



2022 EU-wide Transparency Exercise

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2022 EU-wide Transparency Exercise

Key Metrics

KBC Groep

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,435	17,497	16,303	16,022	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,966	17,020	16,238	15,976	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	18,935	18,997	17,803	17,522	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	18,466	18,520	17,738	17,476	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	21,420	20,732	19,985	19,312	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,436	20,748	19,921	19,311	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	103,350	104,362	107,231	106,091	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	103,633	104,646	107,256	106,105	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.87%	16.77%	15.20%	15.10%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.37%	16.26%	15.14%	15.06%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.32%	18.20%	16.60%	16.52%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.82%	17.70%	16.54%	16.47%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.73%	19.87%	18.64%	18.20%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.68%	19.83%	18.57%	18.20%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	298,536	292,363	307,985	357,195	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.34%	6.50%	5.78%	4.91%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,935	18,997	17,803	17,522	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,466	18,520	17,738	17,476	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	298,536	292,363	307,985	357,195	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	297,927	291,747	307,905	357,138	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.34%	6.50%	5.78%	4.91%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.20%	6.35%	5.76%	4.89%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital
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		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	24,420	20,732	19,985	19,312	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,435	17,497	16,303	16,022	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,916	6,930	6,930	6,930	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,557	11,541	10,702	10,689	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-899	-833	-732	-660	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,059	1,064	1,004	858	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 30(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,306	-1,285	-1,279	-1,314	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 30(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-253	-227	-246	-204	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-2	-31	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-158	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (d) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-4	-6	-12	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-33	-63	-63	-63	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-72	-72	-72	-90	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	469	477	64	46	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	469	477	64	46	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,500	1,500	1,500	1,500	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,500	1,500	1,500	1,500	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,935	18,997	17,803	17,522	C.01.00 (0050,0050)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,485	1,735	2,182	1,790	C.01.00 (0570,0050)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,997	1,997	1,997	1,997	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-
	A.4.2	Other Tier 2 Capital components and deductions	-15	-7	5	-343	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-
	A.4.3	Tier 2 transitional adjustments	504	-255	181	135	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-
	OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	103,350	104,362	107,231	106,091	C.01.00 (0010,0050)
B.1		Of which: Transitional adjustments included	-282	-284	-25	-13	C.01.00 (0010,0040)	-
C.1		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.87%	16.77%	15.20%	15.10%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.32%	18.20%	16.60%	16.52%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.73%	19.87%	18.64%	18.20%	CA2 (3)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,966	17,020	16,238	15,976	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.37%	16.26%	15.14%	15.06%	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	469	477	64	46	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-485	-493	0	-45	C.01.00 (0440,0050)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-282	-284	-25	-13	C.01.00 (0440,0040)	-	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	80,885	83,809	86,233	87,899	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,406	7,408	7,644	7,905	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,393	2,561	2,753	2,792	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	54,073	54,924	57,112	58,088	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	9,746	9,780	9,871	9,891	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,341	2,268	2,189	2,295	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	834	797	805	823	C 02.00 (r0640, c0010)
Settlement risk	1	1	1	3	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	33	31	29	28	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,064	2,694	3,136	3,541	C 02.00 (r0520, c0010)
Of which the standardised approach	281	361	256	358	C 02.00 (r0530, c0010)
Of which IMA	2,782	2,333	2,880	3,183	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	11,423	11,502	11,502	11,502	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	11,423	11,502	11,502	11,502	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	4,770	3,260	3,336	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	103,350	104,362	107,231	106,091	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
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(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,290	5,945	2,258	4,767
Of which debt securities income	567	729	133	401
Of which loans and advances income	2,869	4,046	1,455	2,911
Interest expenses	1,309	1,895	1,158	2,529
(Of which deposits expenses)	283	452	262	576
(Of which debt securities issued expenses)	125	180	49	105
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	14	2	8
Net Fee and commission income	1,632	2,210	576	1,129
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	53	44	5	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	312	427	342	519
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-23	7	24
Gains or (-) losses from hedge accounting, net	-82	-108	-36	-74
Exchange differences (gain or (-) loss), net	-131	-269	-199	-266
Net other operating income /(expenses)	80	111	40	68
TOTAL OPERATING INCOME, NET	4,854	6,455	1,838	3,644
(Administrative expenses)	2,521	3,370	1,008	1,879
(Cash contributions to resolution funds and deposit guarantee schemes)	216	221	282	277
(Depreciation)	249	349	96	178
Modification gains or (-) losses, net	-7	-11	0	-14
(Provisions or (-) reversal of provisions)	-9	2	24	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-20	-15	22	6
(Other provisions)	11	17	2	4
Of which pending legal issues and tax litigation ¹⁾	0	13	0	0
Of which restructuring ²⁾	0	79	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-249	-314	-37	-11
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-249	-314	-37	-11
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	54	39	44
(of which Goodwill)	0	7	0	0
Negative goodwill recognised in profit or loss	0	28	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	232	230	-3	519
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,334	3,020	424	1,775
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,791	2,341	341	1,508
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,791	2,341	341	1,508
Of which attributable to owners of the parent	1,791	2,341	341	1,508

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

KBC Groep

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	56,259				40,602				65,580				53,318				IAS 1.54 (f)
Financial assets held for trading	9,022	2,853	5,285	884	8,844	1,947	5,932	965	10,080	2,595	6,544	941	10,979	2,292	7,952	734	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	584	15	0	570	584	14	0	570	611	13	0	598	606	13	0	593	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,956	4,550	143	263	4,742	4,361	101	280	4,346	3,912	148	286	4,209	3,752	185	272	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	229,952				232,215				238,623				253,750				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	245	0	245	0	283	0	283	0	379	0	379	0	551	0	551	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	300				-436				-1,887				-3,618				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	19,733				19,487				18,993				18,830				
TOTAL ASSETS	321,052				306,320				336,725				338,625				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	4,782	3	0	-1	0	0	0	4,548	3	0	-1	0	0	4,146	3	0	-1	0	0	4,018	2	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	39,489	6	3	-4	-3	-2	0	40,390	6	1	-4	-3	-1	41,233	55	2	-4	-2	-1	42,013	79	2	-4	-1	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	166,349	22,720	3,461	-109	-553	-1,912	167,246	23,072	3,491	-104	-507	-1,848	169,867	25,924	3,482	-100	-482	-1,830	180,905	29,195	3,533	-110	-475	-1,786	Annex V.Part 1.32, 44(a)	

