

| Bank Name | KBC Group |
|--------------|----------------------|
| LEI Code | 213800X3Q9LSAKRUWY91 |
| Country Code | BE |



2019 EU-wide Transparency Exercise Key Metrics

| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|--|---------------------|---------------------|---------------------|---------------------|---|---|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 15,018 | 15,144 | 15,112 | 14,899 | C 01.00 (r020,c010) | Article 50 of CRR |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 15,018 | 15,144 | 15,112 | 14,899 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 17,418 | 16,144 | 16,612 | 16,399 | C 01.00 (r015,c010) | Article 25 of CRR |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition | 17,418 | 16,144 | 16,612 | 16,399 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 19,624 | 18,211 | 18,671 | 18,375 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19,624 | 18,211 | 18,671 | 18,375 | C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) | Articles 4(118) and 72 of CRR |
| Risk-weighted assets (amounts) | | | | | | |
| Total risk-weighted assets | 93,980 | 94,870 | 96,527 | 96,389 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 93,980 | 94,870 | 96,527 | 96,389 | C 02.00 (r010,c010) - C 05.01 (r440,c040) | Articles 92(3), 95, 96 and 98 of CRR |
| Capital ratios | | | | | | |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition | 15.98% | 15.96% | 15.66% | 15.46% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 15.98% | 15.96% | 15.66% | 15.46% | (C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition | 18.53% | 17.02% | 17.21% | 17.01% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.53% | 17.02% | 17.21% | 17.01% | (C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Total capital (as a percentage of risk exposure amount) - transitional definition | 20.88% | 19.20% | 19.34% | 19.06% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 20.88% | 19.20% | 19.34% | 19.06% | (C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Leverage ratio | | | | | | |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital | 286,384 | 266,585 | 274,611 | 272,173 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital | 6.08% | 6.06% | 6.05% | 6.03% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|------------|---|------------------|---------------------|------------------|---------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition | 17,418 | 16,144 | 16,612 | 16,399 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 17,418 | 16,144 | 16,612 | 16,399 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 286,384 | 266,585 | 274,611 | 272,173 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 286,384 | 266,585 | 274,611 | 272,173 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 6.1% | 6.1% | 6.1% | 6.0% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 6.1% | 6.1% | 6.1% | 6.0% | C 47.00 (r330,c010) | |

2019 EU-wide Transparency Exercise Capital

KBC Group

| | | | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|--|--------------------|--|------------------|------------------|------------------|------------------|--|---|
| | A | (mln EUR, %) OWN FUNDS | 19,624 | 18,211 | 18,671 | | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional | 15,018 | 15,144 | 15,112 | | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 6,828 | 6,845 | 6,846 | | C 01.00 (r030,c010) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.2 | instruments) Retained earnings | 9,938 | 10,172 | 10,149 | | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | -1,081 | -1,164 | -1,193 | | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | 0 | 0 | 0 | | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | | Funds for general banking risk | 0 | 0 | 0 | | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | | C 01.00 (r230,c010) | Article 84 of CRR |
| | | Adjustments to CET1 due to prudential filters | 1,205 | 1,185 | 1,258 | | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -1,142 | -1,185 | -1,197 | | C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of | -616 | -571 | -594 | | C 01.00 (r370,c010) | Articles 36(1) point (c) and 38 of CRR |
| | | associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses | -82 | -106 | -125 | | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | | (-) Defined benefit pension fund assets | -02 | -100 | -125 | | C 01.00 (r390,c010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | | | 0 | 0 | 0 | | | |
| | | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | | C 01.00 (r430,c010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r440,c010) | 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 | 0 | 0 | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. |
| | 0 1 14 1 | | 0 | 0 | 0 | | C 01 00 (450 -010) | |
| | A.1.14.1 A.1.15 | Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not | - | - | - | | C 01.00 (r460,c010) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (b), 43 to 46, 40 (2) and (3), and 70 of CRR |
| | | have a significant investment | 0 | 0 | 0 | | C 01.00 (r480,c010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | | (-) Deductible DTAs that rely on future profitability and arise from temporary differences(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a | 0 | 0 | 0 | | C 01.00 (r490,c010) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.17 | significant investment | 0 | 0 | 0 | | C 01.00 (r500,c010) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| OWN FUNDS Transitional period | | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | | C 01.00 (r510,c010) | Article 48 of CRR |
| | A.1.19 | | 0 | 0 | 0 | | C 01.00 (r524,c010) | Article 3 CRR |
| | | CET1 capital elements or deductions - other | -32 | -32 | -32 | -45 | C 01.00 (r529,c010) | - |
| | A.1.21 | Transitional adjustments | 0 | 0 | 0 | 0 | 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 | 0 | 0 | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r240,c010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r520,c010) | Articles 469 to 472, 478 and 481 of CRR |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 2,400 | 1,000 | 1,500 | 1,500 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 2,400 | 1,000 | 1,500 | 1,500 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | C 01.00 (r720,c010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010) | |
| | A.2.4 | Additional Tier 1 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 17,418 | 16,144 | 16,612 | 16,399 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 2,206 | 2,068 | 2,059 | 1,976 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 2,355 | 2,364 | 2,357 | 2,350 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | Other Tier 2 Capital components and deductions | -149 | -296 | -298 | -373 | C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010) | |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS REQUIREMENTS | В | TOTAL RISK EXPOSURE AMOUNT | 93,980 | 94,870 | 96,527 | 96,389 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 15.98% | 15.96% | 15.66% | 15.46% | CA3 {1} | - |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 18.53% | 17.02% | 17.21% | 17.01% | CA3 {3} | - |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 20.88% | 19.20% | 19.34% | 19.06% | | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 15,018 | 15,144 | 15,112 | 14,899 | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] | - |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 15.98% | 15.96% | 15.66% | 15.46% | [D.1]/[B-B.1] | - |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c010) | |
| Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c020) | |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c040) | |
| | | lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec | | | | | | |

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

| | | R | WAs | | |
|--|------------------|------------------|------------------|------------------|--|
| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) | 74,716 | 75,472 | 76,630 | 76,404 | C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, |
| Of which the standardised approach | 6,295 | 6,318 | 6,460 | 6,392 | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)] |
| Of which the foundation IRB (FIRB) approach | 3,142 | 2,991 | 2,969 | 2,757 | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] |
| Of which the advanced IRB (AIRB) approach | 48,275 | 48,417 | 50,049 | 51,052 | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)] |
| Of which equity IRB | 9,482 | 9,423 | 9,444 | 9,440 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) | 2,150 | 2,083 | 2,428 | 2,507 | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)] |
| Credit valuation adjustment - CVA | 675 | 547 | 698 | 621 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | 0 | 1 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 133 | 111 | 99 | 87 | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 2,991 | 3,198 | 3,103 | 3,047 | Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010) |
| Of which the standardised approach | 364 | 564 | 617 | 597 | C 02.00 (R530, c010) |
| Of which IMA | 2,627 | 2,634 | 2,486 | 2,451 | C 02.00 (R580, c010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 0 | 0 | Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 10,949 | 11,084 | 11,084 | 11,084 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 0 | 0 | 0 | 0 | C 02.00 (R600, c010) |
| Of which standardised approach | 10,949 | 11,084 | 11,084 | 11,084 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 2,366 | 2,375 | 2,485 | 2,638 | Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010) |
| Total | 93,980 | 94,870 | 96,527 | 96,389 | |



2019 EU-wide Transparency Exercise P&L KBC Group

| (make EUD) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 |
|--|------------------|------------------|------------------|------------------|
| (mln EUR) Interest income | 4,761 | 6,495 | 1,703 | 3,397 |
| Of which debt securities income | 666 | 876 | 218 | 3,39/ A11 |
| Of which loans and advances income | 3,184 | 4,328 | 1,125 | 2,290 |
| Interest expenses | 1,763 | 2,459 | 695 | 1,373 |
| (Of which deposits expenses) | 560 | 790 | 222 | 453 |
| (Of which debt securities issued expenses) | 326 | 472 | 146 | 277 |
| (Expenses on share capital repayable on demand) | 0 | 7/2 | 0-110 | 0 |
| Dividend income | 22 | 29 | 5 | 20 |
| Net Fee and commission income | 1,562 | 2,061 | 503 | 1,026 |
| | 1,302 | 2,001 | 303 | 1,020 |
| 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 | -2 | -5 | 11 | 99 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 218 | 165 | 114 | 9 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | 50 | 49 | -9 | -24 |
| Gains or (-) losses from hedge accounting, net | -74 | -95 | -17 | -29 |
| Exchange differences [gain or (-) loss], net | -34 | 47 | -21 | 87 |
| Net other operating income /(expenses) | 73 | 104 | 34 | 64 |
| TOTAL OPERATING INCOME, NET | 4,813 | 6,391 | 1,627 | 3,277 |
| (Administrative expenses) | 2,687 | 3,498 | 1,090 | 1,882 |
| (Depreciation) | 209 | 283 | 81 | 168 |
| Modification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | -34 | -73 | 4 | 10 |
| (Commitments and guarantees given) | -6 | -15 | 5 | 7 |
| (Other provisions) | -27 | -58 | -1 | 3 |
| Of which pending legal issues and tax litigation ¹ | | -13 | | |
| Of which restructuring ¹ | | 2 | | |
| (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) | -83 | -44 | 63 | 96 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 0 | 0 |
| (Financial assets at amortised cost) | -83 | -44 | 63 | 96 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 31 | 41 | 1 | 4 |
| (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 subsidaries, joint ventures and associates | 16 | 255 | 3 | 139 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 7 | 7 | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 2,026 | 2,948 | 391 | 1,256 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 1,590 | 2,354 | 334 | 1,087 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 1,590 | 2,354 | 334 | 1,087 |
| Of which attributable to owners of the parent | 1,590 | 2,354 | 334 | 1,087 |

⁽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."



Total Assets: fair value and impairment distribution

| (mln EUR) | A | s of 30/09/20: | 18 | | | As of 31/ | 12/2018 | | | As of 31/0 | 03/2019 | | | As of 30/0 | 06/2019 | | |
|---|-----------------|----------------|-------------------|---------|--------------------|-----------|------------------|---------|--------------------|------------|-----------------|---------|--------------------|------------|-----------------|---------|--|
| | | Fa | nir value hierarc | chy | | Fai | ir value hierarc | thy | | Fai | r value hierarc | hy | | Fai | r value hierarc | hy | |
| ASSETS: | 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 | References |
| Cash, cash balances at central banks and other demand deposits | 32,967 | | | | 18,804 | | | | 16,984 | | | | 8,070 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 7,773 | 1,452 | 4,916 | 1,406 | 6,468 | 1,013 | 4,460 | 996 | 7,992 | 1,408 | 5,483 | 1,102 | 7,519 | 1,522 | 4,821 | 1,176 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 108 | 23 | 0 | 86 | 111 | 18 | 3 | 89 | 162 | 68 | 3 | 90 | 160 | 67 | 3 | 90 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets designated at fair value through profit or loss | 13 | 0 | 13 | 0 | 13 | 0 | 13 | 0 | 13 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 5,999 | 5,404 | 285 | 310 | 5,910 | 5,379 | 245 | 286 | 5,940 | 5,284 | 358 | 298 | 5,875 | 5,502 | 91 | 282 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 215,316 | | | | 211,374 | | | | 218,427 | | | | 224,396 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 223 | 0 | 223 | 0 | 183 | 0 | 183 | 0 | 178 | 0 | 178 | 0 | 182 | 0 | 182 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | -179 | | | | 64 | | | | 361 | | | | 635 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 10,220 | | | | 9,341 | | | | 9,785 | | | | 9,858 | | | | |
| TOTAL ASSETS | 272,441 | | | | 252,268 | | | | 259,842 | | | | 256,696 | | | | IAS 1.9(a), IG 6 |

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

| (mlr | In EUR) | | 1 | As of 30/09/201 | 18 | | | | | As of 31/ | /12/2018 | | | | | As of 31/ | 03/2019 | | | | | As of 30 | /06/2019 | | | |
|---|--------------------|--|--|--------------------------------------|--|--|--------|--|--|---|--|----------------|---|--|-------------------------------|-----------|--|-------------------------|--|--|--|--|--|--|--|--------------------------|
| | | Gross carry | ying amount | | Accu | mulated impairr | nent | Gros | ss carrying amou | unt | Accu | mulated impair | ment | Gro | ss carrying amo | ount | Accun | nulated impair | rment | Gros | ss carrying am | ount | Accui | nulated impair | ment | |
| Breakdown of financial assets by instrument and by counterparty sector ¹ | ts | 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 creditimpaired | • | 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 creditimpaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk | 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 creditimpaired | 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 creditimpaired | Stage 3 Credit- impaired assets | References |
| Financial assets at fair | Debt securities | 5,784 | | 0 | -1 | 0 | 0 | 5,720 | 0 | 0 | -1 | . 0 | 0 | 5,738 | 0 | | 0 -1 | 0 | (| 5,690 | 0 | | -1 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| value through other comprehensive income | Loans and advances | C |) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | 0 |) | 0 | 0 | (| 0 | 0 | | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 36,514 | 131 | 7 | -4 | -1 | -6 | 36,828 | 157 | 7 | -5 | -1 | -6 | 37,488 | 44 | 1 | 7 -6 | -1 | -6 | 37,098 | 61 | | 7 -4 | -2 | -6 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 159,458 | 16,023 | 6,916 | -112 | -312 | -3,301 | 154,374 | 16,983 | 6,556 | -112 | -303 | -3,106 | 161,295 | 16,733 | 6,39 | -113 | -296 | -3,117 | 166,788 | 17,685 | 5,803 | -125 | -302 | -2,608 | Annex V.Part 1.32, 44(a) |

