

Bank Name	KBC Group NV
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

#### 2015 EU-wide Transparency Exercise Capital

	As of	As of		
CRR / CRDIV DEFINITION OF CAPITAL	31/12/2014	30/06/2015	COREP CODE	REGULATION
OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	16,723	18,362	CA1 {1}	Articles 4(118) and 72 of CRR
transitional adjustments)	12,684	14,248	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,715	6,735	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	5,793	6,967	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	-1,084	-682	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	-3	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	1,279	987	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,103	-1,127	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-297	-250	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-225	-161	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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 739(3) of CRR; Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	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	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,607	1,780	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,000	2,000	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-393	-220	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,452	1,452	CA1 {1.1.2}	Articles 493 to 172, 478 and 491 of CRK Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	1,452	1,452	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2.+7 CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,136	15,700	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,587	2,662	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	2,230	2,821	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	357	-159	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	88,384	84,375	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	14.35%	16.89%	CA3 {1}	
Tier 1 Capital ratio	15.99%	18.61%	CA3 {3}	
Total Capital ratio	18.92%	21.76%	CA3 {5}	



### **Risk exposure amounts**

KBC Group NV

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	72,553	68,471
Risk exposure amount for securitisation and re-securitisations in the banking book	730	577
Risk exposure amount for contributions to the default fund of a CCP	10	6
Risk exposure amount Other credit risk	71,813	67,888
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,424	2,679
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	237	154
Risk exposure amount for Credit Valuation Adjustment	1,228	958
Risk exposure amount for operational risk	10,612	10,612
Other risk exposure amounts	1,567	1,655
Total Risk Exposure Amount	88,384	84,375

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



KBC Group NV

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	7,302	3,387
Of which debt securities income	1,464	698
Of which loans and advances income	4,511	2,091
Interest expenses	3,676	1,528
(Of which deposits expenses)	1,232	452
(Of which debt securities issued expenses)	743	314
(Expenses on share capital repayable on demand)	0	0
Dividend income	507	65
Net Fee and commission income	1,822	1,045
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	86	40
Gains or (-) losses on financial assets and liabilities held for trading, net	107	211
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-43	7
Gains or (-) losses from hedge accounting, net	12	-14
Exchange differences [gain or (-) loss], net	109	34
Net other operating income /(expenses)	130	71
TOTAL OPERATING INCOME, NET	6,356	3,319
(Administrative expenses)	3,132	1,725
(Depreciation)	269	124
(Provisions or (-) reversal of provisions)	114	-46
(Commitments and guarantees given)	-23	-5
(Other provisions)	137	-41
Of which pending legal issues and tax litigation <sup>1</sup>	10	
Of which restructuring <sup>1</sup>	22	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	613	219
(Loans and receivables)	610	216
(Held to maturity investments, AFS assets and financial assets measured at cost)	4	3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-119	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	2	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	22	12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-5	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,365	1,309
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,863	984
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,863	984
Of which attributable to owners of the parent	1,862	984

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

#### EBA EUROPEAN BANKING AUTHORITY

# 2015 EU-wide Transparency Exercise Market Risk KBC Group NV

		5A					IM										IM								
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015												
	TOTAL RISK EXPOSURE AMOUNT AMOUNT					VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)		RE EXPOSURE	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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT			
Traded Debt Instruments	578	475	38	13	56	22							42	13	71	26									
Of which: General risk	163	194	37	13	53	21							40	13	69	25									
Of which: Specific risk	415	281	1	0	2	2							1	0	3	1									
Equities	51	67	2	1	3	1							2	1	3	1									
Of which: General risk	5	9	0	0	0	0							0	0	0	0									
Of which: Specific risk	13	26	2	1	3	1							2	1	3	1									
Foreign exchange risk	181	138	11	4	17	6							13	4	26	8									
Commodities risk	22	27	0	0	0	0							0	0	0	0									
Total	845	707	51	18	76	29	0	0	0	0	0	1,579	57	18	101	34	0	0	0	0	0	1,972			

Credit Risk - Standardised Approach

	KBC Group NV				Standardise	ed Approach			
		,	As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	6.531	6.562	2		382	415	2	
	Regional governments or local authorities	210	170	39		210	204	46	
	Public sector entities	6	6	1		6	6	1	
	Multilateral Development Banks	10	10	0		9	9	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,815	585	123		16,069	1,233	174	
	Corporates	1,716	1,432	1,356		1,633	1,377	1,312	
	of which: SME	243	235	219		274	266	246	
	Retail	1,182	1,136	799		1,251	1,191	839	
	of which: SME	767	737	500		728	693	471	
Consolidated data	Secured by mortgages on immovable property	272	271	156		285	283	160	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	287	136	160	126	346	183	221	141
	Items associated with particularly high risk	69	69	104		60	60	90	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	19	19	4		10	10	2	
	Collective investments undertakings (CIU)	148	148	41		78	78	27	
	Equity	3,234	3,232	11,450		2,753	2,752	9,680	
	Securitisation	0	0	0		0	0	0	
	Other exposures	1.492	1.394	808		1.616	1.517	838	
	Standardised Total	23,991	15,171	15,041	275	24,708	9,318	13,392	264