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	6,055	7,294	8,843	9,588	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,365	1,312	1,299	1,203	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	283,922	269,561	298,122	303,285	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,021	1,094	903	741	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-240	-863	-1,189	-1,544	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	256	278	313	283	IAS 37.10; IAS 1.54(l)
Tax liabilities	61	85	121	117	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,943	1,748	2,322	1,637	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	4,483	4,262	4,011	3,278	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	298,865	284,771	314,744	318,589	IAS 1.9(b);IG 6
TOTAL EQUITY	22,187	21,549	21,981	20,036	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	321,052	306,320	336,725	338,625	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		5,375	6,736	7,537	8,414	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	19	18	22	19	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,492	1,611	1,876	1,697	Annex V.Part 1.31
Deposits	Central banks	28,165	25,879	26,915	26,780	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	273	618	1,280	969	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,762	5,718	12,413	14,421	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,165	4,029	4,293	4,350	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,052	14,220	30,968	23,607	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,906	4,680	6,870	6,985	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	18,772	15,235	18,472	26,205	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,937	10,258	14,350	22,060	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	56,651	58,411	59,081	59,980	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	48,915	50,974	50,462	51,470	ECB/2013/33 Annex 2.Part 2.9.1
	Households	119,484	122,262	124,639	126,495	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	49,614	51,042	51,796	52,181	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		34,419	26,897	24,650	24,361	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,075	3,080	2,305	2,312	Annex V.Part 1.37
Other financial liabilities		2,170	2,275	2,594	2,839	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		292,362	279,261	309,166	314,817	

2022 EU-wide Transparency Exercise
Market Risk
KBC Groep

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	78	93	79	16	153	44						72	26	138	36							
Of which: General risk	13	12	79	16	153	44						72	26	138	36							
Of which: Specific risk	66	81	0	0	0	0						0	0	0	0							
Equities	30	35	32	10	48	15						10	3	23	7							
Of which: General risk	5	6	32	10	48	15						10	3	23	7							
Of which: Specific risk	25	28	0	0	0	0						0	0	0	0							
Foreign exchange risk	173	234	16	6	33	9						12	6	32	10							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	281	361	79	18	144	41	0	0	0	0	0	64	25	122	34	0	0	0	0	0	0	2,333
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	93	54	83	28	175	60						99	32	172	37							
Of which: General risk	13	12	83	28	175	60						99	32	172	37							
Of which: Specific risk	80	42	0	0	0	0						0	0	0	0							
Equities	32	26	8	4	24	11						14	4	39	11							
Of which: General risk	5	6	8	4	24	11						14	4	39	11							
Of which: Specific risk	26	20	0	0	0	0						0	0	0	0							
Foreign exchange risk	131	278	11	4	28	7						16	5	37	9							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	256	358	73	24	158	55	0	0	0	0	0	96	29	158	35	0	0	0	0	0	0	3,183

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,945	3,247	17		3,189	297	3,263	11
	Regional governments or local authorities	296	292	50				300	54
	Public sector entities	18	29	4			19	26	4
	Multilateral Development Banks	0	249	0			0	269	0
	International Organisations	0	0	0			0	0	0
	Institutions	1,325	1,130	143			733	740	100
	Corporates	3,681	2,900	2,289			3,670	3,032	2,710
	of which: SME	1,222	1,146	901			1,616	1,199	945
	Retail	3,203	2,427	1,649			3,093	2,316	1,566
	of which: SME	1,216	1,097	633			1,333	1,100	656
	Secured by mortgages on immovable property	1,243	1,286	779			1,284	1,201	750
	of which: SME	418	379	159			443	399	167
	Exposures in default	267	100	240	151		332	196	230
	Items associated with particularly high risk	5	1	2			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)	699	699	21			616	616	22	
Equity	56	56	91			42	42	54	
Other exposures	732	760	210			744	733	248	
Standardised Total ²	16,374	15,999	7,432	342	16,442	15,443	7,430	326	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	58	58	1		68	67	1	
	Regional governments or local authorities	10	10	0		10	10	0	
	Public sector entities	16	14	3		17	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	24	21		24	26	20	
	Corporates	340	309	297		337	321	300	
	of which: SME	182	168	150		182	168	150	
	Retail	81	74	43		81	72	42	
	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
	Items associated with particularly high risk	0	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,210	1,175	946		1,272	1,205	1,038		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	79	79	0		81	81	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	59	59	18		58	58	16	
	Corporates	216	206	189		256	246	231	
	of which: SME	119	113	105		105	100	85	
	Retail	95	95	71		18	18	13	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	4	4		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0		0	0	0
	Items associated with particularly high risk	0	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	7	7	18		7	7	16		
Other exposures	92	92	80		111	111	90		
Standardised Total ²				15				15	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	544	545	0		332	333	0	
	Regional governments or local authorities	238	199	1		237	217	1	
	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	54	54	27		59	59	29	
	Corporates	675	569	533		657	574	514	
	of which: SME	249	239	185		275	262	204	
	Retail	1,110	1,077	701		1,056	1,050	682	
	of which: SME	753	731	443		764	736	446	
	Secured by mortgages on immovable property	677	673	270		625	619	243	
	of which: SME	38	35	21		33	31	18	
	Exposures in default	78	46	54	32		73	38	34
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	546	424	311		503	376	177		
Standardised Total ²				185				191	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	32	440	0		32	434	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	37	27	16		37	27	17	
	Corporates	62	56	56		76	56	56	
	of which: SME	0	0	0		0	0	0	