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Market Risk KBC Group

| TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS AVERAGE OF PREVIOUS OF PR | SKS CAPITAL FOR CTP TOTAL EXPO AMO RAGE SURE |
|--|---|
| Var (Memorandum Rem) | FOR CTP TOTAL EXPO AMO RAGE MEASURE |
| TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP | ZEEKS LAST AMO |
| raded Debt Instruments Of which: General risk Of which: Specific risk Of Which | |
| Of which: General risk 65 165 58 19 111 42 46 19 99 28 9 28 9 111 42 9 99 28 9 28 9 111 42 9 99 28 9 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 11 9 99 28 9 0 | |
| Of which: Specific risk of the | |
| itities | |
| Of which: General risk Of which: Specific risk Of | |
| Of which: Specific risk eign exchange risk modifies risk 155 225 3 1 1 5 1 4 2 8 3 3 1 1 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | |
| eign exchange risk modifies risk 155 225 3 1 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| Manufoldities risk 1 | |
| tal 56 57 21 143 54 0 0 0 0 2,627 58 24 153 48 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 | |
| As of 31/03/2019 As of 30/06/2019 Added Debt Instruments 343 120 61 19 80 24 80 9 9 10 9 9 21 74 24 9 9 9 9 10 9 10 9 10 9 9 9 10 9 9 10 9 9 9 10 9 9 10 9 9 9 10 9 9 9 9 | 0 0 |
| | |
| | |
| | |
| Of which: Specific risk 147 72 0 </td <td></td> | |
| uities 77 79 8 2 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 8 37 13 | |
| Of which: General risk 10 12 8 2 37 13 | |
| Of which: Specific risk 25 0 <td></td> | |
| reign exchange risk 197 398 5 2 9 4 9 9 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 | |
| mmodities risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 |

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), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

KBC Group

| | | | | | | С С. СС. Р | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 30/ | 09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 2,031 | 2,031 | 168 | | 1,935 | 1,934 | 141 | |
| | Regional governments or local authorities | 200 | 190 | 42 | | 201 | 192 | 40 | |
| | Public sector entities | 7 | 11 | 1 | | 11 | 16 | 2 | |
| | Multilateral Development Banks | 0 | 74 | 0 | | 0 | 65 | 0 | |
| | International Organisations | 12.021 | 700 | 0 | | 0 | 0 | 0 | |
| | Institutions | 12,831 | 780 | 141 | | 21,139 | 710 | 127 | |
| | Corporates of which: SME | 3,183 1,074 | 2,445 925 | 2,365 896 | | 3,265 969 | 2,518 838 | 2,423 808 | |
| | Retail | 2,346 | 2,082 | 1,512 | | 2,346 | 2,093 | 1,519 | |
| | of which: SME | 1,062 | 948 | 661 | | 1,061 | 955 | 666 | |
| Consolidated data | Secured by mortgages on immovable property | 948 | 916 | 382 | | 961 | 918 | 382 | |
| | of which: SME | 298 | 268 | 135 | | 294 | 258 | 130 | |
| | Exposures in default | 642 | 286 | 330 | | 503 | 274 | 313 | 227 |
| | 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) | 28 | 28 | 25 | | 27 | 27 | 24 | |
| | Equity | 206 | 203 | 452 | | 204 | 201 | 450 | |
| | Other exposures | 1,730 | 1,645 | 886 | | 1,718 | 1,654 | 902 | |
| | Standardised Total ² | 24,152 | 10,692 | 6,304 | 491 | 32,309 | 10,601 | 6,325 | 349 |

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) Standardised To | tal does no | ot include the | Secutarisation | position | unlike in the | e previous | Transparency | exercises' | results. |
|---------------------|-------------|----------------|----------------|----------|---------------|------------|--------------|------------|----------|
| | | | | | | | | | |

| | | | | | Standardise | d Approach | | | |
|------------|---|----------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30, | /09/2018 | | | As of 31, | 12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 34 | 34 | 0 | | 12 | 12 | 1 | |
| | Regional governments or local authorities | 6 | 6 | 1 | | 6 | 6 | 1 | |
| | Public sector entities | 7 | 6 | 1 | | 11 | 11 | 2 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates | 24 967 | 24 519 | 10 508 | | 29 1,012 | 28 564 | 11 552 | |
| | of which: SME | 11 | 10 | 200 Q | | 1,012 | 11 | 332 | |
| | Retail | 70 | 67 | 40 | | 72 | 68 | 41 | |
| DEL 071114 | of which: SME | 58 | 55 | 31 | | 58 | 55 | 32 | |
| BELGIUM | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 17 | 16 | 25 | 0 | 5 | 5 | 8 | 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 Other corrections | 3 | 0 677 | 0 | | 3 | 0 | 0 | |
| | Other exposures | 718 | 6// | 440 | 10 | 699 | 670 | 471 | A |
| | Standardised Total ² | (1) Original expenses unlike For | | | 16 | | | | 4 |

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

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

| | | | | | Standardise | d Approach | | | | |
|----------------|---|------------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
| | | | As of 30 | /09/2018 | | | As of 31, | /12/2018 | | |
| | (FUD 0() | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| | (mln EUR, %) Central governments or central banks | 1 | 1 | 0 | | 1 | 1 | 0 | | |
| 1 | Regional governments or local authorities | 1 0 | 1 | 0 | | 1 | 1 | 0 | | |
| | Public sector entities | ľ | 0 | | | 0 | 0 | 0 | | |
| | Multilateral Development Banks | ١ | 0 | | | 0 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | | | |
| | Institutions | 40 | 40 | 11 | | 42 | 42 | 11 | | |
| | Corporates | 226 | 217 | 217 | | 247 | 238 | 238 | | |
| | of which: SME | 134 | 128 | 128 | | 140 | 135 | 135 | | |
| | Retail | 15 | 15 | 11 | | 13 | 13 | 10 | | |
| CZECH DEDUDITO | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| CZECH REPUBLIC | Secured by mortgages on immovable property | 16 | 16 | 16 | | 13 | 13 | 12 | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Exposures in default | 6 | 1 | 1 | 5 | 6 | 1 | 1 | 5 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Collective investments undertakings (CIU) | 9 | 9 | 9 | | 9 | 9 | 9 | | |
| | Equity | 168 | 168 | 416 | | 168 | 168 | 417 | | |
| | Other exposures | 100 | 100 | 100 | | 103 | 103 | 104 | | |
| | Standardised Total ² | (1) Original exposure, unlike Expo | | | 14 | | | | 14 | |

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

| | | exposures, but includes gener | al credit risk adjustments. | . , | , , | , , | | | |
|----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 30, | 09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 3 | 3 | 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 Institutions | 8,778 | 94 | 0 | | 18,866 | 184 | 0 | |
| | Corporates | 131 | 131 | 90 | | 166 | 166 | 110 | |
| | of which: SME | 0 | 0 | | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| ED ANICE | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| FRANCE | 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 | |
| | Other exposures | U | U | U | | 1 | 1 | 1 | |
| | Standardised Total ² | | | | 0 | | | | (C |



Credit Risk - Standardised Approach

KBC Group

| | | | | | Standardise | ed Approach | | | |
|----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30, | /09/2018 | | | As of 31, | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments ar provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 36 | 36 | 0 | | 45 | 45 | 0 | |
| | Regional governments or local authorities | 177 | 172 | 34 | | 175 | 170 | 34 | |
| | 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 | 52 | 52 | 26 | | 53 | 53 | 26 | |
| | Corporates | 253 | 248 | 248 | | 250 | 244 | 244 | |
| | of which: SME | 251 | 245 | 245 | | 247 | 241 | 241 | |
| | Retail | 1,064 | 1,029 | 772 | | 1,077 | 1,047 | 785 | |
| SLOVAKIA | of which: SME | 676 | 667 96 | 500 57 | | 680 | 673 | 505 57 | |
| | Secured by mortgages on immovable property of which: SME | 98 36 | 36 | 36 | | 93 36 | 92 36 | 36 | |
| | Exposures in default | 30 | 12 | 13 | 18 | 30 | 30 11 | 12 | 1 |
| | Items associated with particularly high risk | 30 | 12 | 12 | 10 | 0 | 0 | 12 | |
| | Covered bonds | 0 | 0 | | | 0 n | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | n | 0 | | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | | |
| | Equity | 1 | 1 | 2 | | 1 | 1 | 2 | |
| | Other exposures | 410 | 335 | 168 | | 398 | 323 | 142 | |
| | Standardised Total ² | | | | 103 | | | | 103 |

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. | | | | | | | | | |
|----------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | | | Standardise | ed Approach | | | | | |
| | | | As of 30 | /09/2018 | | | As of 31, | /12/2018 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | | | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 1 1 | $\frac{1}{2}$ | 0 | | | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | Ö | 0 | | | |
| | Institutions | 10 | 10 | 2 | | 9 | 9 | 2 | | | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 98 | 57 | 42 | | 105 | 63 | 46 | | | |
| IRELAND | of which: SME | 6 | 5 | 3 | | 8 | 8 | 5 | | | |
| INCLAIND | Secured by mortgages on immovable property | 6 | 1 | 0 | | 10 | 2 | 2 | | | |
| | of which: SME | 6 | 0 | 0 | 2 | 10 | 2 | 1 | 2 | | |
| | Exposures in default Items associated with particularly high risk | 5 | 1 | 2 | 3 | 5 | 3 | 3 | 3 | | |
| | Covered bonds | 0 | 0 | 0 | | 0 |) n | 0 | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | 6 | | | | 5 | | |

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

| | | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-----------|---|--------------------------------|--|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | | | | Standardise | d Approach | | | | | | |
| | | | As of 30 | /09/2018 | | | As of 31, | /12/2018 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | 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 International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 9 | 9 | 4 | | 11 | 11 | 4 | | | | |
| | Corporates | 97 | 69 | 69 | | 91 | 56 | 56 | | | | |
| | of which: SME | 3 | 3 | 2 | | 4 | 4 | 3 | | | | |
| | Retail | 1 | 1 | 1 | | 1 | 1 | 1 | | | | |
| LILINGADY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| HUNGARY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Exposures in default | 6 | 4 | 4 | 2 | 7 | 5 | 8 | 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 Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Equity | บ ว | ٠ ع | 3 | | 3 | 3 | 2 | | | | |
| | Other exposures | 255 | 254 | | | 263 | 262 | | | | | |
| | Standardised Total ² | | 251 | | 2 | 203 | | | 2 | | | |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. | | | | | | | | | |
|---------------|---|--------------------------------|---|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | | | | Standardise | d Approach | | | | | | |
| | | | As of 30/ | 09/2018 | | | As of 31, | /12/2018 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Regional governments or local authorities 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 | | | | | |
| | Institutions | 20 | 20 | 4 | | 24 | 24 | 5 | | | | |
| | Corporates | 11 | 11 | 11 | | 11 | 11 | 11 | | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| NETHERLANDS | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| INLTTILKLANDS | 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 Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | J 0 | | 0 | 0 | 0 | | | | |
| | Equity | 0 | 0 | | | 0 | 0 | | | | | |
| | Other exposures | 0 | 0 | | | 0 | 0 | | | | | |
| | Standardised Total ² | · | | | 0 | | | | 0 | | | |



Credit Risk - Standardised Approach

KBC Group

| | | | | | Standardise | ed Approach | | | | |
|---------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
| | | | As of 30/ | 09/2018 | | | As of 31 | /12/2018 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| | (mln EUR, %) | | | | | | | | | |
| | 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 | 810 | 100 | 19 | | 338 | 109 | 21 | | |
| | Corporates | 8 | 8 | 8 | | 7 | 7 | 7 | | |
| | of which: SME | 8 | 8 | 8 | | 7 | 7 | 7 | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| GERMANY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| GERMANT | 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 | | |
| | Other exposures | 0 | 0 | 0 | _ | 0 | 0 | 0 | | |
| | Standardised Total ² | (1) Original symposyma symbiles France | | | 0 | | | | 0 | |

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

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|----------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | | | Standardise | ed Approach | | | | | |
| | | | As of 30, | /09/2018 | | | As of 31 | /12/2018 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | | | | | | | | | | |
| | Central governments or central banks | 1,845 | 1,845 | 150 | | 1,732 | 1,732 | 122 | | | |
| | Regional governments or local authorities | 16 | 13 | 7 | | 19 | 16 | 5 | | | |
| | Public sector entities | 0 | 5 | 0 | | 0 | 5 | 0 | | | |
| | Multilateral Development Banks | 0 | 74 | 0 | | 0 | 65 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 18 | 18 | 3 | | 9 | 9 | 2 | | | |
| | Corporates | 1,222 | 1,019 | 993 | | 1,212 | 1,006 | 979 | | | |
| | of which: SME | 667 | 531 | 504 | | 557 | 440 | 413 | | | |
| | Retail | 1,096 | 911 | 644 | | 1,077 | 894 | 634 | | | |
| BULGARIA | of which: SME | 321 | 221 | 127 | | 314 | 219 | 125 | | | |
| DOLOANIA | Secured by mortgages on immovable property | 825 | 800 | 307 | | 842 | 809 | 311 | | | |
| | of which: SME | 255 | 232 | 99 | | 248 | 220 | 93 | | | |
| | Exposures in default | 572 | 249 | 283 | 319 | 444 | 246 | 279 | 195 | | |
| | 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) | 3 | 3 | 3 | | 3 | 3 | 3 | | | |
| | Equity | 8 | 8 | 8 | | 8 | 8 | 8 | | | |
| | Other exposures | 244 | 276 | 173 | | 244 | 283 | 157 | | | |
| | Standardised Total ² | | | | 347 | | | | 218 | | |

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

| | | | | | Standardise | d Approach | | | | |
|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
| | | | As of 30 | /09/2018 | | As of 31/12/2018 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| | (mln EUR, %) | | | | | | | | | |
| | Central governments or central banks | 3 | 3 | 0 | | 4 | 4 | 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 | 26 | 26 | 5 | | 35 | 35 | 7 | | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| UNITED STATES | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| UNITED STATES | 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 | 18 | 18 | 18 | | 16 | 16 | 16 | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Standardised Total ² | | | | 0 | | | | 0 | |



