



Spring 2020 EU-wide Transparency Exercise

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

Spring 2020 EU-wide Transparency Exercise

Key Metrics

KBC Groep

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	14,859	16,989	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	14,859	16,989	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	16,359	18,489	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	16,359	18,489	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	18,277	20,414	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	18,277	20,414	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	97,373	99,071	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	97,373	99,071	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	15.26%	17.15%	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	15.26%	17.15%	(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	16.80%	18.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.80%	18.66%	(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	18.77%	20.61%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.77%	20.61%	(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	275,509	273,027	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.94%	6.77%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,359	18,489	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,359	18,489	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	275,509	273,027	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	275,509	273,027	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	6.8%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	18,277	20,414	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 adjustments)	14,859	16,989	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,871	6,896	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	Retained earnings	10,105	12,071	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,350	-1,103	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,347	1,268	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,423	-1,491	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-518	-467	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-130	-140	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,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	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	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.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-45	-45	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	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)	1,500	1,500	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	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	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	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 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	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)	16,359	18,489	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,918	1,925	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,306	2,295	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-389	-370	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	97,373	99,071	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.26%	17.15%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.80%	18.66%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	20.61%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,859	16,989	[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)	15.26%	17.15%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

(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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	77,351	76,918	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, c010)]
Of which the standardised approach	6,414	6,570	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	2,687	2,607	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	51,613	50,513	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	9,430	9,641	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,609	2,309	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	777	740	C 02.00 (R640, c010)
Settlement risk	0	2	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	83	79	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,724	2,587	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	346	425	C 02.00 (R530, c010)
Of which IMA	2,378	2,162	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	11,084	11,370	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	11,084	11,370	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,745	5,066	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	97,373	99,071	

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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	5,095	6,804
Of which debt securities income	614	814
Of which loans and advances income	3,472	4,655
Interest expenses	2,008	2,650
(Of which deposits expenses)	677	903
(Of which debt securities issued expenses)	380	506
(Expenses on share capital repayable on demand)	0	0
Dividend income	26	35
Net Fee and commission income	1,549	2,089
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	122	129
Gains or (-) losses on financial assets and liabilities held for trading, net	-21	24
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-33	-33
Gains or (-) losses from hedge accounting, net	-35	-50
Exchange differences [gain or (-) loss], net	66	137
Net other operating income /(expenses)	94	123
TOTAL OPERATING INCOME, NET	4,852	6,607
(Administrative expenses)	2,659	3,507
(Depreciation)	259	350
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	35	45
(Commitments and guarantees given)	14	21
(Other provisions)	21	24
Of which pending legal issues and tax litigation ¹		25
Of which restructuring ¹		3
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	115	183
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	115	183
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	10
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	137	371
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,916	2,883
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,588	2,384
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,588	2,384
Of which attributable to owners of the parent	1,588	2,383

⁽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."

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	7,731				8,328				IAS 1.54 (i)	
Financial assets held for trading	8,967	1,830	5,846	1,290	7,305	1,678	4,428	1,200	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	203	26	3	173	252	22	0	231	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	5,968	5,587	96	285	5,892	5,529	105	258	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	227,610				225,114				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	184	0	184	0	158	0	158	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	930				478				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	9,795				9,718					
TOTAL ASSETS	261,385				257,245				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	5,779	0	0	-1	0	0	5,715	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	37,760	61	7	-4	-2	-6	38,178	69	7	-4	-2	-6	Annex V. Part 1.31, 44(b)
	Loans and advances	169,511	17,601	5,597	-134	-288	-2,494	165,669	18,596	5,460	-130	-250	-2,474	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	7,135	6,989	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,509	2,539	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	229,198	224,844	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,371	1,171	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7	-122	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	214	222	IAS 37.10; IAS 1.54(l)
Tax liabilities	65	109	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,507	2,070	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	243,005	237,822	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		7,056	6,229	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	23	14	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,105	1,693	Annex V.Part 1.31
Deposits	Central banks	5,636	5,488	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	656	239	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,127	4,781	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,555	3,066	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,137	15,028	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,895	5,022	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	17,718	16,930	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	9,169	8,688	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	48,008	48,232	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	37,563	38,136	ECB/2013/33 Annex 2.Part 2.9.1
	Households	102,041	104,726	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	37,778	39,123	Annex V.Part 1.42(f), 44(c)
Debt securities issued		33,732	30,235	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,316	2,474	Annex V.Part 1.37
Other financial liabilities		2,630	2,187	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		240,213	235,543	



