



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

KBC Group NV

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	16,723	18,362	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying 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 (f) 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 (f) 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 (f) 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 (f) 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 CRR
(-) 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 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.
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 exceeding 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 {1.1.1.16 + 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 {1.2}	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} - (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}	-



2015 EU-wide Transparency Exercise

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 ¹	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

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P&L 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 ¹	10	
Of which restructuring ¹	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 subsidiaries, 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 subsidiaries, 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

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

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	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	
	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	1,402	1,394	808		1,616	1,517	838		
Standardised Total²	23,991	15,171	15,041	275	24,708	9,318	13,392	264	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	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	5	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	
	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 Total²	726	694	546	15	762	724	558	15	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
CZECH REPUBLIC	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	
	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 Total²	144	140	139	16	146	146	146	12	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
IRELAND	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	
	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	
Equity	2	2	2		0	0	0		
Securitisation									
Other exposures	1	1	1		1	1	1		
Standardised Total²	1	1	1	3	1	1	1	3	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	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	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	0	3	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		2	2	2		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
FRANCE	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	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	3	3	3		3	3	3		
	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
HUNGARY	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	
	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	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	227	226	3		271	270	3		
	Standardised Total²			41				34	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
LUXEMBOURG	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	
	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	14	14	21		15	15	23	
	Covered bonds	0	0	0		0	0	0	
	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	3	3	3		3	3	3		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
UNITED STATES	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	
	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	12	12	18		13	13	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	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	
	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	3	4		3	3	4	
	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	22	22	25		22	22	25		
Securitisation									
Other exposures	0	0	0		0	0	0		
	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
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	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	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
	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 does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

KBC Group NV

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(min EUR, %)															
Consolidated data	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	458	5,953	795	5,707	2,857	1	418		
	Corporates - Of Which: SME	28,415	3,943	24,742	9,204	367	2,172	22,977	3,995	24,941	8,547	451	2,261		
	Retail	76,373	7,574	74,779	12,055	1,852	2,846	79,708	7,379	78,151	12,180	1,708	2,942		
	Retail - Secured on real estate property	55,236	6,817	55,182	8,450	0	2,441	57,626	6,590	57,473	8,527	1,544	2,519		
	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-	55,236	6,817	55,182	8,450	0	2,441	57,626	6,590	57,473	8,527	1,544	2,519		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	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	582	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	0	0	0	0	0	0	0	0	0		
Securitisation	2,103	0	2,103	730	0	0	2,075	0	2,075	577	0	0			
Other non credit-obligation assets					10,067						9,332				
IRB Total					57,592						55,072				

(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 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(min EUR, %)															
BELGIUM	Central banks and central governments	23,426	0	23,192	685	0	1	22,206	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		
	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	18,161	650	16,921	2,333	88	290	18,900	649	17,799	2,194	73	291		
	Retail - Other Retail - Of Which: SME	15,210	614	13,929	1,914	5	273	15,639	609	14,439	1,758	8	271		
	Retail - Other Retail - Of Which: non-SME	2,952	36	2,992	419	83	17	3,261	40	3,360	436	65	20		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation															
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 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(min EUR, %)															
CZECH REPUBLIC	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	11,809	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	4,621	260	4,048	1,606	333	133	4,180	248	3,640	1,588	353	135		
	Retail	9,289	382	9,022	2,956	54	168	10,501	377	10,232	3,338	59	188		
	Retail - Secured on real estate property	7,387	294	7,387	2,160	0	98	8,455	286	8,455	2,460	0	121		
	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-	7,387	294	7,387	2,160	0	98	8,455	286	8,455	2,460	0	121		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	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	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation															
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 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(min EUR, %)															
IRELAND	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	2,207	1,654	2,264	520	0	997	2,223	1,652	2,191	476	0	1,019		
	Retail	12,258	5,846	12,124	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		
	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															

(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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
UNITED KINGDOM	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
	Retail - Secured on real estate property - Of Which: non-SME	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	24	0	24	11	0	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	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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
FRANCE	Central banks and central governments	2,676	0	2,676	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	251	11	223	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
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	5	0	1	0	1	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	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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
HUNGARY	Central banks and central governments	3,299	0	3,299	643	0	5	3,432	0	3,414	1,153	0	0
	Institutions	30	0	30	20	0	0	61	0	66	25	0	0
	Corporates	3,461	190	2,684	2,063	0	143	3,437	162	2,598	1,988	0	125
	Corporates - Of Which: Specialised Lending	62	47	63	11	0	25	178	17	151	201	0	0
	Corporates - Of Which: SME	1,512	89	1,187	844	0	61	1,562	108	1,294	885	0	80
	Retail	1,882	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
	Retail - Secured on real estate property - Of Which: non-SME	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	3	0	3	1	0	0	3	0	3	2	0	0
	Retail - Other Retail - Of Which: non-SME	123	9	136	83	0	11	138	7	152	100	0	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

(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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
LUXEMBOURG	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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	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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	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
	Retail - Secured on real estate property - Of Which: non-SME	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	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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	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
	Retail - Secured on real estate property - Of Which: non-SME	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													

(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 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	374	0	374	17	0	0	215	0	215	11	0	0
	Institutions	1,338	0	668	376	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
	Retail - Secured on real estate property - Of Which: non-SME	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													
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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

KBC Group NV

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		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]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6	0	6	6	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	1	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		8	0	8	8	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		11	0	11	11	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	6	0	6	6	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		11	1	10	10	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		24	24	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		163	163	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	53	53	0	0	0	0	0	0	0	0	0	0	0	0	
Total		261	244	16	16	0	0	0	0	0	0	0	0	0	0

Notes and definitions

- (1) 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
- (2) The banks 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 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

(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	13	0	13	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	18	0	18	4	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		20	0	20	20	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	20	0	20	20	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		28	19	9	1	8	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	6	3	0	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	9	3	0	3	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		69	46	23	0	23	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		93	35	58	0	58	0	0	0	0	0	0	0	0	0	0
[10Y - more]	132	131	1	0	1	0	0	0	0	0	0	0	0	0	0	
Total	354	246	108	11	96	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

(1) 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

(2) The banks 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 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

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

KBC Group NV

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions 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	Of which: defaulted	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(min EUR, %)															
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	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

KBC Group NV

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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			
(min 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)	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

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□



2015 EU-wide Transparency Exercise

Leverage ratio

KBC Group NV

(mln EUR, %)

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



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

KBC Group NV

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

¹This 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.