Credit Risk - Standardised Approach

KBC Group

| | | | | | Standardise | ed Approach | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | As of 31 | 03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 2,197 | 2,196 | 336 | | 2,114 | 2,114 | 346 | |
| | Regional governments or local authorities | 203 | 194 | 40 | | 202 | 194 | 40 | |
| | Public sector entities | 12 | 16 | 2 | 2 | 12 | 16 | 2 | |
| | Multilateral Development Banks | 0 | 73 | C | | 0 | 74 | 0 | |
| | International Organisations | 0 | 0 | C | | 0 | 0 | 0 | |
| | Institutions | 24,882 | 601 | 106 | | 41,701 | 870 | 127 | |
| | Corporates | 3,483 | 2,694 | 2,566 | | 2,630 | 2,311 | 2,180 | |
| | of which: SME | 941 | 801 | 736 | | 1,003 | 854 | 786 | |
| | Retail | 2,137 | 1,901 | 1,284 | | 2,154 | 1,921 | 1,295 | |
| Consolidated data | of which: SME | 1,047 | 944 | 563 | | 1,070 | 964 | 577 | |
| Consolidated data | secured by moregages on mimorable property | 974 | 936 | | | 990 | 953 | 393 | |
| | of which: SME | 277 | 245 | | | 271 | 241 | 108 | |
| | Exposures in default | 481 | 262 | 304 | 215 | 465 | 254 | 289 | 208 |
| | Items associated with particularly high risk | 0 | 0 | C | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | C | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | C | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 75 | 75 | 39 | | 78 | 78 | 43 | |
| | Equity | 206 | 203 | 452 | | 44 | 41 | 45 | |
| | Other exposures | 1,799 | 1,703 | 951 | | 2,539 | 2,447 | 1,642 | |
| | Standardised Total ² | 36,447 | 10,854 | 6,467 | 352 | 52,930 | 11,274 | 6,402 | 347 |

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | Standardise | ed Approach | | | |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 34 | 33 | 1 | | 21 | 21 | 1 | |
| | Regional governments or local authorities | 7 | 6 | 1 | | 6 | 6 | 1 | |
| | Public sector entities | 12 | 11 | 2 | | 12 | 11 | 2 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 22 | 20 | 11 | | 21 | 20 | 10 | |
| | Corporates | 1,018 | 562 | 549 | | 301 | 278 | 265 | |
| | of which: SME | 16 | 13 | 10 | | 17 73 | 14 | 10 | |
| | Retail of which: SME | 72 | 67 59 | 34 | | 65 | 69 | 41 35 | |
| BELGIUM | Secured by mortgages on immovable property | 63 | 59 0 | 34 | | 05 | 0 | 33 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | | |
| | Exposures in default | 11 | 10 | 15 | n | 11 | 10 | 15 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | | | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 2 | 2 | 2 | | 7 | 7 | 7 | |
| | Equity | 3 | 0 | 0 | | 3 | 0 | 0 | |
| | Other exposures | 718 | 668 | 444 | | 1,063 | 1,022 | 792 | |
| | Standardised Total ² | | | | 18 | | | | 17 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31 | /03/2019 | | | As of 30/ | 06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 1 | 1 | 0 | | 1 | 1 | 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 | 34 | 34 | 8 | | 58 | 58 | 17 | |
| | Corporates | 217 | 208 | 208 | | 244 | 236 | 236 | |
| | of which: SME | 131 | 126 | 126 | | 133 | 126 | 126 | |
| | Retail | 16 | 16 | 12 | | 11 | 11 | 8 | |
| CZECH REPUBLIC | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| CZECII NEI ODLIC | Secured by mortgages on immovable property | 11 | 11 | 10 | | 13 | 13 | 13 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 7 | 2 | 2 | 6 | 10 | 4 | 4 | |
| | 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) | 5 | 5 | 5 | | 4 | 4 | 4 | |
| | Equity | 168 | 168 | 416 | | 4 | 4 | 6 | |
| | Other exposures Standardised Total ² | 110 | 110 | 111 | 14 | 121 | 121 | 122 | 14 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| Central governments or central banks 1 | | | | | | Standardise | d Approach | | | |
|--|--------|----------------------|--------------------------------|-----------------------------|----------------------|-------------|--------------------------------|-----------------------------|----------------------|--|
| Central governments or central banks 1 | | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| Central governments or central banks | | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| Regional governments or local authorities | | (mln EUR, %) | | | | | | | | |
| Public sector entities | | | 1 | 1 | 0 | | 64 | 64 | 0 | |
| Multilateral Development Banks 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| International Organisations 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Institutions 22,416 292 6 38,104 482 10 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| FRANCE Corporates | | | 22.416 | 0 | 0 | | 20 104 | 402 | 0 | |
| FRANCE FRANCE FR | | | | | 110 | | | | | |
| FRANCE Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity O O O O O O O O O O O O O | | | 103 | 103 | 110 | | 100 | 100 | 100 | |
| FRANCE of which: SME Secured by mortgages on immovable property 0 | | | 0 | 0 | | | 0 | 0 | | |
| FRANCE Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | | | 0 | 0 | | |
| of which: SME 0 < | FRANCE | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity O O O O O O O O O O O O O | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Covered bonds Claims on institutions and corporates with a ST credit assessment O Collective investments undertakings (CIU) Equity O O O O O O O O O O O O O O O O O O O | | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (|
| Claims on institutions and corporates with a ST credit assessment 0 0 0 Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Equity 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Other exposures 0 0 0 65 65 65 65 65 65 65 65 65 65 65 65 65 | | Other exposures | 0 | 0 | 0 | | 65 | 65 | 65 | _ |



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

KBC Group

| | | | | | Standardise | ed Approach | | | |
|----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments a |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 139 | 139 | 0 | | 46 | 46 | 0 | |
| | Regional governments or local authorities | 177 | 172 | 34 | | 177 | 172 | 34 | |
| | 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 | 52 | 52 | 26 | | 53 | 53 | 26 | |
| | Corporates | 462 | 437 | 402 | | 479 | 451 | 414 | |
| | of which: SME | 213 | 211 | 176 | | 222 | 221 | 183 | |
| | Retail | 870 | 860 | 554 | | 889 | 878 | 564 | |
| SLOVAKIA | of which: SME | 666 | 659 | 403 | | 685 | 677 | 413 | |
| | Secured by mortgages on immovable property | 91 | 90 | 54 | | 87 | 86 | 52 | |
| | of which: SME | 30 | 10 | 14 | 10 | 16 29 | 16 | 13 12 | |
| | Exposures in default | 30 | 12 | 13 | 18 | 29 | 11 | 12 | |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | | |
| | Equity | U | 1 | 2 | | 1 | 1 | 0 | |
| | Other exposures | 439 | 362 | 194 | | 454 | 375 | 197 | |
| | Standardised Total ² | 755 | 302 | 177 | 105 | TJT | 3/3 | 157 | 10 |

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments. Standardised Approach As of 31/03/2019 As of 30/06/2019 Value adjustments and Value adjustments and Risk exposure amount Exposure Value¹ Original Exposure¹ Exposure Value¹ Original Exposure¹ Risk exposure amount provisions² provisions² (mln EUR, %) Central governments or central banks 0 Regional governments or local authorities 0 **Public sector entities** Multilateral Development Banks **International Organisations** Institutions 10 Corporates of which: SME 69 50 Retail 118 15 of which: SME **IRELAND** Secured by mortgages on immovable property of which: SME **Exposures in default** Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) **Equity** Other exposures

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

| | | exposures, but includes general | | | Standardise | ed Approach | | | |
|---------|---|---------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | 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 Institutions | 12 | 12 | 0 | | 0 | 0 | 2 | |
| | Corporates | 13 75 | 15 41 | 41 | | 76 | 44 | 43 | |
| | of which: SME | 4 | 4 | 3 | | 4 | 4 | 4 | |
| | Retail | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| HUNGARY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 7 | 5 | 8 | 2 | 5 | 4 | 6 | 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 | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | Other exposures | 285 | 285 | 2 | | 316 | 316 | 3 | |
| | Standardised Total ² | | | | 2 | | | | 2 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | exposures, but includes genera | | | . , | , , | | | |
|-------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31 | 03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | 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 | 31 | 0 | | 0 | 31 | 0 | |
| | Institutions Corporates | 31 11 | 31 11 | 0 | | 31 11 | 31 10 | 10 | |
| | of which: SME | 0 | 0 | U 11 | | 0 | 10 | 10 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 1 | |
| NETHERLANDS | Secured by mortgages on immovable property | 0 | 0 | ľ | | o l | 0 | l o | |
| | 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 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |



Credit Risk - Standardised Approach

KBC Group

| | | | | | Standardise | d Approach | | | |
|----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | 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 | 2,146 | 23 | 1 | | 3,258 | 49 | 2 | |
| | Corporates | 7 | 7 | 7 | | 7 | 7 | 7 | |
| | of which: SME | 7 | 7 | 7 | | 7 | 7 | 7 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| GERMANY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| OLIVIANI | 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 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | (2) Total value adjustments and exposures, but includes genera | | nterparty excludes those for sec | uristisation exposures, additional | valuation adjustments (AVAs) a | and other own funds reduction | ns related to the | |
|-------------|---|--|-----------------------------|----------------------------------|---|--------------------------------|-------------------------------|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 1,802 | 1,802 | 301 | | 1,762 | 1,762 | 312 | |
| | Regional governments or local authorities | 19 | 15 | 5 | | 19 | 16 | 5 | |
| | Public sector entities Multilateral Development Banks | 0 | 73 | 0 | | 0 | 74 | 0 | |
| | International Organisations | 0 | 73 | 0 | | 0 | 74 | 0 | |
| | Institutions | 59 | 59 | 12 | | 42 | 42 | 8 | |
| | Corporates | 1,260 | 1,038 | 1,011 | | 1,306 | 1,078 | 1,050 | |
| | of which: SME | 570 | 440 | 414 | | 619 | 482 | 454 | |
| | Retail | 1,056 | 886 | 627 | | 1,060 | 892 | 631 | |
| DI II CADTA | of which: SME | 302 | 212 | 121 | | 308 | 217 | 124 | |
| BULGARIA | Secured by mortgages on immovable property | 862 | 833 | 321 | | 880 | 851 | 326 | |
| | of which: SME | 252 | 228 | 96 | | 247 | 223 | 93 | |
| | Exposures in default | 416 | 230 | 263 | 183 | 400 | 223 | 249 | 175 |
| | 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) | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | Equity | 7 | 7 | 7 | | 7 | 7 | 7 | |
| | Other exposures | 235 | 267 | 174 | | 281 | 309 | 213 | |
| | Standardised Total ² | | | | 205 | | | | 197 |

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

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

| | | exposures, but includes genera | al credit risk adjustments. | | | | | | |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 4 | 4 | 0 | | 9 | 9 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | | | 0 | 0 | 0 | |
| | Institutions | 21 | 21 | 4 | | 18 | 18 | 4 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| UNITED STATES | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| ONTILD STATES | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | U | 0 | 0 | 0 | U |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | 0 | 0 | | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | 0 | |
| | Equity | 19 | 19 | 19 | | 21 | 21 | 21 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 due to credit conversion factors | | | | 0 |

Credit Risk - IRB Approach

KBC Group

| | | | | | | | IRB App | roach | | | | | |
|-------------------|--|-------------|------------------------|--------------------|-------------|------------------------|----------------------|-------------|------------------------|--------------------|-------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original Ex | (posure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original Ex | kposure¹ | Exposure | Risk exposu | re amount | Value adjustments |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 73,739 | 8 | 73,335 | 4,935 | 0 | 10 | 66,203 | 8 | 65,418 | 5,295 | 0 | 1 |
| | Institutions | 22,815 | 3 | 21,161 | 3,196 | 6 | 6 | 17,503 | 0 | 15,534 | 2,695 | 1 | |
| | Corporates | 110,349 | 4,096 | 77,848 | 31,436 | 232 | | 103,616 | 3,429 | 72,377 | 31,181 | 612 | 1,78 |
| | Corporates - Of Which: Specialised Lending | 11,516 | 1,181 | 10,631 | 4,771 | 19 | 578 | 10,848 | 696 | 9,998 | 4,593 | 38 | 27 |
| | Corporates - Of Which: SME | 28,452 | 1,588 | 22,436 | 8,945 | 201 | | 27,111 | 1,255 | 22,077 | 9,031 | 449 | 63 |
| | Retail | 89,335 | 4,700 | 85,500 | 13,861 | 1,338 | | 91,174 | 3,479 | 85,436 | 14,188 | 1,255 | 1,62 |
| | Retail - Secured on real estate property | 72,969 | 4,223 | 72,115 | 10,947 | 1,214 | 1,689 | 72,401 | 3,022 | 71,570 | 11,108 | 1,030 | 1,27 |
| Cancalidated data | Retail - Secured on real estate property - Of Which: SME | 10,384 | 97 | 9,783 | 1,064 | 1 | 23 | 10,395 | 85 | 9,800 | 1,132 | 52 | . 2 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 62,586 | 4,126 | 62,332 | 9,883 | 1,213 | 1,666 | 62,006 | 2,937 | 61,770 | 9,976 | 978 | 1,25 |
| | Retail - Qualifying Revolving | 1,099 | 1 | 989 | 63 | 1 | 2 | 1,102 | 1 | 991 | 61 | 1 | |
| | Retail - Other Retail | 15,267 | 476 | 12,396 | 2,851 | 122 | 363 | 17,671 | 455 | 12,875 | 3,019 | 224 | 34 |
| | Retail - Other Retail - Of Which: SME | 9,013 | 384 | 6,369 | 1,343 | 55 | 267 | 11,354 | 375 | 6,791 | 1,534 | 165 | 26 |
| | Retail - Other Retail - Of Which: non-SME | 6,254 | 92 | 6,026 | 1,508 | 67 | 97 | 6,317 | 81 | 6,084 | 1,485 | 59 | 8 |
| | Equity | 149 | 2 | 149 | 9,482 | 6 | | 128 | 1 | 128 | 9,423 | 4 | |
| | Other non credit-obligation assets | | | | 7,522 | | | | | | 8,323 | | |
| | IRB Total ² | | | | 70,432 | | | | | | 71,104 | | |