					Standardise	d Approach			
			As of 31/12/2	:014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	Central governments or central banks	2.977	2.966	0		20	20	0	
	Regional governments or local authorities	6	5	1		4	4	1	
	Public sector entities	6	6	1		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	61	31		45	44	27	
	Corporates	790	650	627		769	624	606	
	of which: SME	16	15	12		15	13	10	
	Retail	52	50	29		58	55	33	
	of which: SME	49	47	27		45	42	24	
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	42	18	28	0	55	33	49	0
	Items associated with particularly high risk	39	39	58		28	28	41	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2,990	2,990	10,942		2,520	2,520	9,184	
	Securitisation								
	Other exposures	726	694	546		762	724	558	
	Standardised Total <sup>2</sup>				15				15

					Standardise	ed Approach			
		L L L L L L L L L L L L L L L L L L L	As of 31/12/2	:014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	76	76	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96	96	22		52	52	13	
	Corporates	45	43	43		57	56	56	
	of which: SME	6	6	6		32	30	30	
	Retail	132	126	95		142	136	102	
	of which: SME	128	122	92		135	129	99	
CZECH REPUBLIC	Secured by mortgages on immovable property	47	47	47		43	43	43	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	6	6	0	13	8	8	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)	1	1	1		1	1	1	
	Equity	204	204	463		192	192	449	
	Securitisation								
	Other exposures	144	140	139		146	146	146	
	Standardised Total <sup>2</sup>				16				12
	re value, is reported before taking into account any effect due to credit conversion factors or credit ri visions per country of counterparty does not include Securistisation exposures	sk mitigation techniques (e.g. substitu	tion effects).						

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	8	8	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	1	1	0		0	0	0	
	Corporates	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	18	16	10		34	22	15	
	of which: SME	15	15	9		16	16	10	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	0	4	2	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	5	5	1		5	5	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	2	2	2		0	0	0	
	Securitisation								
	Other exposures	1	1	1		1	1	1	
	Standardised Total <sup>2</sup>				3				3

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or ordet risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		А	s of 31/12/2	014		J.	s of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,463	232	13		1,656	439	47	
	Corporates	7	7	7		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
UNITED KINCDOM	of which: SME Secured by mortgages on immovable property	1	1	0		1	1	0	
UNITED KINGDOM	of which: SME	3	3	0		3	3	1	
	or which: SME Exposures in default	U	0	2	0	0	0	0	2
	Items associated with particularly high risk	3	2	0	0	3	2	2	2
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ő	0	0	
	Collective investments undertakings (CIU)	ő	ő	ő		ŏ	0	ő	
	Equity	1	1	1		2	2	2	
	Securitisation		-						
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				2

Standardied Total<sup>\*</sup> (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 does not include Securitisation exposures

					Standardise	ed Approach			
		4	is of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	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	7	7	1		14,068	448	18	
	Corporates	91	91	61		87	87	61	
	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	
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	
	Securitisation					_			
	Other exposures Standardised Total <sup>2</sup>	3	3	3	0	3	3	3	0

 Standardised Total<sup>2</sup>
 Standardised Total<sup>2</sup>
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures risk mitigation techniques (e.g. substitution effects)

			As of 31/12/2	014		l l	As of 30/06/3	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	3,157	3,199	0		24	57	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	6	4	4		1	1	1	
	Corporates	152	118	109		152	129	117	
	of which: SME	44	41	31		52	51	39	
	Retail	36	33	24		36	34	25	
	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	29	3	3	0	33	3	3	30
	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	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	227	226	3		271	270	3	
	Standardised Total <sup>2</sup>				41				34

					Standardise	ed Approach			
		A	is of 31/12/2	014		J.	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	1	1	0		0	0	0	
	Corporates	12	5	5		7	7	7	
	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	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	14	21	0	15	15	23	U
	Covered bonds	14	14	21		15	15	23	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		5	5	1	
	Collective investments undertakings (CIU)	147	147	39		77	77	25	
	Equity	14/	14/	3		3	3	3	
	Securitisation	2	,	,		,	,	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	1	_	-	0				0

Standardized Total<sup>\*</sup> (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 does not include Securitisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		J.	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	16	16	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	6	6	1		16	16	3	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED CTATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	•	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	12	12	18	0	13	13	19	0
	Covered bonds	12	12	18		13	13	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0		l v		0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total\* (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposure

					Standardise	ed Approach			
		A	s of 31/12/2	014		µ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	2	0		0	0	0	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	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	3	5	4		3	3	4	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		U	-	0		U	U	0	
	Collective investments undertakings (CIU) Equity	22	0 22	25		22	22	25	
	Equity Securitisation	22		25		22	22	25	
	Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0	-	0	0	0			0

Standardised Total<sup>2</sup>
 (1) Digital 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 providence per country of counterparty does not include Securitisation exposures

			s of 31/12/2	014		ı	s of 30/06/2	2015						
		Original Exposure <sup>1</sup>			adjustments and	Original Exposure <sup>1</sup>			Value adjustments an provisions <sup>2</sup>					
,	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	85	85	2		112	112	4						
	Corporates	1	1	1		1	1	0						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
GERMANY	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						
	Eauity	0	0	0		0	0	0						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total <sup>2</sup>				0				0					