Spring 2020 EU-wide Transparency Exercise

Market Risk
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	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019													
Traded Debt Instruments	107	104	77	16	119	39							56	18	135	46									
Of which: General risk	40	32	77	16	119	39							56	18	135	46									
Of which: Specific risk	67	71	0	0	0	0							0	0	0	0									
Equities	82	81	6	2	9	5							9	3	41	12									
Of which: General risk	16	16	6	2	9	5							9	3	41	12									
Of which: Specific risk	29	31	0	0	0	0							0	0	0	0									
Foreign exchange risk	157	240	7	3	18	10							10	3	34	10									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	346	425	74	17	116	39	0	0	0	0	0	2,378	51	15	122	42	0	0	0	0	0	0	0	2,162	

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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Consolidated data	Central governments or central banks	1,930	1,930	248		1,693	1,693	231	
	Regional governments or local authorities	209	199	41		222	210	43	
	Public sector entities	10	14	2		13	15	3	
	Multilateral Development Banks	0	94	0		0	86	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34,809	1,098	130		31,382	1,622	129	
	Corporates	2,805	2,369	2,254		2,943	2,534	2,421	
	of which: SME	1,068	885	832		1,145	954	901	
	Retail	2,208	1,951	1,314		2,206	1,965	1,323	
	of which: SME	1,110	980	586		1,110	989	592	
	Secured by mortgages on immovable property	1,038	1,008	419		1,080	1,053	440	
	of which: SME	180	168	75		286	264	122	
	Exposures in default	460	252	289	202	433	233	256	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)	30	30	27		25	25	21		
Equity	46	43	47		51	48	56		
Other exposures	2,659	2,560	1,659		2,622	2,543	1,673		
Standardised Total²	46,203	11,550	6,431	349	42,670	12,027	6,598	321	

⁽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 Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
BELGIUM	Central governments or central banks	16	16	1		29	29	1	
	Regional governments or local authorities	8	7	1		8	7	1	
	Public sector entities	10	9	2		13	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	11	6		19	18	9	
	Corporates	308	289	274		313	296	281	
	of which: SME	17	15	11		18	15	12	
	Retail	76	72	43		77	74	44	
	of which: SME	67	63	36		68	65	37	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	17	26	0	8	8	11	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	3	0	0		3	0	0		
Other exposures	1,110	1,068	815		1,063	1,041	801		
Standardised Total²				21				7	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
CZECH REPUBLIC	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	43	43	13		30	30	8	
	Corporates	249	240	240		249	241	241	
	of which: SME	135	128	128		139	134	134	
	Retail	17	17	13		11	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	11		10	10	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	3	3	5	8	3	3	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	3		5	5	5		
Equity	4	6	7		7	6	14		
Other exposures	137	137	138		160	160	160		
Standardised Total²				14				13	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
FRANCE	Central governments or central banks	64	64	0		64	64	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	30,292	499	10		25,197	326	7	
	Corporates	158	158	108		156	156	110	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	65	65	65		65	65	65		
Standardised Total²				0				0	

