



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	KBC Group NV
<b>LEI Code</b>	213800X3Q9LSAKRUWY91
<b>Country Code</b>	BE

## 2016 EU-wide Transparency Exercise

### Capital

KBC Group NV

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>17,308</b>	<b>17,000</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>13,245</b>	<b>13,125</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,801	6,801	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,474	7,931	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-293	-1,074	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,049	1,413	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-849	-860	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-765	-755	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-168	-167	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-5	-165	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-5	-165	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,450</b>	<b>1,443</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,400	1,400	C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	50	43	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>14,694</b>	<b>14,568</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,614</b>	<b>2,432</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,420	2,430	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-131	-130	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	325	132	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>87,331</b>	<b>88,148</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.17%</b>	<b>14.89%</b>	CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.83%</b>	<b>16.53%</b>	CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.82%</b>	<b>19.29%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>13,250</b>	<b>13,290</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.17%</b>	<b>15.08%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

KBC Group NV

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	71,366	72,324
Risk exposure amount for securitisation and re-securitisations in the banking book	573	524
Risk exposure amount for contributions to the default fund of a CCP	5	260
Risk exposure amount Other credit risk	70,788	71,540
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,099	2,901
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	182	42
Risk exposure amount for Credit Valuation Adjustment	904	940
Risk exposure amount for operational risk	10,279	10,279
Other risk exposure amounts	1,684	1,704
<b>Total Risk Exposure Amount</b>	<b>87,331</b>	<b>88,148</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L KBC Group NV

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	6,611	3,160
Of which debt securities income	1,384	696
Of which loans and advances income	4,082	1,950
Interest expenses	2,935	1,335
(Of which deposits expenses)	845	317
(Of which debt securities issued expenses)	593	329
(Expenses on share capital repayable on demand)	0	0
Dividend income	273	85
Net Fee and commission income	1,941	853
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	89	114
Gains or (-) losses on financial assets and liabilities held for trading, net	224	279
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	68	-18
Gains or (-) losses from hedge accounting, net	-37	-12
Exchange differences [gain or (-) loss], net	-31	2
Net other operating income /(expenses)	6	56
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,207</b>	<b>3,185</b>
(Administrative expenses)	3,227	1,743
(Depreciation)	249	118
(Provisions or (-) reversal of provisions)	-212	-18
(Commitments and guarantees given)	-8	-5
(Other provisions)	-204	-13
Of which pending legal issues and tax litigation <sup>1</sup>	-25	
Of which restructuring <sup>1</sup>	7	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	342	59
(Loans and receivables)	331	58
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	344	2
(of which Goodwill)	310	0
Negative goodwill recognised in profit or loss	2	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	21	11
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,282</b>	<b>1,293</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,535</b>	<b>1,061</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,535</b>	<b>1,061</b>
Of which attributable to owners of the parent	2,535	1,061

<sup>(1)</sup> Information available only as of end of the year



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		(mth EUR, %)							
Consolidated data	Central governments or central banks	557	557	3		370	370	4	
	Regional governments or local authorities	217	209	46		206	202	44	
	Public sector entities	10	9	2		11	10	2	
	Multilateral Development Banks	5	5	0		6	6	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33,058	1,072	94		21,183	1,196	79	
	Corporates	1,801	1,579	1,532		1,904	1,646	1,588	
	of which: SME	376	361	350		546	511	490	
	Retail	1,310	1,254	884		1,324	1,266	897	
	of which: SME	655	627	455		688	660	443	
	Secured by mortgages on immovable property	284	282	153		286	284	150	
	of which: SME	42	41	41		41	40	40	
	Exposures in default	297	154	186	142	268	134	154	134
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	24	24	5		22	22	4	
	Collective investments undertakings (CIU)	39	39	24		34	34	19	
	Equity	227	226	493		191	190	452	
	Securitisation	0	0	0		0	0	0	
Other exposures	1,363	1,258	625		1,398	1,301	700		
<b>Standardised Total<sup>2</sup></b>	<b>39,207</b>	<b>6,683</b>	<b>4,047</b>	<b>267</b>	<b>27,202</b>	<b>6,662</b>	<b>4,092</b>	<b>251</b>	