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

| | | | | | | | IRB App | proach | | | | | |
|-----------|--|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original I | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustments |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 16,601 | 0 | 16,230 | 1,001 | C | 1 | 15,818 | 0 | 15,289 | 848 | 0 | 1 |
| | Institutions | 550 | 2 | 400 | 53 | 1 | . 0 | 1,526 | 0 | 1,268 | 189 | 0 | 0 |
| | Corporates | 63,138 | 1,862 | 45,732 | 14,749 | 76 | 1,007 | 59,584 | 1,715 | 43,119 | | 297 | 949 |
| | Corporates - Of Which: Specialised Lending | 4,802 | 310 | 4,366 | 1,540 | C | 171 | 4,712 | 301 | 4,268 | 1,533 | 0 | 152 |
| | Corporates - Of Which: SME | 19,437 | 824 | 15,262 | 5,530 | 72 | 449 | 18,468 | 791 | 15,291 | 5,646 | 262 | |
| | Retail | 55,913 | 567 | 52,763 | 4,408 | 51 | 292 | 57,224 | 547 | 53,051 | | 342 | 280 |
| | Retail - Secured on real estate property | 43,696 | 240 | 43,097 | 3,072 | 1 | 89 | 43,813 | 232 | 43,219 | 3,532 | 144 | 85 |
| DEL CTLIM | Retail - Secured on real estate property - Of Which: SME | 10,242 | 95 | 9,643 | 971 | 1 | 16 | 10,251 | 83 | 9,658 | 1,038 | 51 | 16 |
| BELGIUM | Retail - Secured on real estate property - Of Which: non-SME | 33,454 | 145 | 33,454 | 2,102 | C | 73 | 33,561 | 149 | 33,561 | 2,493 | 93 | 68 |
| | Retail - Qualifying Revolving | 1,099 | 1 | 989 | 63 | 1 | 2 | 1,102 | 1 | 991 | 61 | 1 | 2 |
| | Retail - Other Retail | 11,118 | 326 | 8,677 | 1,273 | 49 | 201 | 12,309 | 315 | 8,841 | 1,448 | 197 | 193 |
| | Retail - Other Retail - Of Which: SME | 7,174 | 298 | 4,751 | 817 | 3 | 177 | 8,325 | 287 | 4,886 | 1,004 | 157 | 169 |
| | Retail - Other Retail - Of Which: non-SME | 3,944 | 28 | 3,926 | 456 | 45 | 25 | 3,984 | 28 | 3,955 | 444 | 40 | 24 |
| | Equity | 83 | 2 | 83 | 9,332 | 6 | 0 | 74 | 1 | 74 | 9,301 | 4 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

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

| | | | | | | | IRB App | oroach | | | | | |
|-------------------|--|--------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original Exp | osure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and | Original E | exposure ¹ | Exposure Value ¹ | Risk exposu | re amount | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisions |
| | Central banks and central governments | 34,619 | 0 | 34,795 | 316 | 0 | 0 | 27,301 | 0 | 27,369 | 305 | C | 0 |
| | Institutions | 1,849 | 0 | 1,566 | 215 | 1 | 0 | 831 | 0 | 524 | 219 | 1 | . (|
| | Corporates | 16,384 | 388 | 12,069 | 4,312 | 113 | 206 | 14,718 | 400 | , | 4,158 | 191 | |
| | Corporates - Of Which: Specialised Lending | 2,665 | 86 | 2,551 | 1,188 | 3 | 25 | 2,562 | 87 | 2,451 | 971 | 3 | 3 20 |
| | Corporates - Of Which: SME | 4,881 | 222 | 3,686 | 1,265 | 102 | 127 | 4,938 | 249 | 3,706 | 1,292 | 167 | 7 134 |
| | Retail | 15,341 | 247 | 14,983 | 4,150 | 56 | 163 | 15,620 | 239 | 15,245 | 4,067 | 11 | 15! |
| | Retail - Secured on real estate property | 12,332 | 156 | 12,332 | 3,082 | 0 | 73 | 12,595 | 148 | 12,595 | 3,059 | C | 66 |
| CZECIJ DEDIJDI IC | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| CZECH REPUBLIC | Retail - Secured on real estate property - Of Which: non-SME | 12,332 | 156 | 12,332 | 3,082 | 0 | 73 | 12,595 | 148 | 12,595 | 3,059 | C | 66 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | (|
| | Retail - Other Retail | 3,009 | 91 | 2,651 | 1,069 | 56 | 90 | 3,025 | 91 | 2,650 | 1,008 | 11 | 88 |
| | Retail - Other Retail - Of Which: SME | 1,454 | 56 | 1,244 | 352 | 50 | 49 | 1,457 | 56 | 1,228 | 296 | 4 | 48 |
| | Retail - Other Retail - Of Which: non-SME | 1,555 | 35 | 1,407 | 717 | 7 | 41 | 1,568 | 35 | 1,422 | 712 | 7 | 7 40 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB App | proach | | | | | |
|----------|--|----------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustments and | Original E | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustment and |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 4,459 | 0 | 4,459 | 228 | C | 0 | 4,399 | 0 | 4,398 | 216 | | |
| | Institutions | 3,245 | 0 | 3,164 | 448 | c | 0 | 2,477 | 0 | 2,391 | | | |
| | Corporates | 3,418 | | · | 1,296 | C | 69 | 3,303 | 110 | 1,763 | 1,210 | • | |
| | Corporates - Of Which: Specialised Lending | 248 | | 174 | 65 | C | 0 | 240 | 0 | 178 | 71 | 0 | |
| | Corporates - Of Which: SME | 219 | 9 | 141 | 68 | C | 7 | 204 | 8 | 139 | 68 | 0 | |
| | Retail | 8 | 1 | 7 | 1 | C | 1 | 214 | 2 | 73 | 19 | 1 | |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 1 | C | 0 | 3 | 0 | 3 | 1 | 0 |) |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | | 0 | 1 | 0 | C | 0 | 1 | 0 | 1 | 0 | 0 | 2 |
| TIVAINCE | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 2 | 1 | (| 0 | 2 | 0 | 2 | 1 | | 2 |
| | Retail - Qualifying Revolving | | | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | | ' I |
| | Retail - Other Retail | | | 4 | 1 | ١ | | 211 | | /0 70 | 18 | | |
| | Retail - Other Retail - Of Which: SME | | | 4 | 0 | ١ | | 211 | 1 | 70 | 18 | | |
| | Retail - Other Retail - Of Which: non-SME Equity | | | 0 | ا ا | ' | | 0 | 0 | 0 | 0 | | (] |
| | Other non credit-obligation assets | | U | 3 | Ь | | U | U | U | U | U | 0 | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | | IRB App | proach | | | | |
|----------|--|-------------|------------------------|--------------------------------|------------------------|-----------------------------|-------------------|--|-------------|------------------------|--|
| | | | | As of 30/ | 09/2018 | | | As of 31/ | 12/2018 | | |
| | | Original Ex | posure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and | Original Exposure | e ¹ Exposure Value ¹ | Risk exposu | re amount | Va adjus |
| | (mln EUR, %) | | Of which: defaulted | Value | Of which: defaulted | provisions | Of winder | hich: ulted | | Of which: defaulted | prov |
| | Central banks and central governments | 2,469 | 0 | 2,469 | 236 | 0 0 | 2,496 | 0 2,496 | 236 | 0 | , |
| | Institutions | 185 | 0 | 184 | 75 | 0 0 | 198 | 0 198 | 78 | 0 | 7 |
| | Corporates | 2,817 | 76 | 2,426 | 1,888 | 0 66 | 2,914 | 68 2,511 | 1,858 | 0 | 4 |
| | Corporates - Of Which: Specialised Lending | 645 | 22 | 620 | 627 | 0 17 | 759 | 18 716 | 670 | 0 |) |
| | Corporates - Of Which: SME | 628 | 27 | 526 | 405 | 0 25 | 623 | 24 517 | 383 | 0, |) |
| | Retail | 4,454 | 83 | 4,390 | 760 | 16 89 | 4,482 | 66 4,413 | 735 | 6' | <u>, </u> |
| | Retail - Secured on real estate property | 3,620 | 32 | 3,620 | 429 | 9 28 | 3,644 | 27 3,644 | 407 | 5' | <u>'</u> |
| SLOVAKIA | Retail - Secured on real estate property - Of Which: SME | 113 | 1 | 113 | 91 | 0 / | 116 | 1 116 | 91 | 0, | <u>'</u> |
| | Retail - Secured on real estate property - Of Which: non-SME | 3,507 | 31 | 3,507 | 337 | 9 21 | 3,527 | 26 3,527 | 317 | 5, | <u>'</u> |
| | Retail - Qualifying Revolving Retail - Other Retail | 024 | 0 | 760 | 221 | 0 0 | 020 | 760 | 227 | 2 | <u>'</u> |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 834 346 | 50 | 769 346 | 331 169 | 7 01 | 839 350 | 39 769 26 346 | 327 160 | 2 | |
| | Retail - Other Retail - Of Which: non-SME | 488 | 25 | 423 | 162 | 2 3/ | 489 | 14 423 | 167 | יט | , |
| | Equity | 100 | 25 | 10 | 38 | 0 25 | 109 109 | 0 423 | 10/ | 2 | J |
| | Other non credit-obligation assets | 10 | U | 10 | 30 | | 3 | 9 | 34 | | |
| | IRB Total | | | | | | | | | | |

Credit Risk - IRB Approach

KBC Group

| | | | | | | | IRB App | roach | | | | | |
|----------|--|-------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|-------------------|
| | | | | As of 30/0 | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original Ex | oposure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustme |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisio |
| | Central banks and central governments | 1,188 | 0 | 1,201 | 261 | 0 | 0 | 1,196 | 0 | 1,210 | 260 | 0 | , |
| | Institutions | 148 | 0 | 146 | 7 | 0 | 0 | 18 | 0 | 15 | 2 | 0 | j |
| | Corporates | 1,413 | 727 | 1,298 | 445 | 0 | 465 | 731 | 18 | 611 | 422 | 0 | j |
| | Corporates - Of Which: Specialised Lending | 740 | 425 | 705 | 206 | 0 | 269 | 324 | 18 | 293 | 193 | 0 | j |
| | Corporates - Of Which: SME | 390 | 293 | 388 | 120 | 0 | 197 | 90 | 0 | 89 | 102 | 0 | j |
| | Retail | 11,533 | 3,550 | 11,279 | 3,724 | 1,191 | 1,326 | 10,558 | 2,406 | 10,312 | 3,442 | 875 | , |
| | Retail - Secured on real estate property | 11,533 | 3,550 | 11,279 | 3,724 | 1,191 | 1,326 | 10,553 | 2,406 | 10,310 | 3,442 | 875 | , |
| TOEL AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | / |
| IRELAND | Retail - Secured on real estate property - Of Which: non-SME | 11,533 | 3,550 | 11,279 | 3,724 | 1,191 | 1,326 | 10,553 | 2,406 | 10,310 | 3,442 | 875 | , |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | j |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 2 | 0 | 0 | i |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 2 | 0 | 0 | 1 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | Equity | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 1 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB App | proach | | | | | |
|---------|--|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | re amount | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisions |
| | Central banks and central governments | 2,594 | 0 | 2,585 | 1,152 | uciduiteu (| 0 | 3,767 | 0 | 3,763 | 1,559 | 0 ucrauiteu | 0 |
| | Institutions | 131 | 0 | 131 | 68 | C | | 40 | 0 | 40 | 29 | 0 | 0 |
| | Corporates | 4,403 | 62 | 3,701 | 2,909 | 41 | . 43 | 4,386 | 61 | 3,707 | 2,973 | 55 | 47 |
| | Corporates - Of Which: Specialised Lending | 688 | 9 | 660 | 504 | 16 | 6 | 662 | 9 | 652 | 544 | 35 | 7 |
| | Corporates - Of Which: SME | 1,977 | 50 | 1,729 | 1,256 | 25 | 35 | 2,008 | 51 | 1,771 | 1,298 | 20 | 37 |
| | Retail | 1,969 | 243 | 1,972 | 791 | 18 | 177 | 2,002 | 211 | 2,010 | | 14 | 156 |
| | Retail - Secured on real estate property | 1,705 | 239 | 1,705 | 621 | 8 | 171 | 1,721 | 207 | 1,727 | 653 | 4 | 150 |
| HUNGARY | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HUNGART | Retail - Secured on real estate property - Of Which: non-SME | 1,705 | 239 | 1,705 | 621 | 8 | 171 | 1,721 | 207 | 1,727 | 653 | 4 | 150 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 263 | 4 | 267 | 170 | 10 | 7 | 282 | 4 | 283 | 160 | 10 | 7 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | C | 0 | 9 | 0 | 2 | 1 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 263 | 4 | 267 | 170 | 10 | 7 | 273 | 4 | 281 | 159 | 10 | 7 |
| | Equity | 0 | 0 | 0 | 0 | С | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | IRB Ap | proach | | | | | |
|--------------|--|--------------------------------|-----------|----------------------|-------------|----------|------------------------|--------------------|-------------|------------------------|-----------------|
| | | | As of 30/ | 09/2018 | | | | As of 31/ | 12/2018 | | |
| | | Original Exposure ¹ | Exposure | Risk exposure amount | adjustments | Original | Exposure ¹ | Exposure | Risk exposu | re amount | Valu adjustm |
| | (mln EUR, %) | Of whi | | Of which defaulte | | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisi |
| | Central banks and central governments | 256 | 0 256 | 8 | 0 0 | 258 | | 258 | 7 | (|) |
| | Institutions | 1,742 | 0 1,708 | 76 | 0 0 | 2,099 | | 2,013 | 52 | (|) |
| | Corporates | 4,007 | 26 2,442 | 1,676 | 0 20 | 3,796 | 26 | 2,312 | 1,521 | 1 | L |
| | Corporates - Of Which: Specialised Lending | 633 | 0 558 | 295 | 0 1 | 612 | 0 | 558 | 279 | (|) |
| | Corporates - Of Which: SME | 232 | 13 183 | 109 | 0 1 | 209 | 13 | 159 | 80 | 1 | L |
| | Retail | 21 | 1 16 | 2 | 0 | 315 | 0 | 71 | 15 | (|) |
| | Retail - Secured on real estate property | 9 | 0 9 | 1 | 0 | 9 | 0 | 9 | 1 | (|) |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: SME | 7 | 0 7 | 0 | 0 | 7 | 0 | 7 | 1 | (|) |
| NETTIERLANDS | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 2 | 0 | 0 | 2 | 0 | 2 | 1 | (|) |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 9 |
| | Retail - Other Retail | 12 | 1 7 | 1 | 0 | 307 | 0 | 63 | 13 | (|) |
| | Retail - Other Retail - Of Which: SME | 12 | 1 7 | 1 | 0 | 307 | 0 | 63 | 13 | (|) |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| |
| | Equity | 0 | 0 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | (|) |
| | Other non credit-obligation assets | | | | | | | | | | |
| | IRB Total | | | | | | | | | | |