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

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
SLOVAKIA	Central governments or central banks	36	36	0		70	70	0	
	Regional governments or local authorities	179	171	34		174	168	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	68	68	34		73	73	36	
	Corporates	474	447	412		468	442	406	
	of which: SME	218	217	182		223	222	186	
	Retail	896	884	567		909	899	576	
	of which: SME	691	681	415		703	696	424	
	Secured by mortgages on immovable property	82	81	50		82	81	52	
	of which: SME	15	15	13		15	15	13	
	Exposures in default	32	14	16	19	34	15	16	19
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	2		1	1	2		
Other exposures	449	369	192		415	336	180		
Standardised Total ²				108				108	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
IRELAND	Central governments or central banks	5	5	1		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	2		9	9	2	
	Corporates	0	0	0		3	3	3	
	of which: SME	0	0	0		3	2	2	
	Retail	127	72	52		136	86	61	
	of which: SME	17	10	6		30	21	13	
	Secured by mortgages on immovable property	6	3	2		6	4	3	
	of which: SME	6	2	2		6	4	3	
	Exposures in default	6	2	3	4	6	2	2	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		0	0	0		
Standardised Total ²				5				6	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
HUNGARY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	3		6	6	3	
	Corporates	94	44	44		80	47	46	
	of which: SME	3	3	3		2	2	1	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	5	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	4		
Other exposures	387	386	2		373	372	1		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
GERMANY	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	4,008	64	1		4,982	93	2	
	Corporates	7	7	7		6	6	6	
	of which: SME	7	7	7		6	6	6	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	1	1		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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	272	272	6		973	973	20	
	Corporates	3	3	3		0	0	0	
	of which: SME	1	1	1		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	2	3	4	1	2	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	5	5	5		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				2	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
NETHERLANDS	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	20	20	4		18	18	4	
	Corporates	10	10	10		10	10	10	
	of which: SME	0	0	0		10	10	10	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
BULGARIA	Central governments or central banks	1,590	1,591	212		1,312	1,313	200	
	Regional governments or local authorities	22	21	6		40	35	8	
	Public sector entities	0	5	0		0	4	1	
	Multilateral Development Banks	0	94	0		0	85	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	45	19		17	17	5	
	Corporates	1,427	1,096	1,082		1,581	1,257	1,243	
	of which: SME	686	514	500		744	562	548	
	Retail	1,089	903	637		1,070	894	634	
	of which: SME	335	225	129		308	207	118	
	Secured by mortgages on immovable property	937	912	356		982	956	375	
	of which: SME	158	150	60		265	245	106	
	Exposures in default	385	210	234	170	365	199	214	161
	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		2	2	2		
Equity	7	7	7		7	7	7		
Other exposures	288	310	211		312	336	208		
Standardised Total ²				196				181	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
KBC Groep

		IRB Approach															
		As of 30/09/2019						As of 31/12/2019									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(min EUR, %)	70,588	8	69,908	4,797	0	11	68,323	8	67,478	4,756	0	12				
	Central banks and central governments	20,894	29	18,417	2,815	0	3	20,388	29	18,299	2,675	0	3				
	Institutions	119,247	3,197	86,019	33,341	657	1,705	115,499	3,274	81,798	32,075	702	1,717				
	Corporates	11,308	457	10,498	4,929	15	217	11,023	433	10,302	4,622	35	211				
	Corporates - Of Which: Specialised Lending	27,866	1,172	22,803	9,145	383	608	27,860	1,088	22,805	8,945	325	625				
	Corporates - Of Which: SME	97,898	2,834	91,774	15,887	2,151	1,132	99,996	2,722	93,382	15,834	1,972	1,073				
	Retail	77,074	2,339	76,197	12,560	1,914	765	78,709	2,241	77,897	12,472	1,752	713				
	Retail - Secured on real estate property	10,303	87	9,699	1,294	54	26	10,399	97	9,800	1,309	58	27				
	Retail - Secured on real estate property - Of Which: SME	66,771	2,253	66,498	11,266	1,860	739	68,310	2,144	68,097	11,163	1,694	685				
	Retail - Secured on real estate property - Of Which: non-SME	1,285	3	1,109	83	1	5	1,089	4	1,106	82	1	5				
	Retail - Qualifying Revolving	19,539	492	14,468	3,243	236	362	20,004	477	14,379	3,280	219	355				
	Retail - Other Retail	11,918	354	7,025	1,557	164	242	12,588	349	7,143	1,569	156	239				
	Retail - Other Retail - Of Which: SME	7,621	138	7,443	1,686	73	120	7,415	128	7,236	1,711	64	117				
	Retail - Other Retail - Of Which: non-SME	133	1	133	9,430	0	0	143	1	143	9,641	2	0				
Equity																	
Other non credit-obligation assets																	
IRB Total ²					73,477						72,567						