Standardised Total<sup>2</sup>
(1) Digital 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 providens per country of convergency does not include Securitisation exposures



EBA Street 2015 EU-wide Transparency Exercise Credit Risk - IRB Approach

	KBC Group NV						IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	50.746	14	50.370	3.355	0	13	55.211	14	54.836	4.185	0	15
	Institutions	22.198	4	19.563	4.010	24	5	18.806	4	16.190	3.424	33	8
	Corporates	86.612	6.275	63.891	27.286	674	3.408	88.238	6.263	63.901	24.776	537	3.519
	Corporates - Of Which: Specialised Lending	5,180	859	5,046	2,709	223 367	458	5,953	795	5,707	2,657	1	418
	Corporates - Of Which: SME	28,415 76.373	3,943 7,574	24,742 74,779	9,224 12.055	1.852	2,172 2.846	27,977 79,708	3,995 7,379	24,341 78.151	8,547 12.180	451 1.708	2,261 2,942
	Retail Retail - Secured on real estate property										8.527		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	55,236	6,817	55,182	8,450	1,710	2,441	57,626	6,590	57,473	8,527	1,544	2,519
Consolidated data	Retail - Secured on real estate property - Of Which: non-		6.817	0	8.450	1.710	2.441	57.626	6,590	57.473	0	1.544	2,519
Consolidated data	Retail - Qualifying Revolving	55,236	0,017	55,182	0,450	1,/10	2,441	57,620	0,590	57,475	8,527	1,544	2,519
	Retail - Other Retail	21.138	757	19.597	3.606	141	404	22.082	790	20.677	3.652	164	424
	Retail - Other Retail - Of Which: SME	16.855	665	15,400	2,450	33	325	17.415	682	16.045	2,420	68	343
	Retail - Other Retail - Of Which: non-SME	4.283	92	4,197	1.156	109	80	4.667	108	4,632	1.232	96	80
	Equity	0	0	0	1,130	0	00	0	0	0	0	0	00
	Securitisation	2.103	_	2.103	730		0	2.075	-	2.075	577		0
	Other non credit-obligation assets				10.067		-				9,932		
	IRB Total				57,502						55,072		

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30,	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	23,426	0	23,192	685	0	1	22,296	0	22,055	764	0	1
	Institutions	799	0	707	142	0	0	869	0	774	141	0	0
	Corporates	45.407	2.041	32.891	12.447	22	988	46.320	2.159	33.303	10.639	34	1.152
	Corporates - Of Which: Specialised Lending	1.757	74	1.728	680	0	41	1.771	137	1.709	462	0	71
	Corporates - Of Which: SME	17.338	1.418	14.893	5.255	6	667	17.209	1.435	14.681	4.483	3	742
	Retail	49.468	863	48.228	5.187	88	384	52.001	849	50.900	3.661	73	389
	Retail - Secured on real estate property	31,307	213	31,307	1,289	0	95	33,101	200	33,101	1,467	0	97
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-	31,307	213	31,307	1,289	0	95	33,101	200	33,101	1,467	0	97
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	18.161	650	16.921	2.333	88	290	18.900	649	17.799	2.194	73	291
		15.210 2.952	614	13.929	1.914	83	273	15.639	609 40	14.439	1.758	8	271 20
	Retail - Other Retail - Of Which: non-SME	2,952	36	2,992	419	83	17	3,261	40	3,360	436	65	20
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	9.694	0	9.692	113	0	0	13.109	0	13.101	201	0	0
	Institutions	1,335	0	1,274	230	0	0	1,844	0	1,772	203	0	0
	Corporates	11,309	349	8,915	3,699	344	196	12,084	327	9,439	4,009	375	200
	Corporates - Of Which: Specialised Lending	668	20	633	406	1	11	1,434	19	1,372	672	1	10
	Corporates - Of Which: SME Retail	4.621	260	4.048	1.606	333	133	4.180	248	3.640	1.588	353	135
	Retail Retail - Secured on real estate property	9.289	382	9.022	2.956	54	168	10.501	377	10.232	3.338	59	188
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	7.387	294	7.387	2.160	0	98	8.455	286	8.455	2.460	0	121
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	7,387	294	7,387	2.160	0	98	8.455	286	8.455	2.460	0	121
CZECH REPUBLIC	Retail - Secured on real estate property - or which: non- Retail - Qualifying Revolving	7,567	294	7,367	2,100	0	90	0,455	200	0,400	2,400	0	121
	Retail - Other Retail	1.903	88	1.635	796	54	70	2.045	92	1.776	878	59	67
	Retail - Other Retail - Of Which: SME	984	42	818	268	28	32	1.070	45	907	303	31	32
	Retail - Other Retail - Of Which: non-SME	919	46	818	528	26	37	975	47	869	576	28	35
	Equity	919	40	010	128	20	57	3/3	4/	009	5/0	20	
	Securitisation	0		Ŭ	0	Ŭ	0	0	0	0	0	0	
	Other non credit-obligation assets												1
	IRB Total												1