	Retail	399	0	0		391	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	1	1	2	2		1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	22	22	42		9	9	9		
Other exposures	159	158	4		173	172	3		
Standardised Total ²				3				3	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
IRELAND	Central governments or central banks	2	2	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8	8	2	0	8	8	2	0
	Corporates	9	9	4	0	10	10	4	0
	of which: SME	9	9	3	0	10	10	3	0
	Retail	54	55	5	0	47	47	5	0
	of which: SME	37	38	22	0	34	37	22	0
	Secured by mortgages on immovable property	27	27	13	0	26	26	13	0
	of which: SME	27	27	13	0	26	26	13	0
	Exposures in default	9	3	3	6	10	3	5	7
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			5				9		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
FRANCE	Central governments or central banks	61	61	0	0	61	61	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	81	81	0	0	87	87	0	0
	Corporates	199	199	103	0	196	196	100	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			103				100		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
BULGARIA	Central governments or central banks	1,273	1,265	5	0	2,294	2,286	0	0
	Regional governments or local authorities	48	43	9	0	50	44	9	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	242	0	0	0	262	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	31	50	17	0	15	36	14	0
	Corporates	2,091	1,465	1,296	0	2,255	1,275	1,288	0
	of which: SME	1,222	766	596	0	1,299	807	630	0
	Retail	1,251	1,284	767	0	1,255	1,281	765	0
	of which: SME	452	524	445	0	434	556	446	0
	Secured by mortgages on immovable property	1,233	1,191	452	110	1,236	1,278	489	79
	of which: SME	554	520	136	0	564	551	135	0
	Exposures in default	258	159	169	0	223	139	160	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	7	10	0	7	10	10	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			126				123		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	17	17	0	0	43	43	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	9	2	0	8	8	2	0
	Corporates	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	188	188	21	0	116	116	22	0	
Equity	19	19	10	0	16	16	16	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			0				0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	24	22	22	0	24	23	23	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			0				0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	2	2	0	0	1	1	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8	8	4	0	7	7	4	0
	Corporates	31	32	32	0	32	32	32	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	1	1	0	0	1	1	0	0	
Equity	19	19	19	0	19	19	19	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾			0				0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,657	2,067	5	6	2,417	2,022	10	10
	Regional governments or local authorities	348	278	56	4	348	298	60	60
	Public sector entities	21	24	4	0	20	17	4	4
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	435	505	131	0	403	422	118	118
	Corporates	3,991	3,147	2,818	999	4,009	3,209	2,896	2,896
	of which: SME	2,093	1,262	999	2,602	2,093	1,486	1,163	1,163
	Retail	3,162	2,369	1,603	3,421	2,574	1,750	767	767
	of which: SME	1,347	1,115	864	1,567	1,263	979	762	762
	Secured by mortgages on immovable property	1,988	1,925	756	1,078	1,978	1,909	762	762
	of which: SME	458	413	173	0	454	410	185	185
	Exposures in default	313	162	209	124	295	175	209	114
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	5	5	1	0	19	19	2	2
	Collective investments undertakings (CIU)	119	119	20	0	127	127	22	22
Equity	44	44	58	0	39	39	51	51	
Other exposures	2,851	2,209	1,986	0	2,848	2,235	2,047	2,047	
Standardised Total⁴	15,968	14,664	7,652	923	17,268	16,123	9,228	9,228	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	63	63	1	0	62	62	1	0
	Regional governments or local authorities	10	10	1	0	10	10	1	0
	Public sector entities	19	16	3	0	19	16	3	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	36	72	12	0	31	51	5	0
	Corporates	407	323	239	408	348	348	332	332
	of which: SME	30	23	18	32	25	19	19	19
	Retail	99	88	52	103	91	54	54	54
	of which: SME	88	77	44	92	80	46	46	46
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	1,786	1,371	1,020	0	1,322	1,261	1,070	0	
Standardised Total⁴	1,786	1,371	1,020	0	1,322	1,261	1,070	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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	63	63	0	0	63	63	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	60	60	24	0	60	60	0	0
	Corporates	252	242	226	262	262	251	233	233
	of which: SME	113	109	91	127	106	104	104	104
	Retail	35	35	26	34	34	34	26	26
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	4	4	4	4	4	4	4	4
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	5	0	0	0	5
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	8	8	19	5	5	5	13	13
Equity	0	0	0	0	0	0	0	0	
Other exposures	71	71	71	16	72	72	72	16	
Standardised Total⁴	71	71	71	16	72	72	72	16	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	160	160	0	0	606	606	0	0
	Regional governments or local authorities	256	226	40	0	264	231	46	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	52	26	42	42	42	21	21
	Corporates	627	508	521	670	669	669	669	669
	of which: SME	301	288	227	337	319	254	254	254
	Retail	1,071	1,038	672	1,163	1,073	698	698	698
	of which: SME	763	742	459	803	783	475	475	475
	Secured by mortgages on immovable property	988	981	230	539	539	533	213	213
	of which: SME	321	321	20	38	38	23	23	23
	Exposures in default	65	36	42	67	37	45	45	30
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	65	62	71	18	66	67	23	18	
Standardised Total⁴	65	62	71	18	66	67	23	18	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	32	451	0	0	42	446	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	28	14	12	0	19	19	0	0
	Corporates	77	57	57	78	53	53	53	53
	of which: SME	0	0	0	0	0	0	0	0
	Retail	408	0	1	410	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	2	0	0	0	2
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	202	202	3	3	234	233	0	0	
Standardised Total⁴	202	202	3	3	234	233	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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
IRELAND	Central governments or central banks	10	10	2		15	15	3	
	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	8	2		8	8	2	
	Corporates	7	7	2		8	8	2	
	of which: SME	7	7	2		7	7	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	18	14		24	15	14	
	of which: SME	28	18	14		24	15	14	
	Exposures in default	9	2	3	7	8	2	3	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				11			10		

