

| 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.



### **Key Metrics**

| (min EUR, %)   | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 | As of 30/06/2023 | COREP CODE   | REGULATION  |
|--|------------------|------------------|------------------|------------------|--|---|
| Available capital (amounts)  |                  |                  |                  |                  |  |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 15,373           | 16,926           | 17,048           | 17,058           | 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                                | 15,339           | 16,818           | 16,981           | 16,992           | C 01.00 (r0020,c0010)<br>- C 05.01 (r0440,c0010)   | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 16,873           | 18,426           | 18,548           | 18,558           | 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   | 16,839           | 18,318           | 18,481           | 18,492           | C 01.00 (r0015,c0010)<br>- C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)   | Article 25 of CRR   |
| Total capital - transitional period  | 18,673           | 20,266           | 20,988           | 21,009           | 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  | 18,670           | 20,279           | 21,004           | 21,024           | C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)   | Articles 4(118) and 72 of CRR   |
| Risk exposure amounts  |                  |                  |                  |                  |  |   |
| Total risk exposure amount   | 110,236          | 109,966          | 107,649          | 108,909          | 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   | 110,245          | 110,011          | 107,686          | 108,945          | C 02.00 (r0010,c0010)<br>- 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   | 13.95%           | 15.39%           | 15.84%           | 15.66%           | 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 | 13.91%           | 15.29%           | 15.77%           | 15.60%           | (C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/<br>(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )  |   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 15.31%           | 16.76%           | 17.23%           | 17.04%           | CA3 {3}  | -   |
| Tier $1$ (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 15.27%           | 16.65%           | 17.16%           | 16.97%           | (C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) -<br>C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C<br>05.01 (r0440,c0040) )                      | -   |
| Total capital (as a percentage of risk exposure amount) - transitional definition  | 16.94%           | 18.43%           | 19.50%           | 19.29%           | CA3 {5}  | -   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 16.93%           | 18.43%           | 19.50%           | 19.30%           | (C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) /<br>(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  | 349,586          | 346,614          | 342,707          | 358,778          | 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   | 4.83%            | 5.32%            | 5.41%            | 5.17%            | C 47.00 (r0340,c0010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



### Leverage ratio

|     | (min EUR, %)  | As of 30/09/2022 | As of 31/12/2022 | As of<br>31/03/2023 | As of<br>30/06/2023 | COREP CODE            | REGULATION   |
|-----|---|------------------|------------------|---------------------|---------------------|-----------------------|--|
| A.1 | Tier 1 capital - transitional definition  | 16,873           | 18,426           | 18,548              | 18,558              | C 47.00 (r0320,c0010) |  |
| A.2 | Tier 1 capital - fully phased-in definition   | 16,839           | 18,318           | 18,481              | 18,492              | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation<br>(EU) 2015/62 of 10 October 2014 amending |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 349,586          | 346,614          | 342,707             | 358,778             | C 47.00 (r0300,c0010) | CRR  |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 349,540          | 346,481          | 342,624             | 358,696             | C 47.00 (r0290,c0010) |  |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital                    | 4.83%            | 5.32%            | 5.41%               | 5.17%               | [A.1]/[B.1]           |  |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 4.82%            | 5.29%            | 5.39%               | 5.16%               | [A.2]/[B.2]           |  |