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	766	0	774	279	0	0	1.211	0	1.219	335	0	0
	Institutions	9	0	4	6	0	0	32	0	27	20	0	0
	Corporates	5,497	1,922	4,272	707	0	1,161	5,297	1,791	3,899	627	0	1,106
	Corporates - Of Which: Specialised Lending	405	241	396	114	0	149	287	139	280	96	0	87
	Corporates - Of Which: SME	2,307	1,654	2,264	520	0	997	2,223	1,652	2,191	476	0	1,019
	Retail	12.259	5.846	12.125	3.853	1.710	1.978	12.239	5.612	12.079	3.703	1.461	2.018
	Retail - Secured on real estate property	12.258	5.846	12.124	3.853	1.710	1.978	12.237	5.612	12.077	3.702	1.461	2.018
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-	12,258	5,846	12,124	3,853	1,710	1,978	12,237	5,612	12,077	3,702	1,461	2,018
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	407	0	407	42	0	0	418	0	418	45	0	0
	Institutions	2.417	0	2.060	607	0	0	2.187	0	1.800	452	0	0
	Corporates	1.653	315	1.193	496	12	154	1.835	326	1.217	489	10	163
	Corporates - Of Which: Specialised Lending	235	116	235	53	0	63	228	117	229	40	0	64
	Corporates - Of Which: SME	249	95	246	61	0	55	252	101	250	54	1	59
	Retail	81	8	80	18	0	5	45	6	45	19	0	0
	Retail - Secured on real estate property	57	8	57	10	0	4	21	5	21	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	57	8	57	10	0	4	21	5	21	8	0	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	0	24	8	0	0	24	0	24	11	0	0
	Retail - Other Retail - Of Which: SME	23	0	23	8	0	0	24	0	24	11	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	2.676	0	2.675	145	0	0	3.445	0	3.445	200	0	0
	Institutions	6.717	0	5.694	484	0	0	2.019	0	1.941	469	0	0
	Corporates	3.098	145	2.351	1.117	3	72	2.172	123	1.389	928	5	53
	Corporates - Of Which: Specialised Lending	92	8	72	65	0	4	97	8	77	64	0	4
	Corporates - Of Which: SME	292	23	231	121	3	11	251	23	205	101	5	10
	Retail	66	2	65	20	0	1	58	2	57	23	0	1
	Retail - Secured on real estate property	15	0	15	5	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	15	0	15	5	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	51	2	50	15	0	1	57	2	56	22	0	1
	Retail - Other Retail - Of Which: SME	51	2	50	15	0	1	57	2	56	22	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	3,299	0	3,279 32	643 20	0	5	3,432	0	3,414	1,153	0	0
	Corporates	3.461	190	2.684	2.053	0	143	3.437	162	2.598	1.988	0	125
	Corporates - Of Which: Specialised Lending	62	47	63	2,055	0	25	178	102	151	201	0	125
	Corporates - Of Which: SME	1.512	89	1.187	844	0	61	1.562	108	1.294	885	ō	80
	Retail	1.682	455	1.776	683	0	249	1.730	448	1.753	632	0	245
	Retail - Secured on real estate property	1,556	445	1,637	600	0	238	1,589	441	1,597	530	0	238
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HUNGARY	Retail - Secured on real estate property - Of Which: non-	1,556	445	1,637	600	0	238	1,589	441	1,597	530	0	238
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	126	9	139	84	0	11	141	7	156	102	0	7
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	2	0	0
	Equity	123	9	136	83	0	11	138	6	152	100	0	6
	Equity Securitisation Other non credit-obligation assets	U	0	0	0	0	0	0	0	0	0	0	
1	IRB Total												