<sup>(1)</sup> 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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
BELGIUM	Central governments or central banks	5	5	1		4	4	1	
	Regional governments or local authorities	4	4	1		5	4	1	
	Public sector entities	10	9	2		11	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	33	15		37	35	16	
	Corporates	905	768	766		937	786	772	
	of which: SME	15	15	10		15	13	10	
	Retail	57	55	33		61	58	35	
	of which: SME	46	46	25		50	47	27	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	19	29	0	2	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	8		2	2	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
Other exposures	576	543	369		600	573	410		
<b>Standardised Total<sup>2</sup></b>	<b>1,363</b>	<b>1,258</b>	<b>625</b>	<b>16</b>	<b>1,398</b>	<b>1,301</b>	<b>700</b>	<b>14</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
CZECH REPUBLIC	Central governments or central banks	3	3	0		3	3	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	81	81	28		26	26	7	
	Corporates	196	187	186		223	214	213	
	of which: SME	137	129	128		138	129	129	
	Retail	27	27	21		40	40	31	
	of which: SME	10	10	7		25	25	19	
	Secured by mortgages on immovable property	35	35	35		30	30	30	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	6	6	5	14	9	9	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	177	177	444		177	177	439	
	Securitisation	0	0	0		0	0	0	
Other exposures	137	133	132		147	143	142		
<b>Standardised Total<sup>2</sup></b>	<b>1,363</b>	<b>1,258</b>	<b>625</b>	<b>18</b>	<b>1,398</b>	<b>1,301</b>	<b>700</b>	<b>18</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
UNITED KINGDOM	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	19,705	595	13		2,551	648	14	
	Corporates	3	3	3		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	1	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	2	3	1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>19,705</b>	<b>595</b>	<b>13</b>	<b>2</b>	<b>2,551</b>	<b>648</b>	<b>14</b>	<b>2</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	1	1	0		2	2	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	13,142	264	5		18,474	390	8	
	Corporates	100	100	68		97	97	70	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
IRELAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	37	27	17		35	21	15	
	of which: SME	18	18	10		9	9	6	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	4	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	7	7	1		7	7	1	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>3</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	52	52	0		42	42	0	
	Regional governments or local authorities	205	198	40		194	191	38	
	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	23	25	13		37	40	20	
	Corporates	260	257	257		230	226	226	
	of which: SME	178	175	175		173	170	170	
	Retail	825	817	597		852	843	616	
	of which: SME	408	405	288		451	448	320	
	Secured by mortgages on immovable property	108	106	64		108	104	62	
	of which: SME	42	41	41		41	40	40	
	Exposures in default	36	15	17	21	38	20	21	19
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	1	1		2	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	372	293	70		355	276	83		
<b>Standardised Total<sup>2</sup></b>				<b>108</b>				<b>104</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
HUNGARY	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	84	40	39		94	43	43	
	of which: SME	6	5	4		4	4	3	
	Retail	25	22	17		15	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	2	2	24	23	2	2	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		3	3	3		
Securitisation	0	0	0		0	0	0		
Other exposures	207	207	3		220	219	5		
<b>Standardised Total<sup>2</sup></b>				<b>28</b>				<b>23</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>UNITED STATES</b>	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	22	22	4		22	22	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		9	9	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>NETHERLANDS</b>	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	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>LUXEMBOURG</b>	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		1	1	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	17	17	3		15	15	3	
Collective investments undertakings (CIU)	29	29	14		30	30	15		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m 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					
Consolidated data	Central banks and central governments	56,411	14	55,955	4,478	0	1	58,840	14	58,523	4,965	0	8
	Institutions	16,338	12	14,827	3,183	10	7	19,505	6	17,679	3,334	38	7
	Corporates	97,813	6,027	70,236	25,682	696	3,303	95,026	5,703	68,410	26,787	482	3,056
	Corporates - Of Which: Specialised Lending	6,343	849	6,051	3,316	298	342	6,965	725	6,625	3,496	24	332
	Corporates - Of Which: SME	27,520	3,723	23,873	8,361	235	2,034	28,759	3,580	24,240	8,842	300	2,055