# 2023 EU-wide Transparency Exercise Capital

|   |          |   |                  |                  |                  | As of 30/06/2023 |  |  |
|---|----------|---|------------------|------------------|------------------|------------------|--|--|
|   |          | (min EUR, %)  | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 |                  | COREP CODE   | REGULATION   |
|   | A        | OWN FUNDS   | 18,673           | 20,266           | 20,988           | 21,009           | C 01.00 (r0010,c0010)  | Articles 4(118) and 72 of CRR  |
|   | A.1      | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  | 15,373           | 16,926           | 17,048           | 17,058           | C 01.00 (r0020,c0010)  | Article 50 of CRR  |
|   | A.1.1    | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                                | 6,930            | 6,945            | 6,946            | 6,946            | C 01.00 (r0030,c0010)  | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR   |
|   | A.1.2    | Retained earnings   | 10,690           | 12,072           | 12,059           | 12,049           | C 01.00 (r0130,c0010)  | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR   |
|   | A.1.3    |   | -867             | -714             | -479             | -454             | C 01.00 (r0180,c0010)  | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR   |
|   | A.1.4    |   | 0                | 0                | 0                | 0                | C 01.00 (r0200,c0010)  | Articles 4(117) and 26(1) point (e) of CRR   |
|   | A.1.5    |   | 0                | 0                | 0                | 0                | C 01.00 (r0210,c0010)  | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR   |
|   | A.1.6    | Minority interest given recognition in CET1 capital   | 0                | 0                | 0                | 1                | C 01.00 (r0230,c0010)  | Article 84 of CRR  |
|   | A.1.7    | Adjustments to CET1 due to prudential filters   | 906              | 864              | 802              | 771              | C 01.00 (r0250,c0010)  | Articles 32 to 35 of and 36 (1) point (I) of CRR   |
|   | A.1.8    | (-) Intangible assets (including Goodwill)  | -1,790           | -1,787           | -1,781           | -1,839           | C 01.00 (r0300,c0010) + C 01.00<br>(r0340,c0010)   | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a of CCR.   |
|   | A.1.9    | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                         | -177             | -172             | -155             | -137             | C 01.00 (r0370,c0010)  | Articles 36(1) point (c) and 38 of ORR   |
|   | A.1.10   | associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses  | 0                | 0                | 0                | 0                | C 01.00 (r0380,c0010)  | Articles 36(1) point (d), 40 and 159 of CSR  |
|   | A.1.11   |   | -129             | -143             | -117             | -132             | C 01.00 (r0390,c0010)  | Articles 4(109), 36(1) point (e) and 41 of CRR   |
|   |          | (-) Defined benefit pension fund assets   |                  |                  |                  |                  |  | Articles 4(127), 36(1) point (e) atto 41 or Clork  Articles 4(122), 36(1) point (e) and 44 of CRR  |
|   | A.1.12   | (-) Reciprocal cross holdings in CET1 Capital   | 0                | 0                | 0                | 0                | C 01.00 (r0430,c0010)  | , , ,,   |
|   | A.1.13   | (-) Excess deduction from AT1 items over AT1 Capital  | 0                | 0                | 0                | 0                | C 01.00 (r0440,c0010)  | Article 36(1) point (j) of CRR   |
|   | A.1.14   | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight   | 0                | 0                | 0                | 0                | C 01.00 (r0450,c0010) + C 01.00<br>(r0460,c0010) + C 01.00 (r0470,c0010) + C<br>01.00 (r0471,c0010) + C 01.00 (r0472,c0010)  | Articles 4(36), 3E(1) point (k) (i) and 89 to 91 of CRP; Articles 3E(1) point (k) (i), 24E(1) point (b), 24E(1) point (b) and 259 of CRP; Articles 3E(1) point (k) (ii) and 37H(3) of CRP; Articles 3E(1) point k) (iv) and 15S(4) of CRP, Articles 3E(1) point k) (iv) and 15S(4) of CRP. |
|   | A.1.14.1 | Of which: from securitisation positions (-)   | 0                | 0                | 0                | 0                | C 01.00 (r0460,c0010)  | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|   | A.1.15   | (-) Holdings of CET1 capital instruments of financial sector entities where the institution<br>does not have a significant investment | 0                | 0                | 0                | 0                | C 01.00 (r0480,c0010)  | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  |
|   | A.1.16   | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  | 0                | 0                | 0                | 0                | C 01.00 (r0490,c0010)  | 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<br>a significant investment           | 0                | 0                | 0                | 0                | C 01.00 (r0500,c0010)  | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR   |
|   | A.1.18   | (-) Amount exceding the 17.65% threshold  | 0                | 0                | 0                | 0                | C 01.00 (r0510,c0010)  | Article 48 of CRR  |
|   | A.1.18A  | (-) Insufficient coverage for non-performing exposures  | -15              | -27              | -74              | -45              | C 01.00 (r0513,c0010)  | Article 36(1), point (m) and Article 47c CRR   |
| OWN FUNDS<br>Transitional period            | A.1.188  | (-) Minimum value commitment shortfalls   | 0                | 0                | 0                | 0                | C 01.00 (r0514,c0010)  | Article 36(1), point (n) and Article 132c(2) CRR   |