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
FRANCE	Central governments or central banks	61	61	0		60	60	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	36	77	2		36	36	2	
	Corporates	153	153	97		150	150	99	
	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	65	65	65	0	65	65	65	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
BULGARIA	Central governments or central banks	2,017	2,000	0		2,250	2,270	0	
	Regional governments or local authorities	49	43	9		63	46	10	
	Public sector entities	1	8	1		1	2	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	53	18		23	19	9	
	Corporates	2,224	1,843	1,460		2,315	1,724	1,570	
	of which: SME	1,234	1,234	824		621	621	778	
	Retail	1,395	1,120	795		1,633	1,293	925	
	of which: SME	434	223	145		646	327	222	
	Secured by mortgages on immovable property	1,364	1,320	508		1,411	1,352	531	
	of which: SME	394	360	129		393	354	140	
	Exposures in default	210	132	149	73	204	130	149	69
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	10	10	0	7	10	10	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				99			100		

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
UNITED STATES	Central governments or central banks	61	61	0		97	97	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		7	7	1	
	Corporates	26	26	25		24	24	24	
	of which: SME	1	1	1		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	118	118	20		127	127	22		
Other exposures	0	0	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	25		24	24	24	
	Corporates	11	11	1		11	11	1	
	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
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	11	11	6		10	10	3	
	Corporates	21	21	21		20	20	20	
	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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		
(in EUR, %)													
Consolidated data	Central banks and central governments	73,988	8	73,298	5,321	0	11	72,004	8	71,683	5,703	0	11
	Institutions	12,998	78	10,798	2,493	0	29	12,111	14	10,244	2,055	0	15
	Corporates	104,377	3,286	74,327	33,325	817	2,213	107,254	3,090	76,157	33,799	725	2,247
	Corporates - Of Which: Specialised Lending	11,509	435	10,589	4,731	91	340	11,847	451	11,083	4,768	6	242
	Corporates - Of Which: SME	33,366	1,308	26,463	9,373	494	774	32,844	1,250	26,513	9,338	534	892
	Retail	109,991	2,219	10,940	17,412	462	1,143	112,820	2,222	105,200	17,996	460	1,081
	Retail - Secured on real estate property	86,667	1,772	85,021	13,965	278	727	88,532	1,762	87,873	14,405	280	683
	Retail - Secured on real estate property - Of Which: SME	10,446	102	9,831	1,326	62	51	10,449	105	9,823	1,277	36	8
	Retail - Secured on real estate property - Of Which: non-SME	76,221	1,670	75,190	12,639	217	676	78,083	1,656	78,050	13,128	217	647
	Retail - Qualifying Revolving	1,240	2	1,067	83	1	5	1,238	2	1,063	87	1	4
	Retail - Other Retail	22,083	465	15,863	3,385	183	410	23,029	498	16,564	3,596	179	394
Retail - Other Retail - Of Which: SME	13,154	325	7,514	1,600	145	277	13,988	319	7,007	1,628	138	248	
Retail - Other Retail - Of Which: non-SME	8,549	119	8,349	1,785	40	133	9,063	139	8,858	1,877	41	145	
Equity	169	1	169	5,746	3	0	178	1	178	5,117	0	0	
Other non credit-obligation assets													
IRB Total ³				75,763						78,623			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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		
(in EUR, %)													
BELGIUM	Central banks and central governments	11,090	0	11,096	704	0	1	11,495	0	11,460	794	0	1
	Institutions	2,210	0	1,905	413	0	0	2,165	0	1,356	381	0	0
	Corporates	59,067	2,182	44,072	16,132	419	1,275	60,116	1,983	44,383	16,556	363	1,422
	Corporates - Of Which: Specialised Lending	5,389	209	4,863	1,799	7	56	5,507	214	5,025	1,980	5	62
	Corporates - Of Which: SME	22,535	1,044	18,908	6,035	359	533	22,813	989	18,907	5,966	332	656
	Retail	65,742	520	65,742	6,247	298	316	66,970	513	61,891	6,623	291	261
	Retail - Secured on real estate property	50,105	257	49,461	4,647	159	138	50,775	257	50,158	4,822	189	100
	Retail - Secured on real estate property - Of Which: SME	10,279	97	9,665	1,226	59	43	10,285	101	9,609	1,177	61	25
	Retail - Secured on real estate property - Of Which: non-SME	39,822	160	39,822	3,420	100	86	40,490	156	40,490	3,745	98	75
	Retail - Qualifying Revolving	1,056	1	986	60	1	2	1,054	1	962	64	0	0
	Retail - Other Retail	14,385	261	10,140	1,540	138	186	15,140	255	10,399	1,835	132	160
Retail - Other Retail - Of Which: SME	9,837	246	5,404	1,038	128	169	10,035	239	5,159	1,051	132	139	
Retail - Other Retail - Of Which: non-SME	4,758	15	4,735	505	0	17	5,105	16	5,080	584	0	20	
Equity	90	1	90	5,454	3	0	99	1	99	5,489	3	0	
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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		
(in EUR, %)													
CZECH REPUBLIC	Central banks and central governments	37,754	0	37,733	649	0	0	34,635	0	34,601	676	0	0
	Institutions	81	0	1,905	397	0	0	81	0	606	209	0	0
	Corporates	16,462	246	11,133	4,130	115	306	17,545	236	11,694	4,024	130	311
	Corporates - Of Which: Specialised Lending	2,669	57	2,380	917	1	53	2,906	49	2,737	790	2	54
	Corporates - Of Which: SME	5,713	289	4,061	1,234	108	158	5,016	282	4,007	1,278	127	148
	Retail	23,514	305	23,079	5,228	148	276	24,903	303	24,463	5,489	152	280
	Retail - Secured on real estate property	18,930	161	18,930	3,996	109	109	20,097	156	20,097	4,320	113	110
	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	18,930	161	18,930	3,996	109	109	20,097	156	20,097	4,320	113	110
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,584	144	4,149	1,232	39	168	4,805	148	4,353	1,259	40	170
Retail - Other Retail - Of Which: SME	1,512	53	1,259	275	1	72	1,554	53	1,277	278	1	73	
Retail - Other Retail - Of Which: non-SME	3,072	91	2,889	957	39	96	3,251	94	3,075	981	39	97	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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		
(in EUR, %)													
SLOVAKIA	Central banks and central governments	3,009	0	3,013	264	0	0	3,184	0	3,189	263	0	0
	Institutions	218	0	217	96	0	0	229	0	238	104	0	0
	Corporates	2,863	48	2,456	1,903	0	65	3,115	46	2,582	2,049	0	58
	Corporates - Of Which: Specialised Lending	688	24	637	591	0	34	762	21	675	612	0	27
	Corporates - Of Which: SME	690	11	574	405	0	16	718	11	591	409	0	15
	Retail	5,709	53	5,633	820	10	68	5,907	53	5,832	824	9	71
	Retail - Secured on real estate property	4,789	25	4,789	509	8	24	4,997	24	4,997	519	6	26
	Retail - Secured on real estate property - Of Which: SME	144	3	144	97	2	9	143	3	143	98	1	11
	Retail - Secured on real estate property - Of Which: non-SME	4,646	23	4,646	412	6	15	4,854	21	4,854	421	6	15
	Retail - Qualifying Revolving	184	1	121	22	1	3	183	2	121	21	1	3
	Retail - Other Retail	775	27	723	289	1	40	727	28	715	284	2	41
Retail - Other Retail - Of Which: SME	456	21	451	191	0	33	453	22	449	190	1	33	
Retail - Other Retail - Of Which: non-SME	280	5	272	98	1	7	274	6	266	94	1	8	
Equity	1	0	1	2	0	0	1	0	1	2	0	0	
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		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		
(in EUR, %)													
HUNGARY	Central banks and central governments	5,578	0	5,556	1,716	0	2	6,211	0	6,213	1,709	0	2
	Institutions	145	0	146	65	0	0	107	0	107	44	0	0
	Corporates	4,938	53	4,152	3,532	197	74	5,067	60	4,185	3,389	188	76
	Corporates - Of Which: Specialised Lending	871	0	860	710	1	20	891	0	899	605	0	23
	Corporates - Of Which: SME	2,199	29	1,888	1,259	27	42	2,225	37	1,882	1,261	76	44
	Retail	2,294	51	2,332	760	0	60	2,294	99	2,298	750	1	72
	Retail - Secured on real estate property	1,864	43	1,886	538	0	48	1,862	77	1,870	517	0	53
	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	1,864	43	1,886	538	0	48	1,862	77	1,870	517	0	53
	Retail - Qualifying Revolving	440	8	435	122	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	2	0	0	0	10	0	3	0	0	0
Retail - Other Retail - Of Which: SME	430	8	433	221	0	13	422	22	426	212	1	19	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity													
Other non credit-obligation assets													
IRB Total 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).