	Retail	80,693	6,840	79,193	11,667	1,281	2,841	81,751	6,446	80,205	11,614	1,059	2,859
	Retail - Secured on real estate property	58,748	6,117	58,609	8,137	1,104	2,449	59,705	5,763	59,574	7,898	822	2,487
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58,748	6,117	58,609	8,137	1,104	2,449	59,705	5,763	59,574	7,898	822	2,487
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,945	722	20,584	3,530	177	382	22,046	683	20,621	3,716	236	371
	Retail - Other Retail - Of Which: SME	17,226	625	15,876	2,345	92	309	17,031	589	15,645	2,414	112	298
	Retail - Other Retail - Of Which: non-SME	4,720	97	4,708	1,185	85	82	5,015	94	4,986	1,302	124	73
	Equity	194	1	194	458	4	0	207	5	207	487	10	0
Securitisation	1,958	0	1,958	573	0	0	1,837	0	1,837	524	0	0	
Other non credit-obligation assets													
IRB Total			12,140		58,180					58,839			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m 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					
BELGIUM	Central banks and central governments	21,806	0	21,493	742	0	0	21,711	0	21,575	974	0	0
	Institutions	954	0	870	125	0	0	980	1	886	115	1	0
	Corporates	54,513	2,111	39,570	10,908	209	1,097	52,898	2,149	38,102	12,077	13	997
	Corporates - Of Which: Specialised Lending	1,766	119	1,684	512	209	27	1,887	118	1,825	680	0	70
	Corporates - Of Which: SME	17,380	1,414	14,730	4,565	0	597	18,387	1,382	15,277	5,034	0	646
	Retail	52,376	800	51,323	3,562	84	332	52,517	727	51,420	3,503	138	339
	Retail - Secured on real estate property	33,642	197	33,642	1,410	0	61	33,969	183	33,969	1,333	0	86
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33,642	197	33,642	1,410	0	61	33,969	183	33,969	1,333	0	86
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18,734	603	17,681	2,152	84	271	18,547	544	17,451	2,170	138	253
	Retail - Other Retail - Of Which: SME	15,462	570	14,306	1,727	29	247	15,115	511	13,917	1,707	44	235
	Retail - Other Retail - Of Which: non-SME	3,272	33	3,375	425	55	24	3,433	32	3,534	463	93	18
	Equity	79	0	79	204	0	0	85	0	85	220	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m 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					
CZECH REPUBLIC	Central banks and central governments	13,180	0	13,177	207	0	0	15,194	0	15,165	230	0	0
	Institutions	908	0	807	170	0	0	1,891	0	1,804	176	0	0
	Corporates	12,732	349	10,057	4,129	356	209	13,322	288	10,315	4,290	322	192
	Corporates - Of Which: Specialised Lending	1,610	66	1,526	792	89	24	2,062	28	1,955	1,053	4	18
	Corporates - Of Which: SME	4,232	200	3,696	1,363	220	130	4,397	190	3,699	1,499	284	124
	Retail	11,127	357	10,854	3,386	63	186	11,801	327	11,529	3,599	64	170
	Retail - Secured on real estate property	9,007	266	9,007	2,555	0	115	9,527	238	9,527	2,677	0	102
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9,007	266	9,007	2,555	0	115	9,527	238	9,527	2,677	0	102
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,120	91	1,847	831	63	71	2,274	88	2,002	922	64	69
	Retail - Other Retail - Of Which: SME	1,145	46	960	316	35	34	1,212	48	1,030	349	36	35
	Retail - Other Retail - Of Which: non-SME	974	45	887	515	28	37	1,062	40	972	573	28	33
	Equity	3	0	3	8	0	0	3	0	3	8	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m 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					
UNITED KINGDOM	Central banks and central governments	405	0	405	74	0	0	360	0	360	53	0	0
	Institutions	2,199	0	1,952	396	0	0	3,068	0	2,808	464	0	0
	Corporates	1,798	264	1,155	633	2	115	1,815	212	1,193	569	1	98
	Corporates - Of Which: Specialised Lending	203	101	204	217	0	27	254	88	201	60	0	21
	Corporates - Of Which: SME	143	92	141	28	0	39	109	63	106	27	0	32
	Retail	38	5	37	15	0	1	39	5	39	16	0	2
	Retail - Secured on real estate property	19	5	19	7	0	0	17	4	17	5	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	5	19	7	0	0	17	4	17	5	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	18	9	0	0	22	0	22	10	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	0	18	9	0	0	22	0	22	10	0	0
	Equity	1	0	1	4	0	0	1	0	1	4	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> 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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m 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			
FRANCE	Central banks and central governments	3,793	0	3,793	252	0	0	4,249	0	4,249	283	0	0
	Institutions	1,883	0	1,887	453	0	0	1,850	0	1,815	493	0	0
	Corporates	2,654	125	1,447	995	0	39	2,747	118	1,404	1,028	0	37
	Corporates - Of Which: Specialised Lending	114	18	93	69	0	5	124	19	104	74	0	5
	Corporates - Of Which: SME	202	23	150	72	0	9	189	21	140	75	0	7
	Retail	45	2	45	22	3	1	53	2	52	25	3	1
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	44	2	44	21	3	1	52	2	51	25	3	1
	Retail - Other Retail - Of Which: SME	44	2	44	21	3	1	52	2	51	25	3	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	8	0	8	15	0	0	8	5	8	16	10	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m 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			