|   | A.1.18C  | (-) Other foreseeable tax charges   | 0                | 0                | 0                | 0                | C 01.00 (r0515,c0010)  | Article 36(1), point (f) CRR   |
|   | A.1.19   | (-) Additional deductions of CET1 Capital due to Article 3 CRR  | -119             | -130             | -130             | -78              | C 01.00 (r0524,c0010)  | Article 3 CRR  |
|   | A.1.20   | CET1 capital elements or deductions - other   | -90              | -90              | -90              | -90              | C 01.00 (r0529,c0010)  |  |
|   | A.1.21   | Transitional adjustments  | 34               | 108              | 67               | 66               | CA1 (1.1.6 + 1.1.18 + 1.1.26)  |  |
|   | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)  | 0                | 0                | 0                | 0                |  | •  |
|   |          | ,   |                  |                  |                  |                  | C 01.00 (r0220,c0010)  | Articles 483(1) to (3), and 484 to 487 of CRR  |
|   | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-)   | 0                | 0                | 0                | 0                | C 01.00 (r0240,c0010)  | Articles 479 and 480 of CRR  |
|   | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-)  | 34               | 108              | 67               | 66               | C 01.00 (r0520,c0010)  | 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 (r0530,c0010)  | Article 61 of CRR  |
|   | A.2.1    | Additional Tier 1 Capital instruments   | 1,500            | 1,500            | 1,500            | 1,500            | C 01.00 (r0540,c0010) + C 01.00<br>(r0570,c0010)   |  |
|   | A.2.2    | (-) Excess deduction from T2 items over T2 capital  | 0                | 0                | 0                | 0                | C 01.00 (r0720,c0010)  |  |
|   | A.2.3    |   | 0                | 0                | 0                | 0                | C 01.00 (r0690,c0010) + C 01.00<br>(r6700,c0010) + C 01.00 (r0710,c0010) + C<br>01.00 (r0740,c0010) + C 01.00 (r0744,c0010)<br>+ C 01.00 (r0748,c0010)   |  |
|   | A.2.4    | Additional Tier 1 transitional adjustments  | 0                | 0                | 0                | 0                | C 01.00 (r0660,c0010) + C 01.00<br>(r0680,c0010) + C 01.00 (r0730,c0010)   |  |
|   | A.3      | TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 16,873           | 18,426           | 18,548           | 18,558           | C 01.00 (r0015,c0010)  | Article 25 of CRR  |
|   | A.4      | TIER 2 CAPITAL (net of deductions and after transitional adjustments)   | 1,800            | 1,840            | 2,440            | 2,452            | C 01.00 (r0750,c0010)  | Article 71 of CRR  |
|   | A.4.1    | Tier 2 Capital instruments  | 1,998            | 1,998            | 2,495            | 2,496            | C 01.00 (r0760,c0010) + C 01.00<br>(r0890,c0010)   |  |
|   | A.4.2    |   | -347             | -216             | -152             | -141             | $ \begin{array}{c} C \; 01.00 \; (e0910,c0010) + C \; 01.00 \\ (e0920,c0010) + C \; 01.00 \; (e0930,c0010) + C \\ 0.10 \; (e0940,c0010) + C \; 01.00 \; (e0950,c0010) \\ + C \; 01.00 \; (e0950,c0010) + C \; 01.00 \\ (e0970,c0010) + C \; 01.00 \; (e0974,c0010) + C \\ 01.00 \; (e0974,c0010) + C \; 01.00 \\ \end{array} $ |  |
|   | A.4.3    | Tier 2 transitional adjustments   | 149              | 58               | 96               | 97               | C 01.00 (r0880,c0010) + C 01.00<br>(r0900,c0010) + C 01.00 (r0960,c0010)   |  |
| OWN FUNDS<br>REQUIREMENTS                   | В        | TOTAL RISK EXPOSURE AMOUNT  | 110,236          | 109,966          | 107,649          | 108,909          | C 02.00 (r0010,c0010)  | Articles 92(3), 95, 96 and 98 of CRR   |
|   | 8.1      | Of which: Transitional adjustments included   | -10              | -45              | -37              | -36              | C 05.01 (r0010,c0040)  |  |
| CARITAL PAYYOR (9)                          | C.1      | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  | 13.95%           | 15.39%           | 15.84%           | 15.66%           | CA3 (1)  | *  |
| CAPITAL RATIOS (%)<br>Transitional period   | C.2      | TIER 1 CAPITAL RATIO (transitional period)  | 15.31%           | 16.76%           | 17.23%           | 17.04%           | CA3 (3)  | •  |
|   | С.3      | TOTAL CAPITAL RATIO (transitional period)   | 16.94%           | 18.43%           | 19.50%           | 19.29%           | CA3 (5)  |  |
| CET1 Capital<br>Fully loaded                | D        | COMMON EQUITY TIER 1 CAPITAL (fully loaded)   | 15,339           | 16,818           | 16,981           | 16,992           | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-<br>A.2.2-A.2.4+MIN(A.4+A.2.2-<br>A.4.3.0).0)]   | -  |
| CET1 RATIO (%)<br>Fully loaded <sup>1</sup> | E        | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   | 13.91%           | 15.29%           | 15.77%           | 15.60%           | [D.1]/[B-B.1]  |  |
|   | F        | Adjustments to CET1 due to IFRS 9 transitional arrangements   | 34               | 108              | 67               | 66               | C 05.01 (r0440,c0010)  |  |
|   | F        | Adjustments to AT1 due to IFRS 9 transitional arrangements  | 0                | 0                | 0                | 0                | C 05.01 (r0440,c0020)  |  |
| Memo items                                  | F        | Adjustments to T2 due to IFRS 9 transitional arrangements   | -31              | -121             | -83              | -81              | C 05.01 (r0440,c0030)  |  |
|   | F        | Adjustments included in RWAs due to IFRS 9 transitional arrangements  | -10              | -45              | -37              | -36              | C 05.01 (r0440,c0040)  |  |
|   |          | ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n                         |                  |                  |                  | 1                | l .  |  |