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Risk exposure amount Original Exposure¹ Original Exposure¹ Risk exposure amount Exposure adjustments Exposure adjustments Value¹ Value¹ and and Of which: Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 223 400 Institutions 724 117 1,376 1,456 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 191 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **GERMANY** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

| | | | | | | IRB Ap | proach | | | | | |
|----------|--|--------------------------------|----------------------|-------------|------------|----------------------|----------|-----------------------|----------------------|------------|------------|----------------|
| | | | As of 30, | /09/2018 | | | | | As of 31/ | /12/2018 | | |
| | | Original Exposure ¹ | Exposure | Risk exposu | ıre amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Val adjusti |
| | (min ELID 0/) | Of which: | - Value ¹ | | Of which: | and provisions | | Of which: | - Value ¹ | | Of which: | an provis |
| | (mln EUR, %) Central banks and central governments | defaulted | 0 | 0 | defaulted | 0 | (| defaulted | 0 | 0 | defaulted | |
| | Institutions | | 1 | 1 | (| | - | 1 | 1 | 0 | | úl – |
| | Corporates | 45 | 28 | 30 | | | 41 | | 24 | 22 | | ار |
| | Corporates - Of Which: Specialised Lending | 0 | 1 | 0 | C | 0 | (| | 0 | 0 | | ار |
| | Corporates - Of Which: SME | 0 0 | 0 | 0 | C | 0 | (| 0 0 | 0 | 0 | | ر |
| | Retail | 1 | 1 | 0 | C | 0 | 4 | 4 0 | 1 | 0 | | ر |
| | Retail - Secured on real estate property | 0 0 | 0 | 0 | C | 0 | (| 0 0 | 0 | 0 | | J |
| | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | C | 0 | (| 0 0 | 0 | 0 | | ر |
| BULGARIA | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | C | 0 | (| 0 | 0 | 0 | | ر |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | C | 0 | (| 0 0 | 0 | 0 | | ار |
| | Retail - Other Retail | 0 | 0 | 0 | C | 0 | 4 | 4 0 | 1 | 0 | |) |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | C | 0 | 4 | 4 0 | 1 | 0 | | ן |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | C | 0 | (| 0 | 0 | 0 | |) |
| | Equity | 0 0 | 0 | 0 | C | 0 | (| 0 | 0 | 0 | (| J |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | | IRB App | proach | | | | | |
|---------------|--|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|-------------------|
| | | | | As of 30/0 | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original E | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original E | xposure¹ | Exposure | Risk exposu | ire amount | Value adjustme |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisio |
| | Central banks and central governments | 1,714 | 8 | 1,714 | 86 | 0 | 6 | 1,011 | 7 | 1,011 | 43 | |) |
| | Institutions | 240 | 0 | 184 | 66 | 0 | 0 | 300 | 0 | 240 | 203 | | ן |
| | Corporates | 3,295 | 170 | 1,680 | 570 | 0 | 89 | 3,202 | 153 | 1,619 | 562 | C |) |
| | Corporates - Of Which: Specialised Lending | 90 | 25 | 91 | 1 | 0 | 4 | 48 | 11 | 48 | 0 | C |) |
| | Corporates - Of Which: SME | 39 | 10 | 30 | 4 | 0 | 9 | 36 | 10 | 27 | 10 | C |) |
| | Retail | 4 | 0 | 3 | 1 | 0 | 0 | 138 | 0 | 38 | 7 | C |) |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 0 | C |) |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 0 | C | 1 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 135 | 0 | 35 | 6 | C |) |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 135 | 0 | 35 | 6 | C |) |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| | Equity | 23 | 0 | 23 | 43 | 0 | 0 | 17 | 0 | 17 | 32 | С |) |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

Credit Risk - IRB Approach KBC Group

IRB Approach As of 31/03/2019 As of 30/06/2019 Value adjustments Original Exposure¹ Value Original Exposure¹ Risk exposure amount Risk exposure amount Exposure Exposure Value¹ Value¹ Of which: Of which: Of which: Of which: provisions provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 71,548 2,899 21,229 19,390 19,698 17,415 2,629 **Institutions** 103,259 3,542 32,633 1,818 109,967 3,302 81,337 32,800 1,729 74,687 Corporates 11,200 10,340 4,783 4,622 Corporates - Of Which: Specialised Lending 10,855 10,062 271 Corporates - Of Which: SME 1,229 9,222 27,406 22,443 22,909 9,300 28,055 1,190 1,614 1,231 92,097 3,411 86,299 14,548 97,802 3,043 91,886 15,956 2,194 Retail Retail - Secured on real estate property 72,720 2,959 11,432 1,252 77,241 2,534 76,313 1,944 71,843 1,141 12,687 Retail - Secured on real estate property - Of Which: SME 1,325 10,380 9,762 10,553 9,926 1,338 Consolidated data 62,082 1,230 66,387 1,886 Retail - Secured on real estate property - Of Which: non-SME 62,340 2,867 10,106 66,688 2,440 11,349 1,085 Retail - Qualifying Revolving 1,101 1,283 1,106 18,276 Retail - Other Retail 19,278 14,467 6,946 13,470 3,055 3,189 7,031 11,580 Retail - Other Retail - Of Which: SME 11,608 1,591 1,561 6,439 1,463 7,521 1,628 Retail - Other Retail - Of Which: non-SME 7,698 9,444 9,440 7,709 6,764 Other non credit-obligation assets IRB Total² 72,506 72,445

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | | | IRB App | oroach | | | | | |
|----------|--|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and | Original E | xposure¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 14,222 | 0 | 14,210 | 864 | 0 | 0 | 14,607 | 0 | 14,616 | 865 | 0 | 1 |
| | Institutions | 1,939 | 0 | 1,695 | 184 | 0 | 0 | 1,939 | 0 | 1,680 | 186 | 0 | 0 |
| | Corporates | 57,467 | 1,849 | 43,412 | 15,775 | 272 | 992 | 64,713 | 1,818 | 50,620 | 15,934 | 286 | 976 |
| | Corporates - Of Which: Specialised Lending | 5,083 | 302 | 4,623 | 1,736 | 0 | 152 | 5,133 | 195 | 4,668 | 1,736 | 0 | 112 |
| | Corporates - Of Which: SME | 18,730 | 788 | 15,559 | 5,732 | 239 | | 19,227 | 785 | 15,899 | 5,754 | | |
| | Retail | 57,972 | 547 | 53,778 | 5,306 | 341 | 272 | 58,437 | 526 | 54,212 | | | 279 |
| | Retail - Secured on real estate property | 44,031 | 236 | 43,415 | 3,737 | 147 | 81 | 44,734 | 225 | 44,108 | 3,664 | | 90 |
| DEL CTUM | Retail - Secured on real estate property - Of Which: SME | 10,236 | 90 | 9,620 | 1,228 | 55 | 11 | 10,398 | 90 | 9,773 | 1,234 | 56 | , 19 |
| BELGIUM | Retail - Secured on real estate property - Of Which: non-SME | 33,795 | 146 | 33,795 | 2,509 | 92 | 70 | 34,335 | 134 | 34,335 | 2,430 | 84 | 71 |
| | Retail - Qualifying Revolving | 1,101 | 1 | 986 | 62 | 0 | 2 | 1,096 | 1 | 981 | 54 | 0 | 2 |
| | Retail - Other Retail | 12,840 | 310 | 9,377 | 1,507 | 194 | 189 | 12,607 | 300 | 9,123 | 1,418 | 157 | 187 |
| | Retail - Other Retail - Of Which: SME | 8,524 | 283 | 5,080 | 1,037 | 156 | 165 | 8,377 | 276 | 4,914 | 1,004 | 157 | 166 |
| | Retail - Other Retail - Of Which: non-SME | 4,316 | 27 | 4,296 | 470 | 38 | 24 | 4,230 | 24 | 4,209 | 414 | 0 | 21 |
| | Equity | 77 | 2 | 77 | 9,314 | 5 | 0 | 74 | 1 | 74 | 9,292 | 3 | , o |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | | | IRB App | proach | | | | | |
|-------------------|--|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | re amount | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisions |
| | Central banks and central governments | 34,454 | 0 | 34,476 | 321 | 0 | 0 | 34,483 | 0 | 34,581 | 347 | 0 | 0 |
| | Institutions | 1,906 | 0 | 1,607 | 225 | 1 | 0 | 1,233 | 0 | 924 | 230 | 1 | . 1 |
| | Corporates | 15,818 | 384 | 11,451 | 4,154 | 173 | 197 | 15,016 | 370 | 10,662 | 4,204 | 157 | 200 |
| | Corporates - Of Which: Specialised Lending | 2,523 | 87 | 2,409 | 862 | 3 | 26 | 2,311 | 86 | 2,223 | 815 | 3 | 26 |
| | Corporates - Of Which: SME | 4,902 | 233 | 3,714 | 1,375 | 153 | 133 | 5,037 | 221 | 3,846 | 1,439 | 148 | 129 |
| | Retail | 15,635 | 233 | 15,262 | 4,167 | 109 | 154 | 20,920 | 404 | 20,538 | 5,156 | 372 | 246 |
| | Retail - Secured on real estate property | 12,582 | 140 | 12,582 | 3,180 | 101 | 63 | 16,553 | 247 | 16,553 | 3,919 | 293 | 115 |
| CZECII DEDIIDI IC | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CZECH REPUBLIC | Retail - Secured on real estate property - Of Which: non-SME | 12,582 | 140 | 12,582 | 3,180 | 101 | 63 | 16,553 | 247 | 16,553 | 3,919 | 293 | 115 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 3,053 | 93 | 2,679 | 986 | 7 | 91 | 4,367 | 157 | 3,985 | 1,237 | 79 | 131 |
| | Retail - Other Retail - Of Which: SME | 1,469 | 57 | 1,247 | 317 | 6 | 50 | 1,513 | 53 | | 312 | 3 | 47 |
| | Retail - Other Retail - Of Which: non-SME | 1,584 | 35 | 1,432 | 669 | 1 | 40 | 2,854 | 104 | 2,697 | 925 | 76 | 84 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | | | IRB App | proach | | | | | |
|--------|--|------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|----------------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustment and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisions |
| | Central banks and central governments | 4,455 | 0 | 4,454 | 216 | | 0 | 4,461 | 0 | 4,461 | 212 | | 0 |
| | Institutions | 2,633 | 0 | 2,548 | 370 | | 0 | 3,103 | 0 | 3,016 | 350 | | D |
| | Corporates | 3,418 | 129 | 1,854 | 1,300 | 1 | 66 | 3,645 | 37 | 1,991 | 1,480 | | 1 |
| | Corporates - Of Which: Specialised Lending | 245 | 0 | 203 | 79 | 0 | 0 | 252 | 0 | 214 | 88 | C | 0 |
| | Corporates - Of Which: SME | 206 | 7 | 151 | 78 | 0 | 6 | 224 | 7 | 154 | 75 | C | 0 |
| | Retail | 231 | 2 | 73 | 18 | 1 | . 1 | 239 | 2 | 81 | 20 | 1 | 1 |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 1 | 0 | 0 | 4 | 0 | 4 | 1 | C | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | C | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 | 2 | 1 | 0 | 0 | 3 | 0 | 3 | 0 | C | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail - Other Retail | 229 | 1 | 70 | 17 | 1 | 1 | 235 | 1 | 76 | 19 | 1 | 1 |
| | Retail - Other Retail - Of Which: SME | 229 | 1 | 70 | 17 | 1 | 1 | 235 | 1 | 76 | 19 | 1 | 1 |
| | 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 | C | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |

(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).

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

| | | | | | | | IRB App | proach | | | | |
|----------|--|--------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|---------------------|-----------------------------|
| | | | | As of 31/0 | 03/2019 | | | | | As of 30/ | 06/2019 | |
| | | Original Exp | osure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposure amoun | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | Of which defaulte | ri: provisions |
| | Central banks and central governments | 2,456 | 0 | 2,456 | 230 | C | 0 | 2,568 | 0 | 2,568 | 239 | 0 0 |
| | Institutions | 202 | 0 | 202 | 77 | C | 0 | 226 | 0 | 226 | 86 | 0 0 |
| | Corporates | 2,882 | 63 | 2,486 | 1,855 | C | 60 | 2,837 | 53 | 2,441 | 1,854 | 0 54 |
| | Corporates - Of Which: Specialised Lending | 727 | 15 | 691 | 653 | C | 15 | 714 | 13 | 680 | 623 | 0 16 |
| | Corporates - Of Which: SME | 640 | 23 | 534 | 397 | C | 22 | 678 | 16 | 557 | 429 | 0 16 |
| | Retail | 4,553 | 66 | 4,482 | 762 | 6 | 78 | 4,720 | 73 | 4,645 | 728 | 9 83 |
| | Retail - Secured on real estate property | 3,707 | 27 | 3,707 | 437 | 4 | 24 | 3,854 | 32 | 3,854 | 419 | 6 2 |
| SLOVAKIA | Retail - Secured on real estate property - Of Which: SME | 115 | 1 | 115 | 94 | C | 7 | 124 | 2 | 124 | 100 | 0 |
| SLOVANIA | Retail - Secured on real estate property - Of Which: non-SME | 3,592 | 26 | 3,592 | 344 | 4 | 17 | 3,730 | 30 | 3,730 | 320 | 6 18 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | C | 0 | 187 | 3 | 125 | 25 | 1 |
| | Retail - Other Retail | 847 | 39 | 775 | 325 | 2 | 2 55 | 679 | 38 | 667 | 283 | 2 53 |
| | Retail - Other Retail - Of Which: SME | 360 | 26 | 357 | 164 | C | 41 | 369 | 28 | 365 | 168 | 0 43 |
| | Retail - Other Retail - Of Which: non-SME | 486 | 13 | 419 | 161 | 2 | 2 14 | 310 | 11 | 302 | 115 | 2 10 |
| | Equity | 11 | 0 | 11 | 41 | C | 0 | 12 | 0 | 12 | 46 | 0 0 |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