IRB Total
(1) Original exposure, unike 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 31/	12/2014					As of 30/	06/2015		
		Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	2.333	0	2.308	112	0	0	1.820	0	1.796	76	0	0
	Institutions	211	0	190	34	0	0	371	0	350	47	0	0
	Corporates	1.224	11	897	616	0	6	1.654	11	1.004	714	0	6
	Corporates - Of Which: Specialised Lending	41	3	41	16	0	2	36	3	37	13	0	2
	Corporates - Of Which: SME	83	0	45	31	0	0	107	0	71	57	0	0
	Retail	23	1	21	4	0	0	21	1	19	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	23	1	21	4	0	0	21	1	19	3	0	0
	Retail - Other Retail - Of Which: SME	23	1	21	4	0	0	21	1	19	3	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	468	14	415	8	0	7	986	14	931	29	0	7
	Institutions	481	0	431	134	0	0	459	0	412	117	0	0
	Corporates	2.847	293	1.567	484	0	158	2.979	312	1.698	465	0	181
	Corporates - Of Which: Specialised Lending	99	0	100	8	0	0	112	15	112	8	0	7
	Corporates - Of Which: SME	290	103	289	56	0	54	349	109	347	101	0	58
	Retail	63	0	63	20	0	0	53	0	53	23	0	0
	Retail - Secured on real estate property	18	0	18	4	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	18	0	18	4	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	45	0	45	17	0	0	51	0	51	23	0	0
	Retail - Other Retail - Of Which: SME	45	0	45	17	0	0	51	0	51	23	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	511	0	511	18	0	0	470	0	470	17	0	0
	Institutions	451	4	404	122	20	2	736	4	689	112	30	1
	Corporates	2.508	150	1.787	1.280	37	64	2.726	115	1.878	940	22	45
	Corporates - Of Which: Specialised Lending	231	0	203	179	0	0	235	0	203	179	0	1
	Corporates - Of Which: SME	228	50	218	81	12	20	314	56	290	102	22	17
	Retail	93	1	91	32	0	0	82	1	80	37	0	1
	Retail - Secured on real estate property	10	0	10	3	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	10	0	10	3	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	83	1	81	29	0	0	81	1	79	37	0	1
	Retail - Other Retail - Of Which: SME	82	1	81	29	0	0	81	1	79	37	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	374	0	374	17	0	0	215	0	215	11	0	0
	Institutions	1.338	0	668	576	2	1	1.419	0	721	479	3	1
	Corporates	942	82	664	340	0	24	888	79	684	335	0	36
	Corporates - Of Which: Specialised Lending	107	46	108	3	0	5	106	49	106	34	0	25
	Corporates - Of Which: SME	254	12	196	80	0	7	261	3	222	74	0	2
	Retail	84	6	81	27	0	2	67	5	66	24	0	3
	Retail - Secured on real estate property	15	0	15	5	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	15	0	15	5	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	69	5	67	21	0	2	65	5	64	24	0	2
	Retail - Other Retail - Of Which: SME	69	5	66	21	0	2	65	5	63	24	0	2
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation											1	
	Other non credit-obligation assets											1	1
	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)

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross (	exposures (long) per counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	r of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Austria	0 0 0 73 667 62 802	0 0 0 0 0 0 0 0	0 0 0 73 667 62 <b>802</b>	0 0 0 0 181 62 243	0 0 0 0 0 0 0 0 0	0 0 0 50 329 0 <b>379</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Total	Belgium	1.199 1.170 1.036 3.276 2.861 7,601 4.822 21,966	4 56 17 3 11 136 2,974 <b>3,200</b>	1.195 1.114 1.020 3.273 2.850 7,466 1.848 18,765	697 332 452 36 279 1,038 437 <b>3,272</b>	40 0 12 0 20 0 0 72	86 413 31 30 71 91 6 <b>728</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 Total	Bulgaria	0 48 6 27 48 45 <b>172</b>	0 0 0 0 0 17 17	0 0 48 6 27 48 27 155	0 0 48 6 27 48 27 155	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Czech Republic	120 819 468 699 1.772 2.851 783 <b>7,512</b>	0 0 0 0 244 <b>244</b>	120 819 468 699 1.772 2.851 539 <b>7,269</b>	0 27 0 316 660 90 <b>1,093</b>		120 303 176 173 84 -4 108 <b>959</b>		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 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 Total	Denmark	0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 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	Estonia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0					0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 4 3 0 17 97 0 122		0 4 3 0 17 97 0 <b>122</b>	0 4 0 0 0 0 0 0		0 0 3 0 92 0 95							0 0 0 0 0 0 0	