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

|  |                  | RWAs             |                  |                  |  |
|--|------------------|------------------|------------------|------------------|--|
| (min EUR, %)   | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 | As of 30/06/2023 | COREP CODE   |
| Credit risk (evcluding CCR and Securitisations) <sup>1</sup>       | 91,469           | 89,460           | 88,892           | 89,702           | 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, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C 08.0 |
| Of which the standardised approach                                 | 11,258           | 11,134           | 11,426           | 11,849           | 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                        | 2,766            | 2,913            | 3,039            | 3,046            | 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                          | 59,379           | 57,623           | 60,254           | 60,509           | 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  | 9,915            | 9,929            | 9,896            | 9,912            | C 02.00 (r0420, c0010)   |
| Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>         | 2,443            | 1,963            | 2,052            | 1,976            | 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 (r0050, c0260, s002) + $C$ 08.01 (r0040, c0260, s002) + $C$ 08.01 (r0050, c0260, s002) + $C$ 08.01 (r0040, c0260, s002) + $C$ 08.01 (r0050, c0260, s002) + $C$ 08.01 (r0040, c0260, s002) + $C$ 08.01 (r0040, c0260, s002) + $C$ 08.01 (r0050, c0260, s002) + $C$ 08.01 (r0040, s002) + $C$ 08.    |
| Credit valuation adjustment - CVA                                  | 911              | 757              | 788              | 769              | C 02.00 (r0640, c0010)   |
| Settlement risk  | 0                | 0                | 0                | 0                | C 02.00 (r0490, c0010)   |
| Securitisation exposures in the banking book (after the cap)       | 27               | 26               | 24               | 22               | C 02.00 (r0470, c0010)   |
| Position, foreign exchange and commodities risks (Market risk)     | 3,600            | 3,146            | 2,978            | 2,526            | C 02.00 (r0520, c0010)   |
| Of which the standardised approach                                 | 347              | 365              | 466              | 372              | C 02.00 (r0530, c0010)   |
| Of which IMA   | 3,253            | 2,781            | 2,512            | 2,154            | C 02.00 (r0580, c0010)   |
| Of which securitisations and resecuritisations in the trading book | 0                | 0                | 0                | 0                | C 19.00 (r0010, cd601)*12.5+C 20.00 (r0010,cd450)*12.5+MAX(C 24.00(r0010, cd090),C 24.00(r0010,cd100),C 24.00(r0010,cd100),C 24.00(r0010,cd100)*12.5   |
| Large exposures in the trading book                                | 0                | 0                | 0                | 0                | C 02.00 (r0680, c0010)   |
| Operational risk   | 11,786           | 12,184           | 12,184           | 12,184           | C 02.00 (r0590, c0010)   |
| Of which basic indicator approach                                  | 0                | 0                | 0                | 0                | C 02.00 (r0600, c0010)   |
| Of which standardised approach                                     | 11,786           | 12,184           | 12,184           | 12,184           | C 02.00 (r0610, c0010)   |
| Of which advanced measurement approach                             | 0                | 0                | 0                | 0                | C 02.00 (r0620, c0010)   |
| Other risk exposure amounts  | 0                | 2,430            | 730              | 1,730            | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)  |
| Total  | 110,236          | 109,966          | 107,649          | 108,909          |  |