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	1,240	1,240	114	0	0	1,240	0	1,240	0	0	0	
Institutions	124	0	120	54	0	86	0	82	27	0	0	
Corporates	459	13	329	183	0	7	7	401	13	272	138	
Corporates - Of Which: Specialised Lending	132	13	129	53	0	7	7	128	13	125	51	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	10,896	1,282	10,830	4,238	0	418	10,713	1,244	10,669	4,201	0	
Retail - Secured on real estate property	10,891	1,282	10,828	4,237	0	418	10,709	1,244	10,667	4,201	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	10,891	1,282	10,828	4,237	0	418	10,709	1,244	10,667	4,201	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	5	0	1	0	0	0	5	0	1	0	0	
Retail - Other Retail - Of Which: SME	5	0	1	0	0	0	5	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	2	0	2	8	0	2	0	2	8	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	4,317	0	4,316	300	0	0	4,435	0	4,435	307	0	
Institutions	1,234	0	1,136	878	0	0	1,239	0	1,144	330	0	
Corporates	3,644	36	2,201	1,719	7	28	3,613	49	2,277	1,778	7	
Corporates - Of Which: Specialised Lending	283	0	281	94	0	0	259	0	261	28	0	
Corporates - Of Which: SME	203	7	200	128	0	4	204	7	202	121	4	
Retail	207	0	48	13	0	0	222	0	57	16	0	
Retail - Secured on real estate property	4	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	1	0	1	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	203	0	46	12	0	0	218	0	54	15	0	
Retail - Other Retail - Of Which: SME	203	0	44	12	0	0	218	0	54	15	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	0	0	0	0	0	10	0	10	4	0	0	
Institutions	12	0	12	1	0	0	28	0	28	1	0	
Corporates	50	0	42	23	0	0	75	0	57	25	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	5	0	1	0	0	0	5	0	1	0	0	
Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	4	0	0	0	0	0	4	0	0	0	0	
Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	3	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	1,206	0	1,206	72	0	6	1,365	0	1,365	81	0	
Institutions	230	0	170	64	0	0	199	0	139	46	0	
Corporates	2,668	97	1,832	600	10	75	2,833	93	1,423	693	73	
Corporates - Of Which: Specialised Lending	38	0	38	0	0	0	38	0	39	0	0	
Corporates - Of Which: SME	23	0	22	4	0	0	22	0	22	4	0	
Retail	191	0	49	10	1	0	232	0	62	12	0	
Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	185	0	43	9	1	0	226	0	56	11	0	
Retail - Other Retail - Of Which: SME	185	0	43	9	1	0	226	0	56	11	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	19	0	19	72	0	0	21	0	21	78	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	205	0	205	2	0	0	206	0	206	2	0	
Institutions	311	0	270	48	0	0	373	0	333	41	0	
Corporates	3,312	118	2,345	1,425	17	21	4,005	111	2,427	1,443	7	
Corporates - Of Which: Specialised Lending	607	35	564	219	0	0	611	35	575	227	0	
Corporates - Of Which: SME	323	0	235	91	0	0	328	0	230	83	0	
Retail	510	1	136	32	1	0	536	0	147	34	1	
Retail - Secured on real estate property	9	0	9	1	0	0	9	0	9	1	0	
Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	7	0	7	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	2	0	2	1	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	502	0	128	31	1	0	528	0	139	33	0	
Retail - Other Retail - Of Which: SME	502	0	128	31	1	0	528	0	139	33	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 30/09/2021						As of 31/12/2021					
	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		
(in EUR, %)			Of which: defaulted					Of which: defaulted				
Central banks and central governments	182	0	182	24	0	0	184	0	184	42	0	
Institutions	451	0	314	27	0	0	413	0	174	18	0	
Corporates	2,517	11	1,587	894	0	5	2,519	16	1,745	950	0	
Corporates - Of Which: Specialised Lending	188	0	157	70	0	0	187	0	152	75	0	
Corporates - Of Which: SME	184	2	174	78	0	2	209	2	183	83	0	
Retail	28	0	15	2	0	0	28	0	15	2	0	
Retail - Secured on real estate property	7	0	6	1	0	0	7	0	6	1	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6	0	5	1	0	0	6	0	5	1	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	21	0	8	2	0	0	21	0	9	2	0	
Retail - Other Retail - Of Which: SME	21	0	8	2	0	0	22	0	9	2	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	43	0	43	138	0	0	43	0	43	138	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		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				
(in EUR, %)		Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted			
Consolidated data	Central banks and central governments	87,119	8	86,709	5,988	0	11	84,729	8	84,657	5,527	0	11
	Institutions	12,293	86	11,548	2,479	59	65	11,342	70	11,327	2,558	23	45
	Corporates	110,058	3,988	78,892	35,323	740	1,854	113,394	2,921	81,328	37,159	746	1,775
	Corporates - Of Which: Specialised Lending	12,192	407	11,290	5,189	6	294	12,097	394	11,266	5,200	7	155
	Corporates - Of Which: SME	33,833	1,229	27,271	9,725	579	673	35,167	1,190	28,251	10,272	616	635
	Retail	144,659	1,193	107,213	18,217	481	1,104	115,179	1,127	107,588	17,888	474	892
	Retail - Secured on real estate property	89,738	727	89,693	14,943	302	757	89,298	676	89,341	14,083	294	340
	Retail - Secured on real estate property - Of Which: SME	10,452	107	9,841	1,266	64	30	10,354	92	9,774	1,377	55	89
	Retail - Secured on real estate property - Of Which: non-SME	79,286	620	79,252	12,377	238	727	79,294	584	79,567	12,706	239	251
	Retail - Qualifying Revolving	1,235	3	1,060	89	1	4	1,238	3	1,065	85	1	4
	Retail - Other Retail	23,765	463	17,660	3,885	178	343	24,013	460	17,179	3,700	180	348
	Retail - Other Retail - Of Which: SME	14,446	309	9,024	1,688	135	219	14,725	303	9,100	1,750	136	220
	Retail - Other Retail - Of Which: non-SME	9,319	154	8,636	1,896	43	124	9,288	149	8,079	1,950	44	128
Equity	204	3	204	9,871	10		210	4	210	9,881	14		
Other non credit-obligation assets				8,253						9,213			
IRB Total			88,730							82,227			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated at end of quarter.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		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				
(in EUR, %)		Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted			
BELGIUM	Central banks and central governments	11,568	0	11,498	792	0	1	12,002	0	11,947	808	0	0
	Institutions	1,477	0	1,298	289	0	0	1,237	0	1,237	278	0	0
	Corporates	61,626	1,564	46,090	17,140	360	1,166	63,607	1,504	47,941	18,028	364	1,102
	Corporates - Of Which: Specialised Lending	5,325	247	5,063	2,028	5	77	5,364	228	5,038	2,105	5	64
	Corporates - Of Which: SME	23,228	959	19,204	6,203	324	409	24,453	902	20,428	6,508	415	494
	Retail	68,540	496	63,279	6,725	294	213	69,241	499	63,899	6,826	239	233
	Retail - Secured on real estate property	15,840	251	15,210	4,886	156	68	15,894	229	15,294	5,068	136	16
	Retail - Secured on real estate property - Of Which: SME	10,291	102	9,681	1,169	63	20	10,192	88	9,612	1,273	54	40
	Retail - Secured on real estate property - Of Which: non-SME	41,529	149	41,529	3,817	93	48	42,462	131	42,482	3,795	82	47
	Retail - Qualifying Revolving	1,623	1	939	68	1	1	1,625	1	941	63	1	0
	Retail - Other Retail	15,627	244	11,090	1,682	128	144	15,511	238	10,952	1,694	123	146
	Retail - Other Retail - Of Which: SME	10,123	229	5,771	1,085	128	133	10,469	222	5,795	1,122	122	125
	Retail - Other Retail - Of Which: non-SME	5,345	15	5,320	597	0	12	5,052	16	5,057	573	0	12
Equity				9,538	4					9,545	4		
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 31/03/2022					As of 30/06/2022						
		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				
(in EUR, %)		Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted			
CZECH REPUBLIC	Central banks and central governments	48,207	0	49,379	917	0	0	47,209	0	47,365	755	0	0
