0	3,725	13	13	3,725	23	0	4,133	13	13	4,133	30	0	4,336	11	11	4,336	31	0
E Water supply	1,464	2	2	1,464	5	0	1,450	2	2	1,450	4	0	1,524	2	2	1,524	5	0	1,527	2	2	1,527	5	0
F Construction	6,779	311	311	6,779	171	0	6,766	294	294	6,766	177	0	6,988	242	242	6,988	154	0	7,305	247	247	7,305	163	0
G Wholesale and retail trade	13,657	786	786	13,657	705	0	13,928	819	819	13,928	700	0	13,817	775	775	13,817	635	0	14,043	764	764	14,043	626	0
H Transport and storage	4,975	70	70	4,975	64	0	5,063	86	86	5,063	77	0	5,499	84	84	5,499	60	0	5,462	92	92	5,462	60	0
I Accommodation and food service activities	1,191	81	81	1,191	26	0	1,184	88	88	1,184	24	0	1,181	82	82	1,181	21	0	1,164	76	76	1,164	21	0
J Information and communication	1,659	83	83	1,659	63	0	1,663	50	50	1,663	32	0	1,847	53	53	1,847	32	0	1,913	33	33	1,913	30	0
K Financial and insurance activities	3,721	51	51	3,721	56	0	4,109	73	73	4,109	61	0	4,308	78	78	4,308	64	0	4,706	92	92	4,706	78	0
L Real estate activities	12,723	487	487	12,723	207	0	12,899	417	417	12,899	198	0	13,087	434	434	13,087	239	0	13,444	429	429	13,444	239	0
M Professional, scientific and technical activities	6,503	228	228	6,503	132	0	7,003	245	245	7,003	143	0	7,140	250	250	7,140	160	0	7,443	256	256	7,443	192	0
N Administrative and support service activities	2,788	96	96	2,788	25	0	2,895	65	65	2,895	32	0	2,976	63	63	2,976	33	0	3,089	66	66	3,089	36	0
O Public administration and defence, compulsory social security	50	0	0	50	0	0	51	0	0	51	0	0	100	0	0	100	0	0	83	0	0	83	0	0
P Education	174	1	1	174	1	0	176	1	1	176	0	0	182	1	1	182	0	0	187	1	1	187	1	0
Q Human health services and social work activities	5,025	69	69	5,025	46	0	5,135	75	75	5,135	44	0	5,108	76	76	5,108	43	0	5,204	75	75	5,204	49	0
R Arts, entertainment and recreation	621	4	4	621	7	0	638	4	4	638	7	0	651	3	3	651	4	0	677	4	4	677	4	0
S Other services	2,086	27	27	2,086	18	0	2,254	24	24	2,254	20	0	2,494	23	23	2,494	20	0	2,476	21	21	2,476	19	0
Loans and advances	84,978	2,074	2,074	84,978	1,942	0	87,223	2,890	2,890	87,223	1,943	0	89,660	2,860	2,860	89,660	1,951	0	92,270	2,840	2,840	92,270	1,974	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/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)