10tal [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	France	224 1 7 141 52 1.520 748 2,703	0 0 0 0 0 0 0 23 23	234 1 7 141 52 1.575 799 <b>2,808</b>	230 0 1 24 895 0 1,150	0 0 0 0 0 0 0 0 0	93 0 1 1 118 1 0 0 0 121	0 0 0 0 0 0 0 0 0 0		0 0 0 -43 -50 -93	0 0 0 0 -55 -74 -129	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Germany	11 0 11 0 10 147 -65 <b>114</b>	0 0 0 0 0 0 0 0	11 0 11 0 286 20 <b>339</b>	0 0 8 0 131 20 159	0 0 0 0 0 0 0	11 0 3 0 10 155 0 <b>179</b>	0 0 20 0 1 <b>21</b>	0 0 22 0 0 2 2 24	0 0 -20 0 -107 -71 -197	0 0 -22 0 -139 -87 - <b>248</b>	0 0 0 0 0 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 Total	Croatia	1 0 0 0 0 0 0 1	0 0 0 0 0 0	1 0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0	1 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 0 0 0 0	0 0 0 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 Total	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 0 0 0	0 0 0 0 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 Total	Hungary	173 115 313 212 262 642 409 <b>2,126</b>	0 0 0 0 295 <b>295</b>	173 115 313 212 262 642 114 <b>1,831</b>	0 0 0 47 201 111 359	0 9 0 0 0 0 9	83 27 16 10 26 8 3 <b>174</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Ireland	0 0 41 0 212 282 124 <b>659</b>	0 0 0 0 0 39 <b>39</b>	0 0 41 0 212 282 85 <b>620</b>	0 0 0 149 214 35 <b>398</b>	0 0 0 0 0 0	0 0 0 0 1 0 2		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Italy	0 1 3 4 656 578 175 1.417	0 0 0 0 0 0 0 0 0	0 1 3 4 656 578 175 <b>1.417</b>	0 0 0 627 558 175 1,360	0 0 0 0 0 0 0	0 1 3 4 3 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 Total	Latvia	0 0 0 16 0 16	0 0 0 0 0 0 0	0 0 0 0 16 0 16	0 0 0 0 16 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 5Y [ [3Y - 10Y [ [10Y - more Total	Lithuania														000000000000000000000000000000000000000
107a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 0 9 0 9 9	0 0 0 0 0 0 0 0	0 0 0 0 9 0 9 0 9	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII EXPOSURES (a	RECT LONG	NET DIRECT PO	) SITIONS (gross e ereian debt to oth	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIN	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	0 0 0 5 0 <b>5</b>	0 0 0 0 0 0 0	0 0 0 5 0 <b>5</b>	0 0 0 5 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 Total	Netherlands	1 2 1 6 16 498 0 <b>544</b>	0 0 0 0 0 0	1 2 21 6 16 498 0 <b>544</b>	0 0 21 0 0 0 0 21	0 0 0 0 0 0 0	1 2 0 5 294 0 <b>302</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Total	Poland	0 1 99 22 68 102 18 <b>309</b>	0 0 0 0 0 0 0	0 1 99 22 68 102 18 <b>309</b>	0 93 16 45 91 18 <b>263</b>	0 0 0 0 0 0 0 0	0 1 6 23 11 0 <b>46</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Portugal	0 0 0 36 0 <b>36</b>	0 0 0 0 0 0 0	0 0 0 36 0 <b>36</b>	0 0 0 0 0 0 0	0 0 0 0 0 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 0	0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Romania	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 Total	Slovakia	0 12 321 268 343 987 522 <b>2,453</b>	0 0 0 0 0 151 151	0 12 321 268 343 987 371 <b>2,302</b>	0 0 233 161 202 443 88 <b>1,127</b>		0 12 1 3 0 44 10 <b>70</b>			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	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 Total	Slovenia	1 0 0 3 0 4	0 0 0 0 0 0 0 0 0	0 0 3 0 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 0 0 3 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			
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 656 370 241 1,268	0 0 0 0 0 0 0 0 0	0 0 0 656 370 241 1,268	0 0 0 654 370 241 1,265	0 0 0 0 0 0 0	* 0 0 0 2 0 0 0 3			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 0 0 0 0 0 1 1	0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0 0 0 0	1,265 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)	iony where there	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 379 <b>379</b>	0 0 0 0 382 382	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 -2	0 0 0 0 0 -3 - <b>3</b>	0 0 0 0 0 0 0 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 Total	Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 Total	Liechtenstein	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 Total	Norway		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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	Australia		0 0 0 0 0 0 0			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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] [3M]-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Canada	0 0 0 0 70 0 <b>70</b>		0 0 0 0 70 0 <b>70</b> 0 <b>70</b>	0 0 0 0 0 70 0 <b>70</b>		0 0 0 0 0 0 0 0		0 0 0 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	Hong Kong	0 0 42 0 0 42		0 0 42 0 0 42 42 0 0 42			0 0 42 0 0 0 4 <b>2</b>			0 0 0 0 0 0	0 0 0 0 0 0				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	U 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 43 76 27 168 18 24 2 2 357	0 43 72 23 164 14 24 0 <b>340</b>	0 4 4 4 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 2 2	0 0 0 0 0 0 0 2 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0