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

		IRB Approach															
		As of 30/09/2019						As of 31/12/2019									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	(min EUR, %)	14,262	0	13,898	859	0	0	13,735	0	13,276	793	0	1				
	Central banks and central governments	1,996	0	1,740	183	0	0	1,485	0	1,224	177	0	0				
	Institutions	72,179	1,812	53,298	15,687	285	965	69,448	2,013	50,791	15,470	279	1,074				
	Corporates	5,152	195	4,685	1,769	0	111	4,997	193	4,586	1,684	0	106				
	Corporates - Of Which: Specialised Lending	19,190	809	15,907	5,970	225	432	19,197	839	15,976	5,667	230	464				
	Corporates - Of Which: SME	58,487	525	54,109	5,085	292	276	59,847	521	54,570	5,079	298	261				
	Retail	44,619	222	44,017	3,612	138	93	45,685	227	45,086	3,599	141	81				
	Retail - Secured on real estate property	10,145	83	9,542	1,180	51	18	10,238	93	9,640	1,195	57	19				
	Retail - Secured on real estate property - Of Which: SME	34,474	139	34,474	2,432	87	75	35,447	134	35,447	2,404	84	62				
	Retail - Secured on real estate property - Of Which: non-SME	1,096	1	982	57	0	2	1,093	1	979	56	0	2				
	Retail - Qualifying Revolving	12,772	302	9,110	1,416	154	182	13,069	293	8,904	1,423	156	178				
	Retail - Other Retail	8,679	278	5,038	1,007	154	162	9,294	273	5,149	1,029	151	160				
	Retail - Other Retail - Of Which: SME	4,093	24	4,073	409	0	19	3,776	19	3,755	394	5	19				
	Retail - Other Retail - Of Which: non-SME	68	1	68	9,279	0	0	71	1	71	9,377	2	0				
Equity																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2019						As of 31/12/2019									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CZECH REPUBLIC	(min EUR, %)	32,906	0	32,948	335	0	0	31,190	0	31,228	340	0	0				
	Central banks and central governments	971	0	818	227	0	0	1,926	0	1,757	248	0	0				
	Institutions	15,498	365	11,175	4,429	159	200	15,498	361	11,024	4,375	235	191				
	Corporates	2,693	88	2,584	1,042	2	33	2,791	80	2,694	1,005	2	33				
	Corporates - Of Which: Specialised Lending	4,999	203	3,793	1,399	150	117	5,049	176	3,803	1,289	90	108				
	Corporates - Of Which: SME	20,799	377	20,418	5,047	332	240	21,309	360	20,911	5,025	284	227				
	Retail	16,486	228	16,486	3,828	261	112	16,934	217	16,934	3,823	227	102				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	16,486	228	16,486	3,828	261	112	16,934	217	16,934	3,823	227	102				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	4,313	149	3,932	1,219	70	128	4,375	143	3,977	1,203	57	125				
	Retail - Other Retail	1,495	50	1,270	308	2	45	1,513	49	1,272	291	1	45				
	Retail - Other Retail - Of Which: SME	2,817	99	2,662	911	68	83	2,861	94	2,705	911	56	80				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
Equity																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2019						As of 31/12/2019									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(min EUR, %)	4,446	0	4,446	210	0	0	4,404	0	4,404	252	0	1				
	Central banks and central governments	3,454	0	3,315	390	0	0	3,477	0	2,746	397	0	0				
	Institutions	3,754	70	2,120	1,576	0	48	3,867	70	2,156	1,577	0	59				
	Corporates	261	0	225	95	0	25	252	0	234	85	0	0				
	Corporates - Of Which: Specialised Lending	210	8	164	83	0	7	234	8	183	104	0	7				
	Corporates - Of Which: SME	240	2	68	16	1	1	240	0	74	17	0	0				
	Retail	4	0	4	1	0	0	3	0	3	1	0	0				
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	236	1	64	15	1	15	237	0	71	16	0	0				
	Retail - Other Retail	236	1	64	15	1	15	237	0	71	16	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
Equity																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2019						As of 31/12/2019									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	(min EUR, %)	2,598	0	2,598	240	0	0	2,475	0	2,475	226	0	0				
	Central banks and central governments	236	0	234	86	0	0	244	0	243	88	0	0				
	Institutions	2,808															