	Institutions	989	0	989	0	0	0	1,037	0	885	228	0	0
	Corporates	18,101	325	12,215	4,416	158	222	18,611	316	12,446	4,723	154	224
	Corporates - Of Which: Specialised Lending	3,102	49	2,891	1,035	2	30	3,145	46	2,952	980	2	33
	Corporates - Of Which: SME	4,098	182	4,227	1,258	117	61	4,162	147	4,241	1,423	112	112
	Retail	25,544	296	25,088	5,633	176	193	25,530	289	25,098	5,443	174	194
	Retail - Secured on real estate property	20,798	151	20,798	4,383	135	64	20,779	146	20,779	4,180	133	67
	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	20,798	151	20,798	4,383	135	64	20,779	146	20,779	4,180	133	67
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,746	145	4,290	1,270	40	129	4,740	143	4,278	1,262	41	128
	Retail - Other Retail - Of Which: SME	1,889	51	1,399	292	2	47	1,995	47	1,316	297	2	43
	Retail - Other Retail - Of Which: non-SME	2,857	95	2,891	978	38	82	2,745	96	2,962	965	39	84
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		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				
(in EUR, %)		Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted			
SLOVAKIA	Central banks and central governments	3,150	0	3,155	276	0	0	2,968	0	2,942	271	0	0
	Institutions	200	0	208	100	0	0	215	0	214	91	0	0
	Corporates	3,369	51	3,396	2,226	0	50	3,340	56	3,380	2,246	0	54
	Corporates - Of Which: Specialised Lending	637	21	775	745	0	24	506	21	786	761	0	26
	Corporates - Of Which: SME	793	14	621	439	0	11	801	19	654	460	0	13
	Retail	6,376	57	6,361	857	8	70	6,829	54	6,794	890	5	70
	Retail - Secured on real estate property	5,965	25	5,960	545	5	13	5,526	22	5,526	570	3	22
	Retail - Secured on real estate property - Of Which: SME	141	3	141	95	0	10	142	2	142	100	0	10
	Retail - Secured on real estate property - Of Which: non-SME	21,209	21	5,200	403	4	13	5,784	20	5,784	470	2	13
	Retail - Qualifying Revolving	182	2	130	22	1	3	183	2	122	22	1	3
	Retail - Other Retail	733	30	720	287	2	44	730	30	716	292	2	45
	Retail - Other Retail - Of Which: SME	482	12	462	152	1	37	471	12	466	159	0	38
	Retail - Other Retail - Of Which: non-SME	276	7	268	95	2	7	258	7	250	93	1	7
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		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					
(in EUR, %)		Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted	Of which defaulted				
HUNGARY	Central banks and central governments	6,721	0	6,721	1,821	0	2	6,652	0	6,629	1,459	0	1	
	Institutions	172	0	136	52	0	0	309	0	289	107	0	0	
	Corporates	5,195	60	4,222	3,466	0	199	61	5,323	53	4,213	3,663	170	46
	Corporates - Of Which: Specialised Lending	814	0	815	628	0	11	789	0	786	762	0	5	
	Corporates - Of Which: SME	2,214	39	1,859	1,230	95	36	2,376	52	1,908	1,409	188	33	
	Retail	2,205	91	2,235	790	1	64	2,175	77	2,188	720	14	62	
	Retail - Secured on real estate property	1,876	65	1,890	527	0	43	1,365	47	1,379	403	20	37	
	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	1,876	65	1,890	527	0	43	1,365	47	1,379	403	20	37	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	441	26	436	213	0	21	810	30	810	317	3	3	
	Retail - Other Retail - Of Which: SME	11	0	3	0	0	0	13	0	4	1	0	0	
	Retail - Other Retail - Of Which: non-SME	429	26	433	212	0	21	797	30	805	316	3	28	
Equity														
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
IRELAND	Central banks and central governments	1,244	0	1,244	91	0	0	1,300	0	1,300	97	0	0
	Institutions	148	0	148	99	0	0	176	0	170	99	0	0
	Corporates	375	13	362	132	7	482	12	344	344	165	0	5
	Corporates - Of Which: Specialised Lending	107	13	94	43	0	7	97	12	95	39	0	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9,446	240	9,413	4,017	0	556	9,112	238	9,086	3,842	0	127
	Retail - Secured on real estate property	9,440	240	9,411	4,017	0	556	9,105	238	9,086	3,842	0	127
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9,440	240	9,411	4,017	0	556	9,105	238	9,086	3,842	0	127
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	2	0	0	0	6	0	1	0	0	0
Retail - Other Retail - Of Which: SME	6	0	2	0	0	0	6	0	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	2	0	2	8	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
FRANCE	Central banks and central governments	4,183	0	4,182	285	0	0	3,733	0	3,731	271	0	0
	Institutions	1,377	0	1,377	322	0	0	1,332	0	1,261	264	0	0
	Corporates	3,640	41	2,353	1,760	0	35	3,668	52	2,334	1,708	1	32
	Corporates - Of Which: Specialised Lending	245	0	225	73	0	0	233	71	215	71	0	0
	Corporates - Of Which: SME	227	7	235	115	4	0	244	13	188	95	0	0
	Retail	235	0	37	15	0	0	243	1	62	17	1	0
	Retail - Secured on real estate property	4	0	4	1	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	231	0	33	15	0	0	240	1	59	17	1	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	231	0	33	15	0	0	240	1	59	17	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
BULGARIA	Central banks and central governments	10	0	10	4	0	0	10	0	10	4	0	0
	Institutions	2	0	2	0	0	0	2	0	2	0	0	0
	Corporates	75	0	69	28	0	0	69	0	65	48	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	8	2	0	0	3	0	1	0	0	0
	Retail - Secured on real estate property	5	0	5	2	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	5	0	5	2	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	5	0	3	1	0	0	3	0	1	0	0	0
Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	3	0	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
UNITED STATES	Central banks and central governments	1,315	7	1,315	75	0	6	1,540	7	1,540	89	0	6
	Institutions	205	0	157	30	0	0	336	0	328	77	0	0
	Corporates	2,840	151	1,541	728	73	0	3,033	92	1,543	710	2	14
	Corporates - Of Which: Specialised Lending	39	0	39	4	0	0	41	0	42	0	0	0
	Corporates - Of Which: SME	244	5	222	5	0	0	244	5	21	0	0	0
	Retail	244	0	68	13	0	0	266	1	79	16	1	0
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	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	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	237	0	62	12	0	0	260	1	73	15	1	0
Retail - Other Retail - Of Which: SME	237	0	62	12	0	0	260	1	73	15	1	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	29	0	29	108	0	0	30	0	30	112	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
NETHERLANDS	Central banks and central governments	207	0	207	1	0	0	208	0	208	1	0	0
	Institutions	368	0	323	99	0	0	365	0	322	99	0	0
	Corporates	4,302	24	2,647	1,737	1	23	4,153	70	2,762	1,896	0	23
	Corporates - Of Which: Specialised Lending	615	35	389	240	0	3	571	34	356	222	0	3
	Corporates - Of Which: SME	352	5	262	107	0	2	354	2	311	153	0	2
	Retail	564	0	152	36	1	0	590	1	153	38	2	1
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	558	1	144	35	1	0	582	1	146	37	2	1
Retail - Other Retail - Of Which: SME	155	1	144	35	1	0	152	1	146	37	2	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions	Original Exposure ^a Of which: substituted	Exposure Value ^b	Risk exposure amount Of which: substituted	Value adjustments and provisions				
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	1,037	0	568	42	0	0	1,133	0	1,195	49	0	0
	Institutions	447	0	208	20	0	0	355	0	206	19	0	0
	Corporates	2,395	10	1,772	845	0	4	2,665	10	1,738	874	0	5
	Corporates - Of Which: Specialised Lending	206	0	156	82	0	0	180	0	169	71	0	0
	Corporates - Of Which: SME	239	2	183	82	0	2	334	2	196	85	0	2
	Retail	7	0	15	4	0	0	29	0	14	7	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22	0	9	3	0	0	22	0	8	2	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	22	0	9	3	0	0	22	0	8	2	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	44	0	44	150	0	0	46	0	46	167	0	0	
IRB Total													