Credit Risk - IRB Approach KBC Group

| | | | | | | | IRB App | roach | | | | | |
|----------|--|-------------|------------------------|--------------------|-------------|------------------------|----------------------|-------------|------------------------|--------------------|-------------|------------------------|--------------------|
| | | | | As of 31/0 | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original Ex | posure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original Ex | kposure¹ | Exposure | Risk exposu | ıre amount | Value adjustmen |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provision |
| | Central banks and central governments | 1,427 | 0 | 1,440 | 297 | 0 | 0 | 1,487 | 0 | 1,487 | 276 | | |
| | Institutions | 138 | 0 | 137 | 3 | 0 | 0 | 104 | 0 | 101 | 9 | 0 | |
| | Corporates | 651 | 19 | 552 | 384 | 0 | 12 | 426 | 18 | 336 | 171 | 0 | |
| | Corporates - Of Which: Specialised Lending | 321 | 18 | 290 | 187 | 0 | 6 | 192 | 18 | 168 | 88 | 0 | |
| | Corporates - Of Which: SME | 85 | 1 | 85 | 96 | 0 | 5 | 2 | 0 | 2 | 1 | 0 | |
| | Retail | 10,600 | 2,360 | 10,331 | 3,420 | 884 | | 10,280 | 1,856 | 9,970 | 4,027 | 1,499 | |
| | Retail - Secured on real estate property | 10,594 | 2,360 | 10,330 | 3,419 | 884 | 939 | 10,275 | 1,856 | 9,968 | 4,026 | 1,499 | |
| TDEL AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRELAND | Retail - Secured on real estate property - Of Which: non-SME | 10,594 | 2,360 | 10,330 | 3,419 | 884 | 939 | 10,275 | 1,856 | 9,968 | 4,026 | 1,499 | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail | 5 | 0 | 2 | 0 | 0 | 0 | 5 | 0 | 2 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | 5 | 0 | 2 | 0 | 0 | 0 | 5 | 0 | 2 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB App | roach | | | | | |
|------------|---|------------|------------------------|--------------------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------------------|-------------|------------------------|--------------------|
| | | | | As of 31/0 | 3/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustmer |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | and provisions | | Of which: defaulted | value | | Of which: defaulted | and provision |
| | Central banks and central governments | 3,186 | 0 | 3,172 | 1,448 | 0 | 0 | 2,838 | 0 | 2,815 | 1,061 | 0 | |
| | Institutions | 89 | 0 | 89 | 55 | 0 | 0 | 62 | 0 | 62 | 31 | 0 | |
| | Corporates | 4,588 | 72 | 3,843 | 3,295 | 213 | 48 | 4,636 | 65 | 3,870 | 3,198 | 142 | |
| | Corporates - Of Which: Specialised Lending | 768 | 8 | 735 | 658 | 17 | 7 | 779 | 8 | 753 | 636 | 15 | |
| | Corporates - Of Which: SME | 1,991 | 46 | 1,732 | 1,256 | 9 | 33 | 1,991 | 40 | 1,729 | 1,252 | 16 | |
| | Retail | 2,013 | 197 | 2,021 | 801 | 10 | 148 | 2,037 | 175 | 2,046 | 809 | 8 | |
| | Retail - Secured on real estate property | 1,726 | 193 | 1,732 | 641 | 2 | 141 | 1,733 | 170 | 1,739 | 638 | 1 | |
| HUNGARY | Retail - Secured on real estate property - Of Which: SME | 1,726 | 103 | 1,732 | 641 | 0 | 141 | 1 722 | 170 | 1 720 | 638 | 0 | |
| 110110/ (1 | Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving | 1,726 | 193 | 1,/32 | 041 | 2 | 141 | 1,733 | 1/0 | 1,739 | 038 | 1 | |
| | Retail - Qualifying Revolving Retail - Other Retail | 287 | 4 | 289 | 160 | υ Q | 7 | 305 | 4 | 307 | 171 | 7 | |
| | Retail - Other Retail - Of Which: SME | 207 | 0 | 209 | 100 | 0 | | 10 | 0 | 307 | 1/1 | , | |
| | Retail - Other Retail - Of Which: non-SME | 278 | 4 | 287 | 160 | 8 | 7 | 295 | 4 | 304 | 170 | 7 | |
| | Equity | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | |
|--------------|--|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------------------|-----------------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustments and | Original E | exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | Of which: defaulted | provisions |
| | Central banks and central governments | 258 | 0 | 258 | 7 | (| 0 | 260 | 0 | 260 | 6 | 0 0 |
| | Institutions | 2,202 | 0 | 2,114 | 106 | (| 0 | 1,642 | 0 | 1,548 | 92 | 0 0 |
| | Corporates | 3,880 | 25 | 2,487 | 1,584 | 2 | 2 15 | 4,052 | 29 | 2,588 | 1,507 | 2 21 |
| | Corporates - Of Which: Specialised Lending | 570 | 0 | 521 | 267 | (| 0 | 570 | 0 | 523 | 266 | 0 1 |
| | Corporates - Of Which: SME | 264 | 14 | 213 | 122 | 2 | 2 0 | 296 | 13 | 245 | 163 | 2 1 |
| | Retail | 326 | 0 | 78 | 15 | (| 0 | 346 | 0 | 93 | 17 | 0 0 |
| | Retail - Secured on real estate property | 10 | 0 | 10 | 1 | (| 0 | 11 | 0 | 11 | 1 | 0 0 |
| NETLIEDLANDO | Retail - Secured on real estate property - Of Which: SME | 8 | 0 | 8 | 0 | (| 0 | 9 | 0 | 8 | 1 | 0 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 | 2 | 0 | (| 0 | 2 | 0 | 2 | 1 | 0 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 316 | 0 | 68 | 14 | (| 0 | 335 | 0 | 82 | 16 | 0 0 |
| | Retail - Other Retail - Of Which: SME | 316 | 0 | 68 | 14 | (| 0 | 335 | 0 | 82 | 16 | 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 |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

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

| | | | | | | | IRB App | proach | | | | | |
|---------|--|--------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|--------------------------|
| | | | | As of 31/0 | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original Exp | osure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposı | ire amount | Value adjustme and |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisio |
| | Central banks and central governments | 397 | 0 | 397 | 45 | 0 | 0 | 398 | 0 | 398 | 43 | | |
| | Institutions | 716 | 0 | 665 | 212 | 0 | 0 | 742 | 0 | 687 | 215 | , (| |
| | Corporates | 1,418 | 62 | 950 | 466 | 4 | 17 | 1,438 | 64 | 937 | 481 | , 7 | 2 |
| | Corporates - Of Which: Specialised Lending | 46 | 44 | 46 | 0 | 0 | 5 | 46 | 44 | 46 | 0 | , (| D |
| | Corporates - Of Which: SME | 139 | 6 | 104 | 56 | 0 | 4 | 147 | 7 | 110 | 60 | , (|) |
| | Retail | 188 | 5 | 63 | 15 | 3 | 3 | 208 | 5 | 68 | 17 | | 1 |
| | Retail - Secured on real estate property | 17 | 1 | 17 | 3 | 1 | . 0 | 18 | 2 | 18 | 4 | , 1 | 1 |
| | Retail - Secured on real estate property - Of Which: SME | 9 | 1 | 8 | 2 | 1 | . 0 | 9 | 1 | 8 | 2 | , 1 | L |
| GERMANY | Retail - Secured on real estate property - Of Which: non-SME | 8 | 0 | 8 | 2 | 0 | 0 | 10 | 0 | 10 | 2 | , (| |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , (|) |
| | Retail - Other Retail | 171 | 3 | 46 | 11 | 2 | . 3 | 190 | 3 | 51 | 13 | , 7 | 2 |
| | Retail - Other Retail - Of Which: SME | 170 | 3 | 46 | 11 | 2 | . 3 | 190 | 3 | 50 | 13 | , 7 | 2 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , τ |) |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , τ |) |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | IRB Ap | proach | | | | | |
|----------|--|--------------------------------|--------------------|-------------|------------|----------------------|----------|-----------------------|--------------------|------------|------------|---------------|
| | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original Exposure ¹ | Exposure | Risk exposu | ıre amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Val adjust |
| | | Of which: | Value ¹ | | Of which: | and provisions | | Of which: | Value ¹ | | Of which: | an provis |
| | (mln EUR, %) | defaulted | | | defaulted | | | defaulted | | | defaulted | |
| | Central banks and central governments | 0 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | | J |
| | Institutions | 3 0 | 3 | 0 | 0 | 0 | 34 | | 1 | 0 | | J |
| | Corporates | 30 0 | 25 | 24 | 0 | 0 | 36 | | 24 | 22 | | ر |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | 0 | 0 | 0 | (| | 0 | 0 | | ر |
| | Corporates - Of Which: SME Retail | 0 0 | 0 | 0 | 0 | 0 | (| - | 0 | 0 | | ٦ |
| | | 4 0 | 2 | 1 | 0 | | | | 3 | 1 | | 7 |
| | Retail - Secured on real estate property | 0 0 | 0 | 0 | 0 | 0 | | | 1 | 0 | | 7 |
| BULGARIA | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | | | U | 0 | | 7 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 0 | 0 | 0 | 0 | 0 | | | 1 | 0 | | 7 |
| | Retail - Qualifying Revolving Retail - Other Retail | 4 | 2 | 1 | 0 | 0 | | | 0 | 0 | | ٦ |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 4 | 1 | 1 | 0 | 0 | _ | | 1 | 0 | | ٦ |
| | Retail - Other Retail - Of Which: non-SME | | 1 | 0 | 0 | 0 | - | | 1 | 0 | | ń |
| | Equity | | 1 0 | 0 | 0 | 0 | | | 0 | 0 | | á |
| | Other non credit-obligation assets | | Ů | Ü | | Ů | | | Ü | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | | IRB App | proach | | | | | |
|----------------|--|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|------------------|
| | | | | As of 31/0 | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original E | xposure¹ | Exposure | Risk exposu | ure amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk exposu | ire amount | Value adjustm |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisio |
| | Central banks and central governments | 1,183 | 7 | 1,183 | 45 | derdanced 0 | 6 | 1,131 | 7 | 1,131 | 45 | |) |
| | Institutions | 173 | 0 | 123 | 42 | 0 | 0 | 216 | 0 | 166 | 50 | C | ر |
| | Corporates | 3,382 | 146 | 1,618 | 585 | O | 88 | 3,420 | 145 | 1,963 | 753 | C |) |
| | Corporates - Of Which: Specialised Lending | 38 | 0 | 38 | 0 | 0 | 0 | 37 | 0 | 37 | 0 | C |) |
| | Corporates - Of Which: SME | 23 | 10 | 21 | 4 | 0 | 10 | 23 | 10 | 21 | 4 | C |) |
| | Retail | 144 | 0 | 42 | 7 | 0 | 0 | 147 | 0 | 44 | 7 | C |) |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 0 | C | j |
| LINITED CTATEC | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 0 | C |) |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| | Retail - Other Retail | 141 | 0 | 39 | 6 | 0 | 0 | 143 | 0 | 41 | 6 | C |) |
| | Retail - Other Retail - Of Which: SME | 141 | 0 | 39 | 6 | 0 | 0 | 143 | 0 | 41 | 6 | C |) |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C |) |
| | Equity | 17 | 0 | 17 | 32 | O | 0 | 12 | 0 | 12 | 22 | C |) |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 31/12/2018 | | | | | | | |
|---|------------------|---|--|--|--------------------------|--|--|--------------------|-------------------------------|----------------------|------------------------|------------------------|--------------------|-----------------|
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriv | atives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with p | nositive fair value | Derivatives with | n negative fair value | On Bulance si | iect exposures | |
| | | | | | | | | | ositive ium value | 561114611651116 | . negative ran value | | | |
| | | | | | l | | | | | | 1 | - | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- | Total carrying amount of non-derivative financial | | | | | | | | | | | exposure amount |
| • | ,, | derivative financial assets | assets (net of short positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets held for trading | acsignated at fall value | of which: Financial assets at fair value through other | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | field for trading | through profit or loss | comprehensive income | amortised cost | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [| | 0 108 | 0 108 | 0 | 0 | 0 | 0 108 | | 0 0 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [| Austria | 28 122 | 28 122 | 0 0 | 0 | 28 | 0 122 | | 0 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [[10Y - more | _ | 166 | 166 | 0 | 0 | 80 | 85 | | 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [[3M - 1Y [| | 423 23 1,685 2,244 | 23 | 0 0 0 | 0 0 0 | 108 0 0 | 23 20 | | 0 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | 14 |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Belgium | 2,244 1,531 4,030 7,698 | 1,685 2,216 1,531 4,030 7,697 | 0 1 16 | 0 0 0 | 25 154 372 | 2,184 1,376 3,641 7,400 | 2 | .1 179 6 55 6 263 | 0 0 0 | 6 13 14 | 299 1 2 | 0 0 0 | |
| [0 - 3M [| - | 7,698 4 17,215 | 4 | 12 2 31 | 0 | 285 0 836 | 0 | 19 28 | 4 430 0 0 6 927 | 10 0 10 | 187 0 220 | 222 2 525 | 0 0 0 | 1,168 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | 24 3 84 | 24 3 84 | 1 0 0 | 0 0 0 | 22 0 64 | 0 3 20 | | 0 0 0 0 | 0 0 0 | 0 0 0 | 0 1 0 | 0 0 0 | |
| [0 - 3M [| Bulgaria | 24 189 570 | 24 189 569 | 3 3 6 | 0 0 0 | 19 128 230 | 2 58 334 | | 0 0 0 0 | 0 0 0 | 0 0 0 | 0 0 5 | 0 0 0 | |
| [10Y - more Total [0 - 3M [| | 58 951 | 58 951 | 0 13 | 0 | 4 467 | 54 471 | | 0 0 0 0 | 0 0 | 0 | 0 6 | 0 0 | 66 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | | | | | | | | | | | | | |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| Total [0 - 3M [| | 20,912 1,200 1,901 | 20,912 1 147 | 0 | 0 | 0 184 | 20,912 1,010 1,802 | | 0 22 | 0 | 0 | 17 45 | 0 | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Czech Republic | 1,901 375 | 1,901 354 772 | 44 0 204 | 0 | 55 21 | 354 | | 0 263 0 0 0 | -3 -16 -3 | 107 250 | 97 37 26 | 0 | |
| [0 - 3M [| _ | 375 931 1,902 663 27,884 | 20,912 1,147 1,901 354 772 1,902 663 27,651 | 34 173 461 | 0 | 283 12 654 | 628 1,585 478 26,770 | | 0 6 0 7 1 299 | 0 0 | 1 0 477 | 0 0 222 | 0 0 | 408 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 27,884 | 27,651 | 401 | 0 | 054 | 26,770 | | 1 299 | -21 | 4// | 222 | 0 | 408 |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Denmark | | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more | | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Estonia | | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 31/12/2018 | | | | | | | |
|-------------------|------------------|--|---|------------------------------------|--|---|---|--|-------------------------------------|----------------------------|--------------------------------------|---------------------------------|---------------------------------|-----------------|
| | | | | | | Dire | ct exposures | <u>'</u> | | | | | | |
| | (mln EUR) | | | On balance sl | heet | 20 | | | Deriva | tives | | Off bala | nce sheet | |
| | (IIIII LOK) | | | | | | | Derivatives with p | | | negative fair value | | heet exposures | |
| | | | | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Finland | 0 15 5 145 0 58 0 | 0 15 5 145 0 58 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 15 5 145 0 58 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 5 |
| [0 - 3M [| France | 2 14 135 110 717 3,302 0 4,280 | 2 14 135 110 717 3,302 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 827 0 | 0 14 135 110 717 2,474 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 4 0 0 2 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Germany | 0 0 11 195 71 112 0 389 | 0 0 11 195 71 112 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 10 195 71 112 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Hungary | 1,006 93 91 104 494 1,784 41 3,613 | 93 91 104 493 1,783 41 | 13 77 0 0 5 0 95 | 0 0 0 0 0 0 0 | 0 0 0 49 104 137 0 | 993 16 91 55 383 1,646 41 3,226 | ((((11 (11 | 109 0 0 0 0 190 0 | 3 0 0 0 0 | 78 436 0 0 21 25 0 | 0 0 0 0 0 9 4 | 0 0 0 0 0 0 | 1,515 |
| [0 - 3M [| Ireland | 0 86 272 0 190 646 0 | 0 86 273 0 190 646 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 68 0 | 0 0 272 0 190 578 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Italy | 0 0 294 344 3 657 0 1,298 | 0 0 294 344 3 657 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 486 | 0 0 294 344 3 170 0 | () | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Latvia | 0 0 0 23 0 0 0 0 | 0 0 0 0 23 0 0 0 | 0 0 0 2 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 5 0 0 | 0 0 0 0 17 0 0 0 | | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 31/12/2018 | | | | | | | |
|---|------------------|--|---|--|--|---|--|---------------------------------|---------------------------------|---------------------------------|---------------------------------|-----------------------------------|---------------------------------|-------------------------------|
| | | | | | | Dire | ect exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | Off-balance sh | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Lithuania | 0 0 0 0 14 6 0 | 0 0 0 0 14 6 0 | 0 0 0 0 0 0 0 | () () () () () () | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 5 6 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 4 |
| [0 - 3M [| Luxembourg | 0 10 7 0 3 0 0 | 0 10 14 0 3 0 0 | 0 0 0 0 1 0 0 | () () () () () | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 7 0 2 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 20 25 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Malta | 0 0 0 0 4 0 0 | 0 0 0 0 4 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 4 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Netherlands | 0 10 0 44 204 0 | 0 10 0 44 204 0 | 0 0 0 0 1 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 10 0 44 203 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Total [0 - 3M [| Poland | 258 0 6 317 130 325 567 0 | 0 6 317 130 325 567 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 6 0 93 0 30 1 14 0 19 0 0 | 0 0 224 100 310 549 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |
| Total [0 - 3M [| Portugal | 1,345 0 0 0 37 0 187 0 | 0 0 0 37 0 187 | 0 0 0 0 0 0 | | 162 0 0 0 0 0 0 0 0 0 17 0 0 20 0 0 37 | 0 0 0 21 0 167 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Romania | 225 0 5 0 12 8 31 2 | 0 5 0 12 8 31 2 | 0 0 0 0 0 0 | | 0 5 0 0 12 0 3 0 14 0 | 0 0 0 0 5 17 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |
| [0 - 3M [| Slovakia | 57 149 7 6 0 342 508 1,708 | 149 7 6 0 342 508 | 0 0 0 0 0 0 0 70 0 | | 35 0 0 0 7 0 0 0 0 0 37 0 119 164 | 149 0 6 0 304 438 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Slovenia | 2,721 2 0 22 0 33 118 0 | 2 0 22 0 33 118 0 | 0 0 0 0 0 0 0 0 | (((((| 104 0 2 0 0 22 0 0 25 0 61 0 110 | 0 0 0 0 8 57 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 31/12/2018 | | | | | | | |
|---|------------------|--|--|--|--|---|--|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|----------------------------------|
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | n negative fair value | Off-balance sh | neet exposures | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Spain | 0 0 476 0 378 1,456 0 2,310 | 0 0 476 0 378 1,456 0 2,310 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 317 0 317 | 0 0 476 0 378 1,139 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 509 |
| [0 - 3M [| Sweden | | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | 0 0 24 12 24 395 0 | 0 0 24 12 24 395 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 24 12 24 395 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 95 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 0 0 0 0 25 201 0 | 0 0 0 0 25 201 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 48 0 | 0 0 0 0 0 25 153 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Total [0 - 3M [| Hong Kong | 226 0 0 56 0 0 0 0 | 0 0 56 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 48 0 0 0 0 0 0 0 | 178 0 0 56 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group | | | | | | | |
|-------------------|---|--|---|--|--|---|--|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------|
| | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | 0 0 279 92 204 432 0 | 0 0 279 92 204 432 0 1,007 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 279 92 204 432 0 1,007 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 43 |
| [0 - 3M [| China | 1,007 | 1,007 | | | | 1,007 | | | Ü | | | | 75 |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | J | | | | j | | | | | | | |
| [0 - 3M [| Middle East | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Latin America and the Caribbean | 0 0 0 0 0 0 48 | 0 0 0 0 0 0 48 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 27 0 | 0 0 0 0 0 0 20 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [10Y - more | - | 0 48 | 0 48 | 0 0 | 0 | 0 | 0 20 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 0 | |