IRELAND	Central banks and central governments	962	0	969	230	0	0	1,111	0	1,111	265	0	0
	Institutions	10	0	5	3	0	0	16	0	24	15	0	0
	Corporates	5,141	1,728	3,802	615	0	1,216	4,971	1,629	3,639	721	0	1,174
	Corporates - Of Which: Specialised Lending	285	136	262	82	0	91	286	131	265	88	0	70
	Corporates - Of Which: SME	2,138	1,591	2,100	466	0	1,123	1,982	1,496	1,943	407	0	1,102
	Retail	12,140	5,197	11,993	3,361	1,045	2,036	11,959	4,912	11,821	3,106	786	2,076
	Retail - Secured on real estate property	12,139	5,197	11,993	3,361	1,045	2,036	11,957	4,912	11,819	3,105	786	2,076
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	12,139	5,197	11,993	3,361	1,045	2,036	11,957	4,912	11,819	3,105	786	2,076
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m 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			
SLOVAKIA	Central banks and central governments	2,425	0	2,425	182	0	0	2,544	0	2,544	235	0	0
	Institutions	145	0	144	70	0	4	188	0	187	96	0	4
	Corporates	2,566	105	2,238	1,738	0	59	2,596	97	2,276	1,854	6	59
	Corporates - Of Which: Specialised Lending	676	29	629	620	0	14	677	26	635	578	6	13
	Corporates - Of Which: SME	686	43	612	434	0	26	654	41	562	402	0	28
	Retail	3,006	56	2,963	690	78	52	3,353	76	3,306	745	61	55
	Retail - Secured on real estate property	2,336	42	2,336	373	57	17	2,630	39	2,630	388	36	17
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2,336	42	2,336	373	57	17	2,630	39	2,630	388	36	17
	Retail - Other Retail	670	14	627	317	21	35	723	37	676	356	25	37
	Retail - Other Retail - Of Which: SME	350	0	350	182	19	20	378	22	378	212	23	22
	Retail - Other Retail - Of Which: non-SME	320	14	277	135	2	15	345	15	298	144	2	15
	Equity	1	0	1	3	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m 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			
HUNGARY	Central banks and central governments	3,920	0	3,866	978	0	0	3,343	0	3,273	1,051	0	0
	Institutions	24	0	23	25	0	0	26	0	57	47	0	0
	Corporates	3,572	155	3,151	2,455	0	106	3,508	117	2,729	2,295	0	74
	Corporates - Of Which: Specialised Lending	363	38	361	356	0	26	392	20	390	418	0	13
	Corporates - Of Which: SME	1,755	48	1,616	1,203	0	48	1,823	93	1,500	1,123	0	48
	Retail	1,737	415	1,760	535	0	225	1,758	393	1,722	503	0	210
	Retail - Secured on real estate property	1,583	410	1,591	424	0	219	1,583	385	1,590	382	0	204
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1,583	410	1,591	424	0	219	1,583	385	1,590	382	0	204
	Retail - Other Retail	154	5	169	111	0	6	175	7	182	121	0	6
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	152	5	167	110	0	6	173	7	180	120	0	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(mn 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			
UNITED STATES	Central banks and central governments	825	14	814	21	0	0	725	14	726	19	0	6
	Institutions	438	0	387	148	0	0	353	0	302	90	0	0
	Corporates	3,583	299	1,773	480	0	112	3,001	271	1,608	450	0	101
	Corporates - Of Which: Specialised Lending	140	16	141	10	0	10	130	16	131	7	0	10
	Corporates - Of Which: SME	169	99	160	20	0	18	156	88	152	18	0	22
	Retail	33	0	32	15	0	0	37	0	37	17	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31	0	31	14	0	0	36	0	36	16	0	0
	Retail - Other Retail - Of Which: SME	31	0	31	14	0	0	36	0	36	16	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	18	0	18	35	1	0	28	0	28	63	1	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(mn 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			
NETHERLANDS	Central banks and central governments	227	0	227	8	0	0	225	0	225	7	0	0
	Institutions	929	4	885	96	3	2	1,091	3	943	114	32	2
	Corporates	2,712	86	1,669	1,071	0	35	2,840	86	1,826	1,156	81	36
	Corporates - Of Which: Specialised Lending	241	0	221	153	0	1	232	0	220	137	0	1
	Corporates - Of Which: SME	200	30	173	62	0	15	235	31	200	58	0	16
	Retail	62	0	60	30	2	1	70	0	69	34	2	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	61	0	58	30	2	1	69	0	68	34	2	0
	Retail - Other Retail - Of Which: SME	61	0	58	30	2	1	69	0	68	34	2	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	25	0	25	62	0	0	6	0	6	17	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(mn 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			
LUXEMBOURG	Central banks and central governments	1,675	0	1,651	75	0	0	1,662	0	1,638	61	0	0
	Institutions	272	0	251	18	0	0	874	0	846	39	0	0
	Corporates	1,659	11	1,013	630	0	7	1,590	12	1,025	555	0	3
	Corporates - Of Which: Specialised Lending	19	3	19	12	0	1	41	0	42	12	0	0
	Corporates - Of Which: SME	75	0	48	32	0	0	105	0	83	64	0	0
	Retail	19	1	17	3	0	0	20	0	18	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	1	17	3	0	0	20	0	18	3	0	0
	Retail - Other Retail - Of Which: SME	19	1	17	3	0	0	20	0	18	3	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	11	0	11	23	0	0	10	0	10	23	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