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	139	139	0	0	0	0	139	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	139	139	0	0	0	0	139	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	2
		352	352	0	0	0	0	352	0	0	0	0	0	0	0	0	0
		133	133	0	0	0	0	133	0	0	0	0	0	0	0	0	0
		229	229	0	0	0	0	229	0	0	0	0	0	0	0	0	0
		604	604	0	0	0	0	604	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1,319	1,319	0	0	0	0	1,319	0	0	0	0	0	0	0	0	73
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	0	0	0	5	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
		139	139	0	0	0	0	139	0	0	0	0	0	0	0	0	0
		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0	0
		87	87	0	0	0	0	87	0	0	0	0	0	0	0	0	0
		163	163	0	0	0	0	163	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		406	406	0	0	0	13	393	0	0	0	0	0	0	0	0	42
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	0	0	0	5	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
		100	100	0	0	0	27	73	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		100	100	0	0	0	27	73	0	0	0	0	0	3	2	0	18

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2021

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
		0	0	0	0	0	0	0	0	0	0	0	0	20	0		
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 1Y - 2Y f		11	11	0	0	0	0	11	0	0	0	0	0	1	0		
f 2Y - 3Y f		27	27	0	0	0	0	27	0	0	0	0	0	0	0		
f 3Y - 5Y f		40	40	0	0	0	0	40	0	0	0	0	0	0	0		
f 5Y - 10Y f		295	294	0	0	0	0	294	0	0	0	0	0	13	3		
f 10Y - more		20	20	0	0	0	0	20	0	0	0	0	0	0	0		
Total		393	392	0	0	0	0	392	0	0	0	0	0	34	3	28	
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
f 1Y - 2Y f		1	1	0	0	0	0	1	0	0	0	0	0	0	0		
f 2Y - 3Y f		9	9	0	0	0	0	9	0	0	0	0	0	0	0		
f 3Y - 5Y f		4	4	0	0	0	0	4	0	0	0	0	0	0	0		
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	6	0		
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		14	14	0	0	0	0	14	0	0	0	0	0	6	0	1	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) The exposures reported include the positions towards 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Africa															0 0 17 15 33 322 0 385	0 0 0 0 0 320 0 385
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Others	0 0 0 7 3 0 0 11	0 0 0 0 0 0 0 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0	1			

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) The exposures reported include the positions towards 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
KBC Group

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3							
Cash balances at central banks and other demand deposits	55,161	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	44,299	0	3	3	3	8	2	2	0	44,964	0	1	1	1	8	1	1	1	0	0	0	0	0	0
Central banks	414	0	0	0	0	0	0	0	0	131	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	38,217	0	0	0	0	4	0	0	0	40,129	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Credit institutions	3,208	0	0	0	0	0	0	0	0	3,235	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Other financial corporations	961	0	0	0	0	0	0	0	0	925	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	499	0	3	3	3	3	2	2	0	544	0	1	1	1	3	1	1	1	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	193,706	463	3,897	3,897	3,461	664	2,020	1,912	1,523	194,958	496	3,927	3,927	3,491	612	1,961	1,848	1,537	0	0	0	0	0	0
Central banks	29,152	0	0	0	0	0	0	0	0	27,409	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,954	87	4	4	4	2	3	3	1	5,934	87	3	3	3	3	2	3	3	0	0	0	0	0	0
Credit institutions	5,587	0	24	24	24	1	28	28	0	5,557	0	14	14	14	1	14	14	14	0	0	0	0	0	0
Other financial corporations	5,724	2	73	73	72	10	38	38	25	5,404	7	68	68	67	11	37	37	37	21	0	0	0	0	0
Non-financial corporations	69,140	274	3,080	3,080	2,670	498	1,659	1,556	1,160	71,161	309	3,082	3,082	2,684	450	1,611	1,509	1,144	0	0	0	0	0	0
of which: small and medium-sized enterprises	38,310	42	1,438	1,438	1,240	227	684	651	589	34,841	36	1,478	1,478	1,281	212	661	631	646	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	16,597	0	1,000	1,000	888	120	334	308	707	18,509	0	1,057	1,057	911	118	314	290	67	0	0	0	0	0	0
Households	78,144	101	711	711	684	153	294	287	337	79,492	93	760	760	724	148	297	291	374	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	66,175	74	438	438	420	69	130	125	281	67,551	68	465	465	437	66	131	127	303	0	0	0	0	0	0
of which: Credit for consumption	6,660	22	169	169	158	60	103	99	28	6,423	21	195	195	178	60	109	106	38	0	0	0	0	0	
DEBT INSTRUMENTS OTHER THAN MPT	293,167	463	3,900	3,900	3,465	671	2,023	1,914	1,523	279,379	496	3,929	3,929	3,497	620	1,962	1,850	1,537	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	52,258		191	191	169	39	86	80	72	54,419		197	197	172	40	91	85	59	0	0	0	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROB framework (Directive F 10/00 / F 10/00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the FROB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Group