General governments exposures by country of the counterparty

KBC Group

| | | | | | | | As of 31/12/2018 | | | | | | | |
|-------------------|------------------|--|---|--|--|---|--|---------------------------------|---------------------------------|----------------------------|----------------------------|------------------------------------|----------------------------|-------------------------------|
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | neet | | | | Derivat | tives | | Off balan | ce sheet | |
| | | | | | | | | Derivatives with po | ositive fair value | Derivatives with | n negative fair value | Off-balance sh | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Africa | 0 0 24 5 24 101 4 | 0 0 24 5 24 99 4 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 24 5 24 99 4 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 45 1 0 0 349 0 | 0 0 0 0 0 0 | 35 |
| [0 - 3M [| Others | 0 0 0 0 0 0 25 | 0 0 0 0 0 0 25 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 25 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 16 | 0 0 0 0 0 0 | |

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, 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, 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, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

| | | | | | | | KBC Group | | | | | | | |
|---|------------------|--|--|----------------------------|---|--|--|--------------------|---------------------|------------------|---------------------|--------------------|----------------|-------------------------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balan | ice sheet | |
| | | | | | | | | | | | | Off-halance sh | aget expecures | |
| | | | | | | | | | | | | Off-balance sh | leet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | CAP COM C ANTO MILE |
| | | derivative intancial assets | positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | of which: Financial assets at | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | carrying amount | Trocional amount | | notional amount | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [| | 0 109 | 0 109 | 0 | 0 | 0 | 0 109 | | 0 0 | 0 | 0 | 0 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [| Austria | 28 123 | 28 123 | 0 | 0 | 28 | 0 123 | | 0 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [[10Y - more | | 165 0 | 165 0 | 0 | 0 | 81 | 84 | | 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 425 80 | 90 | 0 | 0 | 108 | 19 | | o o 0 | 0 | 0 | 0 | 0 | 13 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| | 2,239 921 1,814 | 2,239 904 1,814 5,376 5,139 1,073 | 0 | 0 | 0 25 231 | 570 862 | 1 | 0 6 173 6 102 | 0 | 0 17 35 | 0 262 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Belgium | 1,814 5,376 5,140 1,073 | 5,376 5,139 | 0 31 | 0 | 385 195 | 862 1,583 4,991 4,913 1,073 14,011 | 7 27 | 6 256 4 445 | 0 17 | 13 357 | 1 1 64 | 0 | |
| [10Y - more Total | | 1,073 16,642 | 1,073 16,624 | 0 91 | 0 | 836 | 1,073 14,011 | 37: | 0 0 3 977 | 0 17 | 0 422 | 330 | 0 0 | 1,198 |
| [0 - 3M [| | 38 56 | 2 38 56 | 0 | 0 | 38 35 | 0 20 | | 0 0 | 0 0 | 0 | 0 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [| Bulgaria | 52 148 | 52 148 667 | 2 3 | 0 | 46 88 | 3 57 | | 0 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | 91 1,055 | 91 | 11 26 | 0 | 236 4 448 | 75 581 | | 0 0 0 | 0 | 0 | 5 0 5 | 0 0 | 204 |
| [0 - 3M [[3M - 1Y [| | =/355 | 2,333 | | | | 332 | | | | | | | |
| [1Y - 2Y [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1V [| | 28,051 257 1,910 | 28,051 257 | 34 | 0 | 0 53 | 28,017 | | 0 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| Czech Republic | 877 | 877 | 0 | 0 | 0 46 | 28,017 204 1,910 831 1,339 996 | | 0 0 | -9 0 | 560 0 | 138 18 | 0 | |
| [0 - 3M [| CZECII REPUBIIC | 1,598 1,287 | 1,598 1,286 | 0 191 | 0 | 260 99 13 | 1,339 996 948 | | 0 0 12 | -4 0 0 | 118 1 | 19 0 | 0 | |
| Total [0 - 3M [| | 964 34,945 | 964 34,944 | 227 | 0 | 10 | 948 34,245 | | 13 | -13 | 740 | 192 | 0 | 453 |
| [3M - 1Y [[1Y - 2Y [| | | | | | | | | | | | | | |
| [0 - 3M [| Denmark | | | | | | | | | | | | | |
| I I Atal | | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Estonia | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | |
| ivai | 1 | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group | | | | | | | |
|--|------------------|--|---|-------------------------------------|--|---|---|----------------------------|-------------------------------------|---------------------------------|--------------------------------------|----------------------------------|----------------------------|-----------------|
| | | | | | | Dire | As of 30/06/2019 ct exposures | <u> </u> | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | ct exposures | | Deriva | tives | | Off bala | nce sheet | |
| | (IIIIII EUR) | | | | | | | | | | | | heet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Finland | 16 5 140 0 0 58 0 | 16 5 140 0 0 58 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 16 5 140 0 0 58 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 4 |
| [0 - 3M [| France | 1 15 290 305 649 3,080 82 4,422 | 1 15 290 305 649 3,080 82 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 41 0 134 689 0 | 0 15 248 305 515 2,391 82 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 2 | 0 0 0 0 0 0 | |
| [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | Germany | 0 0 175 30 72 113 0 | 0 0 175 30 72 113 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 175 30 72 113 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | () () () () () | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Hungary | 40 79 176 280 621 1,340 91 | 40 79 175 280 620 1,339 91 2,625 | 38 45 15 3 0 15 0 | 0 0 0 0 0 0 | 0 0 0 60 107 93 5 | 2 34 161 216 513 1,232 86 2,244 | () () () () () | 108 0 0 0 0 189 0 | 0 3 0 0 0 0 0 | 77 433 0 0 20 25 0 | 0 21 0 0 0 7 8 | 0 0 0 0 0 0 | 1,028 |
| [0 - 3M [| Ireland | 0 90 217 40 276 747 0 1,372 | 0 90 219 40 276 747 0 | 0 0 5 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 67 0 | 0 0 212 40 276 680 0 | () () () () () | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Italy | 0 0 311 288 3 653 0 1,255 | 0 0 311 288 3 653 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 483 | 0 0 311 288 3 170 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Latvia | 0 2 21 0 0 0 0 | 0 2 21 0 0 0 0 | 0 2 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 5 0 0 0 | 0 0 16 0 0 0 0 | | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 30/06/2019 | <u> </u> | | | | | | |
|-------------------|------------------|--|---|----------------------------|--|---|--|--------------------|---|---------------------------------|----------------------------|------------------------------------|---------------------------------|-----------------|
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | heet | <u> </u> | | | Deriva | atives | | Off bala | nce sheet | |
| | (IIIII LOK) | | | | | | | | | | | | sheet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Lithuania | 0 0 0 14 6 0 0 | 0 0 0 14 6 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 9 0 0 0 | 0 0 0 5 6 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 3 |
| [0 - 3M [| Luxembourg | 0 10 7 2 0 0 0 | 0 10 9 2 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 7 2 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 20 25 0 0 0 45 | 0 0 0 0 0 0 | |
| [0 - 3M [| Malta | 0 0 0 4 0 0 0 | 0 0 0 4 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 4 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Netherlands | 10 0 0 44 205 0 0 | 10 0 0 44 205 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 10 0 0 44 205 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 6 |
| [0 - 3M [| Poland | 7 0 334 310 179 555 0 | 7 0 334 310 179 555 0 | 1 0 2 0 0 0 | 0 0 0 0 0 0 | 6 0 89 42 6 15 0 | 0 0 243 268 173 539 0 | | 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 117 |
| [0 - 3M [| Portugal | 0 0 36 0 116 68 0 | 0 0 36 0 116 68 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 16 0 0 20 0 | 0 0 20 0 116 47 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Romania | 0 5 12 8 5 26 2 | 0 5 12 8 5 26 2 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 5 12 3 5 9 2 | 0 0 0 5 0 17 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Slovakia | 1 135 42 259 329 1,734 219 | 1 135 42 259 329 1,734 219 | 0 0 0 | 0 0 0 0 0 0 | 0 1 7 80 13 66 0 | 1 134 35 179 312 1,662 219 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 2 0 0 1 3 | 0 0 0 0 0 0 | |
| [0 - 3M [| Slovenia | 2,719 0 0 0 0 35 247 0 282 | 0 0 0 0 35 247 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 25 61 0 | 0 0 0 0 10 186 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group As of 30/06/2019 | | | | | | | |
|---|------------------|--|---|----------------------------|--|---|--|--------------------------------------|---------------------------------|--------------------------------------|----------------------------|----------------------------|----------------------------|-----------------|
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | ct exposures | | Deriva | tives | | Off balar | nce sheet | - |
| | | | | | | | | | Off-balance sh | neet exposures | | | | |
| | | Total gross carrying amount of non- derivative financial assets | | | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | | | Risk weighted |
| Residual Maturity | Country / Region | | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Spain | 0 0 294 0 528 1,407 0 2,229 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 340 0 | 0 0 294 0 528 1,066 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 515 |
| [0 - 3M [| Sweden | 2,223 | 2,223 | U . | | 340 | 1,009 | 0 | | U | | V | U | 515 |
| [0 - 3M [| United Kingdom | 0 0 23 12 23 59 335 452 | 0 0 23 12 23 59 335 452 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 23 12 23 59 335 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 94 |
| [0 - 3M [| Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 0 0 0 0 71 216 0 | 0 0 0 0 71 216 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 48 0 | 0 0 0 0 71 168 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 53 |
| [0 - 3M [| Hong Kong | 0 0 56 0 0 0 | 0 0 56 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 56 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |



General governments exposures by country of the counterparty

| | | | | | | | KBC Group | | | | | | | |
|---|---|--|--|--|--|---|---|---------------------------------|----------------------------|---------------------------------|----------------------------|----------------------------------|----------------------------|--------------------------------------|
| | As of 30/06/2019 Direct exposures | | | | | | | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | Deriva | tives | | Off bala | nce sheet | | | | | | |
| | | | | | | | | | | Off-balance s | | | | |
| | | Total gross carrying amount of non- derivative financial assets | Total carrying amount of | | Derivatives with positive fair value Derivatives v | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | | non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Japan | 0 0 0 0 8 0 | 0 0 0 0 8 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 8 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 4 |
| [0 - 3M [| U.S. | 7 0 328 139 178 474 0 | 7 0 328 139 178 474 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 7 0 328 139 178 474 0 1,126 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M [| China | | 2,7220 | | | | 1/220 | | | | | | | |
| [0 - 3M [| Switzerland | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 39 0 0 | 0 0 0 0 0 0 | 3 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Other advanced economies non EEA | 0 0 0 0 0 33 0 | 0 0 0 0 0 0 33 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 33 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | Other Central and eastern Europe countries non EEA | 33 | 53 | • | | | 33 | | J | 3 | | 3 | | |
| [0 - 3M [| Middle East | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Latin America and the Caribbean | 0 0 0 0 0 0 73 | 0 0 0 0 0 0 73 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 27 0 | 0 0 0 0 0 0 46 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | |
| Total [0 - 3M [| Latin America and the Caribbean | 0 0 0 0 0 0 0 73 0 73 | 0 0 0 0 0 73 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 27 0 | 0 0 0 0 0 0 46 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 |



General governments exposures by country of the counterparty

KBC Group

| | | | | | | | NDC Group | | | | | | | |
|----------------------|------------------|--|--|--|--|---|--|---|---|----------------------------|----------------------------|-----------------------------------|----------------------------|-------------------------------|
| | | | | | | | As of 30/06/2019 | 1 | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | neet | | Off balance sheet | | | | | | | |
| | | | | | | | | Donivativos with m | ocitivo fair valvo | Doubleatives with | a magativa fair valua | Off-balance sho | eet exposures | |
| | | | | | | | | Derivatives with po | ositive fair value | Derivatives with | n negative fair value | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| | | | | | | | | | | | | | | |
| [0 - 3M [| Africa | 1 3 17 6 46 45 85 | 1 3 17 6 46 45 85 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 3 17 6 46 45 85 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 8 0 46 0 63 0 | 0 0 0 0 0 0 | 22 |
| [0 - 3M [| Others | 0 3 0 0 0 3 3 23 | 0 3 0 0 0 3 23 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 3 0 0 0 3 23 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| [10Y - more Total | | 29 | 29 | | 0 | 0 | 29 | <u></u> | 0 | <u>0</u> | 0 | 0 | 0 | 2 |

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Republic, Ecuador, El Salvador, Grenada, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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



Performing and non-performing exposures

| | | | A | s of 30/09/201 | .8 | | | | A | s of 31/12/201 | 8 | | | |
|--|---------|--------------------------------------|--------------------------------------|------------------------|--|------------------------|---|---------|--------------------------------------|----------------|------------------------|--|------------------------|---|
| | | Gross carry | ing amount | | Accumulated in accumulated control value due to control provisions 4 | changes in fair | Collaterals and financial guarantees received on non-performing | | Gross carrying amount | | | Accumulated in accumulated control value due to control provisions 4 | hanges in fair | Collaterals and financial |
| | | Of which performing but past due >30 | Of which non-performing ¹ | | On performing | On non- performing | | | Of which performing but past due >30 | | | On performing | performing | guarantees received on non- performing |
| (mln EUR) | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures |
| Debt securities (including at amortised cost and fair value) | 42,459 | 0 | 7 | 7 | 6 | 6 | 0 | 42,739 | 0 | 7 | 7 | 6 | 6 | 0 |
| Central banks | 221 | 0 | 0 | 0 | 0 | 0 | 0 | 256 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 36,697 | 0 | 0 | 0 | 4 | 0 | 0 | 36,982 | 0 | 0 | 0 | 4 | 0 | 0 |
| Credit institutions | 2,999 | 0 | 0 | 0 | 0 | 0 | 0 | 3,004 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 1,844 | 0 | 0 | 0 | 1 | 0 | 0 | 1,880 | 0 | 0 | 0 | 1 | 0 | 0 |
| Non-financial corporations | 699 | 0 | 7 | 7 | 1 | 6 | 0 | 617 | 0 | 7 | 7 | 1 | 6 | 0 |
| Loans and advances(including at amortised cost and fair value) | 214,470 | 429 | 6,922 | 6,919 | 423 | 3,303 | 2,597 | 195,711 | 413 | 6,561 | 6,558 | 415 | 3,108 | 2,432 |
| Central banks | 57,514 | 0 | 0 | 0 | 0 | 0 | 0 | 37,580 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 6,905 | 0 | 5 | 5 | 3 | 3 | 1 | 6,141 | 3 | 5 | 5 | 3 | 3 | 1 |
| Credit institutions | 6,223 | 0 | 30 | 30 | 1 | 28 | 0 | 6,838 | 0 | 30 | 30 | 1 | 28 | 0 |
| Other financial corporations | 6,230 | 1 | 31 | 31 | 12 | 16 | 6 | 6,504 | 0 | 33 | 33 | 13 | 15 | 2 |
| Non-financial corporations | 65,591 | 257 | 3,420 | 3,420 | 275 | 1,929 | 600 | 65,644 | 247 | 3,305 | 3,305 | 264 | 1,816 | 598 |
| of which: small and medium-sized enterprises at amortised cost | 27,690 | 46 | 1,335 | 1,334 | 118 | 697 | 277 | 27,871 | 51 | 1,160 | 1,160 | 122 | 558 | 294 |
| Households | 72,007 | 171 | 3,436 | 3,433 | 132 | 1,328 | 1,990 | 73,004 | 162 | 3,188 | 3,186 | 135 | 1,245 | 1,831 |
| DEBT INSTRUMENTS other than HFT | 256,929 | 429 | 6,930 | 6,927 | 429 | 3,308 | 2,597 | 238,450 | 413 | 6,568 | 6,566 | 422 | 3,114 | 2,432 |
| OFF-BALANCE SHEET EXPOSURES | 46,312 | | 268 | 268 | 29 | 108 | 47 | 47,075 | | 380 | 380 | 29 | 99 | 45 |

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

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

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

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



Performing and non-performing exposures

| | | | A | As of 31/03/201 | 9 | | As of 30/06/2019 | | | | | | | |
|--|--------------------------------------|-----------------------|--------------------------------------|------------------------|------------------------|--|---|---------|--------------------------------------|----------|--|------------------------|--------------------------------------|-----------------------------------|
| | | Gross carryi | ng amount | | accumulated c | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | | Gross carryi | | Accumulated in accumulated control value due to control provisions 4 | hanges in fair | Collaterals and financial guarantees | |
| | Of which performing but past due >30 | | Of which non-performing ¹ | | On performing | On non- performing | guarantees received on non- performing | | Of which performing but past due >30 | <u> </u> | | On performing | On non- performing | received on non- performing |
| (mln EUR) | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures |
| Debt securities (including at amortised cost and fair value) | 43,354 | 0 | 7 | 7 | 7 | 6 | 0 | 42,932 | 0 | 7 | 7 | 7 | 6 | 0 |
| Central banks | 266 | 0 | 0 | 0 | 0 | 0 | 0 | 375 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 37,743 | 0 | 0 | 0 | 5 | 0 | 0 | 37,360 | 0 | 0 | 0 | 4 | 0 | 0 |
| Credit institutions | 3,060 | 0 | 0 | 0 | 0 | 0 | 0 | 3,432 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 1,792 | 0 | 0 | 0 | 2 | 0 | 0 | 1,399 | 0 | 0 | 0 | 1 | 0 | 0 |
| Non-financial corporations | 492 | 0 | 7 | 7 | 0 | 6 | 0 | 366 | 0 | 7 | 7 | 2 | 6 | 0 |
| Loans and advances(including at amortised cost and fair value) | 200,531 | 441 | 6,402 | 6,400 | 409 | 3,118 | 2,899 | 197,421 | 454 | 5,807 | 5,805 | 427 | 2,609 | 2,796 |
| Central banks | 41,660 | 0 | 0 | 0 | 0 | 0 | 0 | 32,413 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 5,927 | 0 | 12 | 12 | 4 | 3 | 8 | 6,596 | 0 | 12 | 12 | 3 | 9 | 3 |
| Credit institutions | 6,815 | 0 | 30 | 30 | 1 | 29 | 0 | 7,659 | 0 | 30 | 30 | 2 | 28 | 0 |
| Other financial corporations | 6,129 | 1 | 60 | 60 | 11 | 16 | 33 | 5,679 | 1 | 71 | 71 | 10 | 41 | 29 |
| Non-financial corporations | 67,383 | 263 | 3,184 | 3,184 | 265 | 1,839 | 1,056 | 66,762 | 266 | 2,930 | 2,929 | 278 | 1,659 | 943 |
| of which: small and medium-sized enterprises at amortised cost | 28,318 | 60 | 1,125 | 1,125 | 119 | 553 | 414 | 27,875 | 67 | 1,059 | 1,059 | 114 | 509 | 411 |
| Households | 72,617 | 177 | 3,116 | 3,114 | 128 | 1,231 | 1,802 | 78,312 | 186 | 2,764 | 2,763 | 134 | 872 | 1,821 |
| DEBT INSTRUMENTS other than HFT | 243,885 | 441 | 6,409 | 6,407 | 416 | 3,124 | 2,899 | 240,353 | 454 | 5,814 | 5,812 | 434 | 2,615 | 2,796 |
| OFF-BALANCE SHEET EXPOSURES | 48,753 | | 315 | 315 | 30 | 103 | 31 | 48,913 | | 279 | 279 | 32 | 103 | 26 |

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

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

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

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



Forborne exposures

| | | | As of 30/09/2018 | | | As of 31/12/2018 | | | | | | | |
|---|---|--|---|---|--|--|--|--|--|---|--|--|--|
| | Gross carrying exposures wit measures | | Accumulated im accumulated cha value due to cre provisions for exforted for bearance me | anges in fair dit risk and kposures with | Collateral and financial guarantees | Gross carrying exposures with measures | | accumulated ch value due to cre provisions for e | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | | | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | | |
| Debt securities (including at amortised cost and fair value) | 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) | 3,889 | 2,762 | 709 | 679 | 2,475 | 3,886 | 2,681 | 654 | 624 | 2,335 | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| General governments | 2 | 2 | 1 | 1 | 0 | 2 | 1 | 1 | 1 | 0 | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other financial corporations | 6 | 5 | 1 | 1 | 1 | 6 | 5 | 1 | 1 | 0 | | | |
| Non-financial corporations | 1,158 | 862 | 290 | 283 | 369 | 1,266 | 955 | 261 | 254 | 324 | | | |
| of which: small and medium-sized enterprises at amortised cost | 438 | 252 | 106 | 101 | 160 | 530 | 318 | 97 | 93 | 161 | | | |
| Households | 2,723 | 1,893 | 416 | 394 | 2,105 | 2,613 | 1,720 | 391 | 368 | 2,011 | | | |
| DEBT INSTRUMENTS other than HFT | 3,889 | 2,762 | 709 | 679 | 2,475 | 3,886 | 2,681 | 654 | 624 | 2,335 | | | |
| Loan commitments given | 39 | 1 | 0 | 0 | 3 | 12 | 1 | 0 | 0 | 1 | | | |

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

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



Forborne exposures

| | | | As of 31/03/2019 | | | | | As of 30/06/2019 |) | | |
|---|--|--|--|---|---|---|--|--|---|---|--|
| | 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 | Gross carrying exposures wit measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | forbearance | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | |
| Debt securities (including at amortised cost and fair value) | 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) | 3,688 | 2,492 | 646 | 619 | 2,737 | 3,468 | 2,378 | 563 | 538 | 2,684 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 2 | 1 | 1 | 1 | 0 | 2 | 1 | 1 | 1 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | |
| Non-financial corporations | 1,171 | 817 | 269 | 262 | 743 | 1,140 | 825 | 273 | 265 | 778 | |
| of which: small and medium-sized enterprises at amortised cost | 444 | 260 | 98 | 94 | 287 | 416 | 278 | 89 | 87 | 251 | |
| Households | 2,515 | 1,674 | 376 | 356 | 1,994 | 2,325 | 1,552 | 290 | 272 | 1,905 | |
| DEBT INSTRUMENTS other than HFT | 3,688 | 2,492 | 646 | 619 | 2,737 | 3,468 | 2,378 | 563 | 538 | 2,684 | |
| Loan commitments given | 12 | 1 | 0 | 0 | 0 | 7 | 1 | 0 | 0 | 0 | |

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

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