Sovereign Exposure

KBC Group NV

	(mln EUR)							As of	31/12/2014						
		GROSS DIRECT LO EXPOSURES (accountin		NET DIRECT PO	SITIONS (gross e ereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIN	/ES (1)	INDIRECT SOVER	EIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of provisions (1)			is a maturit			Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with <b>p</b>	positive fair value	Derivatives with valı	
Residual Maturity	Country / Region		ch: loans dvances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 Total	Switzerland	0 2 0 2 0 0 0 0 4	0 0 0 0 0 0 0	0 2 0 2 0 0 0 4	0 2 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Other advanced economies non EEA	0 2 4 0 0 0 0	0 0 0 0 0	0 2 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 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 Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	Middle East		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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean		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 Total	Africa	0 0 0 3 3 8 0	0 0 0 3 8 0 10	0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 Total	Others	6 11 2 3 24 163 53 <b>261</b>	0 1 2 3 24 163 53 <b>244</b>	6 10 0 0 0 0 0 16	6 10 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0	0 0 0 0 0 0 0					

Notes and definitions
(1) The exposures reported over 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
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)			-				As of	30/06/2015			-			
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross ereian debt to oti	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	;(3) (on and off	f balance sheet)
		gross of p			is a maturi	ity matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wi va	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 22 0 259 141 <b>423</b>	0 0 0 0 0 0 0 0	0 0 22 0 259 141 <b>423</b>	0 0 0 102 61 164	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	72 1.639 3.306 1.916 1.381 8,270 4,430 21,015	0 244 0 154 0 291 2,519 3,207	72 1.395 3.306 1.762 1.381 7,979 1.912 <b>17,808</b>	0 640 65 194 79 1,195 435 <b>2,608</b>	0 0 12 0 20 0 0 0 32	70 209 83 -22 40 251 10 <b>641</b>	0 0 0 4 1 5	0 0 0 0 0 0 0	0 0 0 -2 0 -2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 0 40 0 21 94 97 <b>251</b>	0 0 0 0 0 0 17 17	0 40 0 21 94 80 <b>234</b>	0 40 0 21 94 80 <b>234</b>		0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	144 531 698 550 1.750 2.678 929 <b>7,279</b>	0 0 0 0 263 263	144 531 698 550 1.750 2.678 667 <b>7,017</b>	0 27 0 178 218 557 85 <b>1,066</b>		100 331 38 234 114 113 96 <b>1,024</b>				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Estonia			0 0 0 0 0 0				0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	4 0 0 23 0 0		0 4 0 0 23 0 0 0	4 0 0 0 0 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 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	27 3 0 6 145 142 2.042 1,067 3,406	0 0 0 0 0 0 23 23 23	27 3 0 6 145 142 2.042 1,146 3,485	4 0 0 25 55 966 146 1,192	0 0 0 0 0 0 0 0 0	1 0 0 120 0 1 0 1 1 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -70 -70	0 0 0 0 0 -102 -102	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value	NET DIRECT PC	SITIONS (gross ( ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	f balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wi va	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Germany	0 1 -37 0 131 -60 <b>38</b>	0 0 0 0 0 0 0 0	0 1 1 10 0 137 20 <b>171</b>	0 0 0 131 20 151	0 0 0 0 0 0 0 0	0 1 1 10 0 6 0 <b>20</b>	0 0 0 41 0 <b>41</b>	0 0 0 52 0 <b>52</b>	0 0 -43 0 -45 -53 -140	0 0 -48 0 -58 -80 -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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 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 Total	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	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-5V] [5Y-10Y] [10Y-more	Hungary	115 384 213 111 377 781 235 <b>2,216</b>	0 0 0 0 0 0 235 235	115 384 213 111 377 781 -1 <b>1,981</b>	0 0 32 85 337 0 <b>454</b>	0 10 0 0 0 0 0 0 10	36 87 45 35 19 15 -1 <b>237</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Ireland	2,218 0 41 0 10 348 414 22 834	233 0 0 0 0 39 0 39	1,981 0 41 0 10 348 375 22 795	434 0 0 10 216 156 22 404		0 1 0 1 1 1 1 0 3		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	834 0 4 56 506 362 175 1,104		0 0 4 56 506 362 175 <b>1,104</b>	404 0 0 53 433 362 171 1.018		3 0 4 3 1 0 0 9				0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	Latvia	0 0 0 16 0		0 0 0 16 0	1,018 0 0 0 0 16 0 16		9 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	16 0 0 0 0 6 0 6	0 0 0 0 0 0 0 0 0 0	16 0 0 0 0 6 0 6	16 0 0 0 0 6 0 6 0 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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] [3M]-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Luxembourg	6 0 0 0 7 2 0		6 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 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (a	RECT LONG	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			rovisions) 1)		is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Maita	0 0 0 5 0 5	0 0 0 0 0 0	0 0 0 5 5	0 0 0 5 5	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 Total	Netherlands	4 0 1 6 12 218 0 <b>242</b>	0 0 0 0 0 0 0 0 0	4 0 1 6 12 218 0 <b>242</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4 0 1 0 1 1 4 0 <b>20</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 Total	Poland	0 100 16 0 149 359 0 <b>624</b>		0 100 16 0 149 359 0 <b>624</b>	0 94 16 0 98 350 0 557		0 6 0 0 3 0 9		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Portugal	0 0 0 0 0 0 60 26 87	0 0 0 0 0 0	0 0 0 60 26	0 0 0 25 26	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Romania	87 0 0 0 0 0 4 4	0 0 0 0 0 0 0 0	87 0 0 0 0 0 0 4 4	51 0 0 0 0 0 0 4 4	0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	4 13 98 364 0 479 932 779 2,665	0 0 0 0 0 192 192	* 13 98 364 0 479 932 588 <b>2,474</b>	0 8 259 0 210 520 227 1,224		13 3 0 0 0 3 0 19				0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	Slovenia	2,665 0 0 0 0 0 17 0 17	192 0 0 0 0 0 0 0 0 0 0 0	2,474 0 0 0 0 0 17 0 17	1,224 0 0 0 0 0 17 0 17		19 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	17 0 0 43 541 537 419 1,541	0 0 0 0 0 0 0 0 0 0	17 0 0 43 541 537 419 1,541	17 0 0 0 541 318 419 1,278		0 0 0 1 1 0 3		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		<b>3</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
10tal [0 - 3M ] [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Sweden	1,541 0 0 0 0 0 0 0		1,541 0 0 0 0 0 0 0 0 0			3 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000