	As of 31/03/2022										As of 30/06/2022																									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures														
	Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾																		
		Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3			Of which: defaulted		Of which Stage 3			Of which: defaulted		Of which Stage 3																		
Cash balances at central banks and other demand deposits	64,356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	45,454	0	2	2	2	7	1	1	1	0	46,128	0	2	2	2	7	1	1	1	0	0	46,128	0	2	2	2	7	1	1	1	0	0	0	0		
Central banks	644	0	0	0	0	0	0	0	0	0	393	0	0	0	0	0	0	0	0	0	0	393	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	40,288	0	0	0	0	4	0	0	0	0	41,006	0	0	0	0	4	0	0	0	0	0	41,006	0	0	0	0	4	0	0	0	0	0	0	0		
Credit institutions	3,285	0	0	0	0	0	0	0	0	0	3,281	0	0	0	0	0	0	0	0	0	3,281	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	887	0	0	0	0	3	0	0	0	0	902	0	0	0	0	3	0	0	0	0	0	902	0	0	0	0	3	0	0	0	0	0	0	0		
Non-financial corporations	550	0	2	2	2	0	0	0	0	0	546	0	2	2	2	0	0	0	0	0	0	546	0	2	2	2	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	200,454	552	3,916	3,916	3,482	584	1,944	1,830	1,505	214,699	514	3,797	3,797	3,533	588	1,865	1,786	1,483	0	0	214,699	514	3,797	3,797	3,533	588	1,865	1,786	1,483	0	0	0	0	0		
Central banks	27,280	0	0	0	0	0	0	0	0	0	38,809	0	0	0	0	0	0	0	0	0	38,809	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,438	148	2	2	2	3	2	2	0	6,919	141	2	2	2	3	2	2	2	0	0	6,919	141	2	2	2	2	3	2	2	2	0	0	0	0	0	
Credit institutions	6,444	0	61	61	61	1	44	44	17	4,403	0	46	46	46	2	33	33	33	13	0	4,403	0	46	46	46	46	33	33	33	13	0	0	0	0	0	
Other financial corporations	5,477	0	76	76	76	11	39	39	23	6,033	0	77	77	77	12	39	39	39	24	0	6,033	0	77	77	77	77	12	39	39	24	0	0	0	0	0	
Non-financial corporations	73,212	309	3,032	3,032	2,638	380	1,274	1,466	1,293	75,474	289	2,964	2,964	2,722	363	1,525	1,438	1,091	0	0	75,474	289	2,964	2,964	2,722	363	1,525	1,438	1,091	0	0	0	0	0	0	
of which: small and medium-sized enterprises	35,417	56	1,478	1,478	1,275	186	429	611	664	35,942	37	1,447	1,447	1,318	194	606	577	675	0	0	35,942	37	1,447	1,447	1,318	194	606	577	675	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	18,461	14	1,011	1,011	864	87	285	267	466	18,652	5	989	989	927	82	279	267	638	0	0	18,652	5	989	989	927	82	279	267	638	0	0	0	0	0	0	0
Households	81,603	96	745	745	712	189	285	279	372	82,970	83	707	707	684	208	266	262	354	0	0	82,970	83	707	707	684	208	266	262	354	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	69,039	71	434	434	414	105	112	109	296	70,518	60	396	396	383	117	96	94	276	0	0	70,518	60	396	396	383	117	96	94	276	0	0	0	0	0	0	0
of which: Credit for consumption	6,805	18	194	194	183	63	109	107	34	6,836	19	100	100	182	73	111	109	36	0	0	6,836	19	100	100	182	73	111	109	36	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	310,264	552	3,918	3,918	3,484	591	1,944	1,831	1,505	312,907	514	3,798	3,798	3,535	595	1,866	1,787	1,483	0	0	312,907	514	3,798	3,798	3,535	595	1,866	1,787	1,483	0	0	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	56,947		200	200	178	38	115	109	49	56,991		219	219	199	43	94	90	57	0	0	56,991		219	219	199	43	94	90	57	0	0	0	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 476(3) of Regulation (EU) No 575/2013 (CRR).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Template F 18.01 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

(min EUR)	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,647	1,388	415	346	2,091	864	3,694	1,454	446	379	2,086	870
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	1	1	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	3	1	0	21	3	34	3	1	0	22	2
Non-financial corporations	2,930	1,166	350	290	1,663	724	2,862	1,177	355	300	1,588	706
of which: small and medium-sized enterprises	1,697	542	170	133	995	137	1,694	573	168	133	955	137
Households	679	219	63	55	407	137	797	274	90	78	476	161
DEBT INSTRUMENTS other than HFT	3,647	1,388	415	346	2,091	864	3,694	1,454	446	379	2,086	870
Loan commitments given	114	5	1	1	99	3	60	5	1	1	49	2
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,576	1,361	426	368	1,996	784	2,981	1,334	411	360	1,741	779
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	32	5	1	1	23	4	28	5	1	1	20	4
Non-financial corporations	2,765	1,087	341	293	1,511	623	2,226	1,077	335	291	1,289	625
of which: small and medium-sized enterprises	1,615	554	154	125	914	374	1,274	562	155	128	799	374
Households	778	269	84	74	462	157	726	253	74	68	431	150
DEBT INSTRUMENTS other than HFT	3,576	1,361	426	368	1,996	784	2,981	1,334	411	360	1,741	779
Loan commitments given	44	4	1	1	33	2	36	3	0	0	25	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groep

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	2,488	58	58	2,488	32	0	2,507	57	57	2,507	31	0	2,541	60	60	2,541	22	0	2,615	62	62	2,615	30	0
B Mining and quarrying	120	6	6	120	5	0	123	7	7	123	1	0	133	1	1	133	1	0	148	1	1	148	1	0
C Manufacturing	12,902	539	539	12,902	400	0	13,286	545	545	13,286	388	0	14,125	574	574	14,125	408	0	14,658	580	580	14,658	400	0
D Electricity, gas, steam and air conditioning supply	2,520	69	69	2,520	42	0	2,561	61	61	2,561	37	0	2,760	59	59	2,760	24	0	2,764	61	61	2,764	24	0
E Water supply	904	10	10	904	8	0	882	6	6	882	4	0	898	5	5	898	3	0	946	4	4	946	3	0
F Construction	5,437	238	238	5,437	197	0	5,418	264	264	5,418	200	0	5,600	227	227	5,600	174	0	5,633	211	211	5,633	173	0
G Wholesale and retail trade	11,548	463	463	11,548	299	0	12,345	874	874	12,345	720	0	12,671	863	863	12,671	728	0	13,138	820	820	13,138	686	0
H Transport and storage	4,152	114	114	4,152	67	0	4,347	112	112	4,347	65	0	4,287	103	103	4,287	54	0	4,378	89	89	4,378	49	0
I Accommodation and food service activities	1,055	124	124	1,055	42	0	1,063	140	140	1,063	38	0	1,067	159	159	1,067	41	0	1,075	150	150	1,075	33	0
J Information and communication	1,300	36	36	1,300	36	0	1,301	39	39	1,301	26	0	1,300	31	31	1,300	23	0	1,302	32	32	1,302	22	0
K Financial and insurance activities	1,395	93	93	1,395	38	0	2,650	98	98	2,650	26	0	2,789	110	110	2,789	75	0	2,987	114	114	2,987	78	0
L Real estate activities	10,102	533	533	10,102	227	0	10,380	476	476	10,380	254	0	10,563	478	478	10,563	185	0	10,738	478	478	10,738	181	0
M Professional, scientific and technical activities	5,040	180	180	5,040	96	0	5,320	188	188	5,320	97	0	5,412	160	160	5,412	93	0	5,604	151	151	5,604	98	0
N Administrative and support service activities	3,736	102	102	3,736	48	0	2,578	98	98	2,578	38	0	2,532	65	65	2,532	36	0	2,618	80	80	2,618	37	0
O Public administration and defence, compulsory social security	15	7	7	15	7	0	15	8	8	15	7	0	15	7	7	15	7	0	35	8	8	35	8	0
P Education	96	0	0	96	1	0	98	0	0	98	1	0	97	0	0	97	1	0	99	0	0	99	1	0
Q Human health services and social work activities	4,514	44	44	4,514	32	0	4,540	51	51	4,540	34	0	4,579	68	68	4,579	32	0	4,764	50	50	4,764	25	0
R Arts, entertainment and recreation	498	30	30	498	19	0	460	36	36	460	18	0	477	38	38	477	24	0	495	34	34	495	18	0
S Other services	1,236	36	36	1,236	32	0	1,286	36	36	1,286	28	0	1,366	38	38	1,366	22	0	1,485	40	40	1,485	20	0
Loans and advances	69,145	3,080	3,080	69,144	2,157	0	71,161	3,082	3,082	71,161	2,061	0	73,212	3,032	3,032	73,212	1,954	0	75,474	2,964	2,964	75,474	1,888	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.