KBC Group NV

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>49,069.9</b>	<b>5,865.2</b>	<b>43,204.6</b>	<b>1,408.5</b>	<b>0.0</b>	<b>1,408.5</b>	<b>153.1</b>	<b>32.7</b>	<b>120.5</b>	<b>14,534.6</b>	<b>0.0</b>	<b>14,534.6</b>	<b>5,854.8</b>	<b>5,832.6</b>	<b>22.2</b>	<b>27,119.0</b>	<b>0.0</b>	<b>27,119.0</b>
Austria	475.9	0.0	475.9															
Belgium	21,849.6	4,270.5	17,579.1															
Bulgaria	245.3	16.8	228.5															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,121.5	315.5	6,805.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	47.8	0.0	47.8															
France	3,881.1	10.0	3,871.0															
Germany	163.6	0.0	163.6															
Greece	0.1	0.0	0.1															
Hungary	2,045.8	57.6	1,988.2															
Ireland	945.6	40.5	905.1															
Italy	1,970.0	0.0	1,970.0															
Latvia	19.7	0.0	19.7															
Lithuania	7.2	0.0	7.2															
Luxembourg	1,735.2	0.0	1,735.2															
Malta	4.8	4.8	0.0															
Netherlands	228.2	0.0	228.2															
Poland	776.8	0.0	776.8															
Portugal	264.1	0.0	264.1															
Romania	4.0	0.0	4.0															
Slovakia	2,737.7	216.0	2,521.7															
Slovenia	16.9	0.0	16.9															
Spain	2,630.0	0.0	2,630.0															
Sweden	0.0	0.0	0.0															
United Kingdom	683.4	683.4	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	230.9	0.0	230.9															
China	2.3	0.0	2.3															
Hong Kong	61.7	7.5	59.2															
Japan	0.0	0.0	0.0															
U.S.	644.7	7.6	637.1															
Other advanced economies non EEA	25.2	24.6	0.5															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	20.4	0.1	20.3															
Africa	14.5	8.1	6.4															
Others	215.7	211.9	3.8															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Bolivia, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

KBC Group NV

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>50,619.0</b>	<b>6,155.5</b>	<b>44,463.5</b>	<b>1,795.6</b>	<b>0.0</b>	<b>1,795.6</b>	<b>394.6</b>	<b>333.4</b>	<b>61.2</b>	<b>15,719.3</b>	<b>0.0</b>	<b>15,719.3</b>	<b>5,844.0</b>	<b>5,822.2</b>	<b>21.8</b>	<b>26,865.9</b>	<b>0.0</b>	<b>26,865.9</b>
Austria	454.7	0.0	454.7															
Belgium	21,425.1	4,588.6	16,836.4															
Bulgaria	309.5	16.5	293.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,622.4	254.6	7,367.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	83.7	0.0	83.7															
France	4,410.9	10.0	4,400.9															
Germany	219.3	0.0	219.3															
Greece	0.2	0.0	0.2															
Hungary	2,178.0	18.9	2,159.1															
Ireland	1,074.8	41.2	1,033.6															
Italy	2,133.8	0.0	2,133.8															
Latvia	23.8	0.0	23.8															
Lithuania	16.3	0.0	16.3															
Luxembourg	1,713.9	0.0	1,713.9															
Malta	4.9	0.0	4.9															
Netherlands	227.8	0.0	227.8															
Poland	893.7	0.0	893.7															
Portugal	253.8	0.0	253.8															
Romania	4.0	0.0	4.0															
Slovakia	2,849.1	207.4	2,641.7															
Slovenia	62.5	0.0	62.5															
Spain	2,736.2	0.0	2,736.2															
Sweden	0.0	0.0	0.0															
United Kingdom	759.2	759.2	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	242.0	0.0	242.0															
China	1.2	0.0	1.2															
Hong Kong	79.1	21.0	58.0															
Japan	0.0	0.0	0.0															
U.S.	586.1	8.1	578.1															
Other advanced economies non EEA	20.9	20.9	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	21.4	0.1	21.3															
Africa	7.0	7.0	0.0															
Others	203.5	201.8	1.7															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