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
KBC Groep

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
IRELAND	Central banks and central governments	1,390	0	1,390	271	0	0	1,293	0	1,293	266	0	0
	Institutions	43	0	35	3	0	0	23	0	19	11	0	0
	Corporates	352	18	274	149	0	6	327	18	264	122	0	6
	Corporates - Of Which: Specialised Lending	189	18	167	91	0	6	153	18	145	59	0	6
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	10,287	1,710	10,004	4,056	1,502	425	10,312	1,631	10,090	3,976	1,376	406
	Retail - Secured on real estate property	10,282	1,710	10,002	4,056	1,502	425	10,307	1,631	10,088	3,976	1,376	406
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,282	1,710	10,002	4,056	1,502	425	10,307	1,631	10,088	3,976	1,376	406
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	5	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	1	0	1	2	0	0	2	0	2	6	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
HUNGARY	Central banks and central governments	2,966	0	2,998	1,100	0	1	3,162	0	3,131	1,165	0	1
	Institutions	34	0	33	22	0	0	111	0	79	19	0	0
	Corporates	4,489	58	3,787	3,285	144	43	4,462	56	3,751	3,147	101	46
	Corporates - Of Which: Specialised Lending	745	5	723	691	13	6	773	5	746	704	32	7
	Corporates - Of Which: SME	1,950	35	1,704	1,232	7	28	1,925	35	1,672	1,188	2	27
	Retail	2,076	157	2,081	841	0	119	2,174	142	2,179	884	0	109
	Retail - Secured on real estate property	1,674	151	1,680	602	0	111	1,707	137	1,713	602	0	101
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,674	151	1,680	602	0	111	1,707	137	1,713	602	0	101
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	402	5	401	239	0	8	467	5	466	282	0	8
	Retail - Other Retail - Of Which: SME	10	0	3	0	0	0	10	0	3	0	0	0
	Retail - Other Retail - Of Which: non-SME	392	5	398	239	0	8	457	5	463	281	0	8
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 Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	446	0	446	44	0	0	469	0	469	46	0	0
	Institutions	850	0	797	257	0	0	773	0	723	217	0	0
	Corporates	1,485	63	984	584	3	17	1,591	63	1,004	576	4	17
	Corporates - Of Which: Specialised Lending	44	44	44	0	0	5	44	44	0	0	0	6
	Corporates - Of Which: SME	151	7	115	67	0	5	150	8	115	66	2	4
	Retail	208	4	65	16	3	3	214	4	62	16	4	3
	Retail - Secured on real estate property	18	2	17	3	1	0	19	2	18	5	2	0
	Retail - Secured on real estate property - Of Which: SME	8	1	9	1	1	0	8	1	8	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	0	11	0	11	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	190	3	47	12	2	2	195	3	44	11	2	2
	Retail - Other Retail - Of Which: SME	190	3	47	12	2	2	195	3	44	11	2	2
	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	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	467	0	446	97	0	0	496	0	477	102	0	0
	Institutions	2,902	0	2,614	530	0	0	2,560	0	2,278	479	0	0
	Corporates	2,093	64	1,282	758	17	52	2,102	41	1,214	721	13	36
	Corporates - Of Which: Specialised Lending	234	2	214	120	0	0	225	3	209	115	0	1
	Corporates - Of Which: SME	11	0	8	1	0	0	13	0	10	2	0	0
	Retail	105	1	35	7	1	1	104	1	34	7	1	0
	Retail - Secured on real estate property	11	1	11	3	1	10	10	1	10	3	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	1	10	3	1	10	10	1	10	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	94	0	24	5	0	0	94	0	24	4	0	0
	Retail - Other Retail - Of Which: SME	94	0	24	4	0	0	94	0	24	4	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	3	0	3	7	0	0	3	0	3	13	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	246	0	246	6	0	0	247	0	247	5	0	0
	Institutions	1,603	0	1,011	66	0	0	1,243	0	1,200	74	0	0
	Corporates	4,167	29	2,725	1,596	1	21	4,091	16	2,490	1,417	0	11
	Corporates - Of Which: Specialised Lending	650	0	566	284	0	1	533	0	458	208	0	1
	Corporates - Of Which: SME	294	13	253	164	1	1	261	4	210	127	0	1
	Retail	382	0	95	19	0	0	403	0	38	19	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	8	0	8	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	372	0	85	18	1	0	393	0	88	18	0	0
	Retail - Other Retail - Of Which: SME	372	0	85	18	1	0	393	0	88	18	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	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	0	0	0	2	0	2	1	0	0
	Corporates	59	0	50	45	0	0	63	0	49	50	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	3	1	0	0	6	0	3	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	0											

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		12	12	0	0	0	12	0	0	0	0	0	0	44	0	0
[2Y - 3Y [		8	8	0	0	0	8	0	0	0	0	0	0	40	0	0
[3Y - 5Y [		57	57	0	0	0	57	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		239	239	0	0	0	239	0	0	0	0	0	0	204	0	0
[10Y - more	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0		
Total		322	322	0	0	0	322	0	0	0	0	0	296	1	29		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		15	15	0	0	0	15	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		25	25	0	0	0	25	0	0	0	0	0	0	0	1		