	(min EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PC	OSITIONS (gross of ereign debt to other	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	f balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	United Kingdom	0 0 0 14 0 404 <b>418</b>	0 0 0 14 0 404 <b>418</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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 Total	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 Total	Liechtenstein	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 Total	Norway	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Australia								0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 224 0 <b>224</b>		0 0 0 0 224 0 <b>224</b>	0 0 0 0 224 0 224								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] [SY-10Y] [10Y-more Total	Hong Kong	46 0 0 0 0 0 0 0 46		46 0 0 0 0 0 0 46			46 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	
100al [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Japan	*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 0 0 0 0	0 0 0 0 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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0
10tal [0 - 3M ] [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	u.s.	0 134 55 53 67 178 430 0 <b>916</b>	0 0 0 14 36 165 0 215	134 55 53 53 142 264 0 <b>701</b>	0 1 5 5 20 179 0 <b>211</b>									000000000000000000000000000000000000000	000000000000000000000000000000000000000



	(min EUR)	1						As of 30/06/2015								
	Country / Region		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short EXPOSURES (accounting value positions of sovereign debt to other counterpaties only where there				DIRE	CT SOVEREIGN EXPO	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
Residual Maturity		gross of p	provisions) 1)	is a maturity matching) (1)			Derivatives with positive fair value De		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 Total	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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 Total	Other advanced economies non EEA	13 0 4 0 0 0 0 <b>18</b>	0 0 0 0 0 0 0 0	13 0 4 0 0 0 0 18	0 4 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 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Other Central and eastern Europe countries non EEA	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 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	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					
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Latin America and the Caribbean	0 0 0 0 20 0 20 0		0 0 0 0 20 20	0 0 0 0 20 0 20								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 Total	Africa	0 0 0 7 2 0	0 0 0 7 2 0 9	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	10 28 9 12 69 93 132 354	9 6 9 46 35 131 <b>246</b>	10 9 3 23 58 1 <b>108</b>	10 1 0 0 0 0 11		0 8 3 23 58 1 <b>96</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments.



#### Information on performing and non-performing exposures

KBC Group NV

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount				Accumulated impain changes in fair valu provisions	ment, accumulated e due to credit risk and			Gross carrying amount			Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated a due to credit risk and	Collaterals and		
		Of which performing but past due >30	ng but			On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			
Debt securities (including at amortised cost and fair value)	46,682	0	10	10	2	0	0	46,598	0	11	11	-357	10	0		
Central banks	21	0	0	0	0	0	0	20	0	0	0	-1	0	0		
General governments	39,589	0	0	0	-14	0	0	39,838	0	0	0	-12	0	0		
Credit institutions	3,234	0	0	0	22	0	0	3,376	0	0	0	-1	0	0		
Other financial corporations	3,236	0	4	4	-2	0	0	2,705	0	5	5	-339	5	0		
Non-financial corporations	603	0	6	6	-3	0	0	660	0	6	6	-3	5	0		
Loans and advances(including at amortised cost and fair value)	149,003	581	13,261	13,198	198	5,606	6,417	161,061	468	12,818	12,751	238	5,553	5,907		
Central banks	5,706	0	0	0	0	0	0	8,715	0	0	0	0	0	0		
General governments	5,886	0	2	2	1	2	0	6,402	0	2	2	0	2	0		
Credit institutions	10,757	0	1	1	0	4	0	18,138	0	31	31	0	30	0		
Other financial corporations	6,352	1	59	59	0	79	7	4,909	2	56	56	0	35	8		
Non-financial corporations	55,497	306	6,232	6,181	63	3,206	1,850	56,795	220	6,061	6,008	68	3,197	1,645		
Households	64,804	274	6,966	6,954	134	2,315	4,559	66,103	247	6,667	6,655	170	2,290	4,254		
DEBT INSTRUMENTS other than HFT	195,685	581	13,272	13,208	200	5,606	6,417	207,659	468	12,829	12,762	-119	5,563	5,907		
OFF-BALANCE SHEET EXPOSURES	41,703		331	324	14	144	489	45,485		292	286	8	120	125		

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

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

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



#### Forborne Exposures

KBC Group NV

			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR, %) Debt securities (including at amortised cost and fair value)		0	0	0	0	^	0		0	0		
Central banks	0	Ű	0	0	0	0	Ű	Ű	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
· ·	-	U		-	0	0	0	0		0		
Credit institutions	0	0	0	0	0	0	0	U	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)	7,842	6,853	2,087	2,058	4,607	7,779	6,626	2,067	2,034	4,089		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	6	0	0	0	0	3	0	0	0	1		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	19	8	2	2	4	17	12	2	2	4		
Non-financial corporations	2,871	2,579	1,006	1,003	1,029	2,905	2,591	1,077	1,075	910		
Households	4,946	4,266	1,079	1,053	3,575	4,855	4,024	987	957	3,174		
DEBT INSTRUMENTS other than HFT	7,842	6,853	2,087	2,058	4,607	7,779	6,626	2,067	2,034	4,089		
Loan commitments given	56	22	6	6	2	48	19	1	1	3		

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



#### Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	14,136	15,700	LRCom {20}	
В	Total leverage ratio exposures	226,616	237,674	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	6.24%	6.61%	A/B	



#### Information on collaterals: Mortgage loans

KBC Group NV

	As of 31/12	/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>				
Loans and advances	64,131	53,414	66,080	54,401				
of which: Other financial corporations	130	76	87	80				
of which: Non-financial corporations	11,059	8,605	10,639	8,871				
of which: Households	52,862	44,716	55,271	45,391				

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.