KBC Group NV

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>48,565</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>-359</b>	<b>10</b>	<b>0</b>	<b>49,605</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>-198</b>	<b>10</b>	<b>0</b>
Central banks	82	0	0	0	0	0	0	161	0	0	0	0	0	0
General governments	41,793	0	0	0	-3	0	0	42,666	0	0	0	-2	0	0
Credit institutions	3,318	0	0	0	0	0	0	3,517	0	0	0	0	0	0
Other financial corporations	2,671	0	5	5	-352	5	0	2,553	0	5	5	-196	5	0
Non-financial corporations	700	0	6	6	-4	5	0	708	0	6	6	0	5	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>155,724</b>	<b>447</b>	<b>12,020</b>	<b>11,965</b>	<b>213</b>	<b>5,405</b>	<b>5,345</b>	<b>165,258</b>	<b>406</b>	<b>11,078</b>	<b>11,022</b>	<b>237</b>	<b>5,151</b>	<b>4,774</b>
Central banks	10,250	0	0	0	0	0	0	13,282	0	0	0	0	0	0
General governments	5,867	0	4	4	0	2	1	6,158	0	4	4	0	2	1
Credit institutions	9,823	0	34	34	0	30	1	13,978	0	31	31	0	30	0
Other financial corporations	5,506	1	55	55	0	35	6	5,401	0	64	63	0	44	8
Non-financial corporations	57,068	213	5,788	5,744	61	3,081	1,550	58,283	204	5,252	5,209	74	2,878	1,324
of which: small and medium-sized enterprises at amortised cost	24,450	22	2,810	2,775	35	1,635	860	24,587	40	2,568	2,533	37	1,310	770
Households	67,210	234	6,138	6,127	151	2,257	3,787	68,156	202	5,727	5,715	163	2,196	3,441
<b>DEBT INSTRUMENTS other than HFT</b>	<b>204,289</b>	<b>447</b>	<b>12,032</b>	<b>11,976</b>	<b>-146</b>	<b>5,415</b>	<b>5,345</b>	<b>214,863</b>	<b>406</b>	<b>11,089</b>	<b>11,034</b>	<b>39</b>	<b>5,160</b>	<b>4,774</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>46,169</b>		<b>326</b>	<b>322</b>	<b>16</b>	<b>110</b>	<b>168</b>	<b>46,356</b>		<b>305</b>	<b>303</b>	<b>17</b>	<b>54</b>	<b>149</b>

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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

KBC Group NV

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,777</b>	<b>6,359</b>	<b>2,201</b>	<b>2,161</b>	<b>4,445</b>	<b>7,667</b>	<b>6,096</b>	<b>2,153</b>	<b>2,105</b>	<b>4,406</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	9	4	4	2	13	10	4	4	4
Non-financial corporations	2,897	2,600	1,154	1,152	945	2,726	2,415	1,019	1,017	897
of which: small and medium-sized enterprises at amortised cost	1,574	1,462	757	755	597	1,455	1,339	663	662	564
Households	4,868	3,750	1,043	1,005	3,498	4,927	3,670	1,129	1,084	3,505
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,777</b>	<b>6,359</b>	<b>2,201</b>	<b>2,161</b>	<b>4,445</b>	<b>7,667</b>	<b>6,096</b>	<b>2,153</b>	<b>2,105</b>	<b>4,406</b>
<b>Loan commitments given</b>	<b>39</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>36</b>	<b>10</b>	<b>3</b>	<b>3</b>	<b>2</b>

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