Notes and definitions

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

- 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Groep

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
Debt securities (including at amortised cost and fair value)	43,643	0	7	7	7	6	0	43,996	0	7	7	7	6	0
Central banks	397	0	0	0	0	0	0	297	0	0	0	0	0	0
General governments	37,883	0	0	0	4	0	0	38,093	0	0	0	3	0	0
Credit institutions	3,512	0	0	0	0	0	0	3,739	0	0	0	1	0	0
Other financial corporations	1,444	0	0	0	1	0	0	1,457	0	0	0	1	0	0
Non-financial corporations	406	0	7	7	2	6	0	410	0	7	7	2	6	0
Loans and advances (including at amortised cost and fair value)	199,603	498	5,601	5,598	421	2,495	2,771	197,062	478	5,464	5,462	380	2,475	2,624
Central banks	31,635	0	0	0	0	0	0	30,273	0	0	0	0	0	0
General governments	6,399	0	12	12	2	9	2	5,930	0	12	12	2	9	2
Credit institutions	9,557	0	31	31	1	29	0	7,870	0	30	30	1	29	0
Other financial corporations	6,523	0	72	72	9	19	34	6,072	0	82	82	8	53	15
Non-financial corporations	67,015	291	2,915	2,914	277	1,671	1,022	67,059	277	2,887	2,886	257	1,607	983
of which: small and medium-sized enterprises at amortised cost	27,726	51	1,008	1,008	124	472	403	27,591	48	1,184	1,183	106	464	418
Households	78,474	206	2,571	2,569	132	767	1,714	79,859	200	2,453	2,451	112	777	1,623
DEBT INSTRUMENTS other than HFT	243,245	498	5,608	5,605	428	2,501	2,771	241,058	478	5,471	5,469	387	2,480	2,624
OFF-BALANCE SHEET EXPOSURES	47,920		235	235	32	104	56	48,734		307	307	30	107	113

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 30/09/2019					As of 31/12/2019				
	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 received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
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)	3,161	2,264	526	505	2,392	3,075	2,140	516	503	2,376
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	0	1	1	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	8	3	1	1	4
Non-financial corporations	1,044	797	258	249	671	1,030	735	260	253	709
of which: small and medium-sized enterprises at amortised cost	393	264	94	91	241	365	260	85	84	228
Households	2,114	1,466	267	255	1,720	2,036	1,401	254	249	1,664
DEBT INSTRUMENTS other than HFT	3,161	2,264	526	505	2,392	3,075	2,140	516	503	2,376
Loan commitments given	18	2	0	0	0	28	13	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.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groep

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	2,199	59	2,199	30	0	2,209	49	2,209	30	0
B Mining and quarrying	175	12	175	6	0	155	7	155	4	0
C Manufacturing	12,745	422	12,745	288	0	12,733	465	12,733	294	0
D Electricity, gas, steam and air conditioning supply	2,499	126	2,499	38	0	2,464	117	2,464	35	0
E Water supply	756	12	756	6	0	740	12	740	9	0
F Construction	5,271	387	5,271	183	0	5,215	303	5,215	190	0
G Wholesale and retail trade	11,879	989	11,877	907	0	11,829	1,000	11,828	812	0
H Transport and storage	4,446	47	4,437	40	0	4,355	57	4,347	43	0
I Accommodation and food service activities	867	53	867	21	0	883	53	883	24	0
J Information and communication	1,411	30	1,411	15	0	1,376	35	1,376	18	0
K Financial and insurance activities	1,707	85	1,707	38	0	1,753	85	1,753	28	0
L Real estate activities	9,379	425	9,379	179	0	9,500	425	9,500	190	0
M Professional, scientific and technical activities	4,435	127	4,435	71	0	4,516	136	4,516	78	0
N Administrative and support service activities	3,082	48	3,082	43	0	3,087	32	3,087	24	0
O Public administration and defence, compulsory social security	2	0	2	0	0	2	0	2	0	0
P Education	55	0	55	1	0	56	0	56	1	0
Q Human health services and social work activities	4,269	45	4,269	29	0	4,301	55	4,301	28	0
R Arts, entertainment and recreation	491	20	491	12	0	503	21	503	12	0
S Other services	1,348	28	1,348	41	0	1,379	35	1,379	42	0
Loans and advances	67,015	2,915	67,004	1,948	0	67,059	2,887	67,048	1,863	0

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