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> 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.



# 2023 EU-wide Transparency Exercise P&L KBC Groep

| (min EUR)  | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 | As of 30/06/2023 |
|--|------------------|------------------|------------------|------------------|
| Interest income  | 7,466            | 10,848           | 4,250            | 9,279            |
| Of which debt securities income  | 645              | 932              | 292              | 633              |
| Of which loans and advances income   | 4,745            | 6,678            | 2,141            | 4,445            |
| Interest expenses  | 4,036            | 6,116            | 3,016            | 6,742            |
| (Of which deposits expenses)   | 1,163            | 2,112            | 1,240            | 2,740            |
| (Of which debt securities issued expenses)   | 200              | 351              | 219              | 504              |
| (Expenses on share capital repayable on demand)  | 0                | 0                | 0                | 0                |
| Dividend income  | 17               | 20               | 2                | 11               |
| Net Fee and commission income  | 1,697            | 2,257            | 552              | 1,111            |
| 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 | -5               | -5               | -1               | 0                |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | 694              | 563              | 178              | 237              |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  | 10               | -8               | 8                | 11               |
| Gains or (-) losses from hedge accounting, net   | -115             | -151             | -28              | -52              |
| Exchange differences [gain or (-) loss], net   | -349             | -89              | -84              | -38              |
| Net other operating income /(expenses)   | 96               | 120              | -79              | -46              |
| TOTAL OPERATING INCOME, NET  | 5,476            | 7,439            | 1,781            | 3,773            |
| (Administrative expenses)  | 2,743            | 3,683            | 1,122            | 2,016            |
| (Cash contributions to resolution funds and deposit guarantee schemes)   | 278              | 270              | 244              | 244              |
| (Depreciation)   | 267              | 368              | 98               | 189              |
| Modification gains or (-) losses, net  | -37              | -62              | 0                | -19              |
| (Provisions or (-) reversal of provisions)   | -22              | 125              | -174             | -167             |
| (Payment commitments to resolution funds and deposit quarantee schemes)  | 0                | 0                | 0                | 0                |
| (Commitments and guarantees given)   | -24              | -25              | -19              | -15              |
| (Other provisions)   | 3                | 150              | -155             | -152             |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 0                | 148              | 0                | 0                |
| Of which restructuring <sup>1</sup>  | 0                | 6                | 0                | 0                |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   | 0                | 0                | 0                | 0                |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 95               | 180              | -5               | -32              |
| (Financial assets at fair value through other comprehensive income)  | 0                | 0                | 0                | 0                |
| (Financial assets at amortised cost)   | 96               | 180              | -5               | -32              |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | 42               | 67               | -1               | 9                |
| (of which Goodwill)  | 0                | 5                | 0                | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                | 0                | 0                |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 517              | 865              | -3               | 305              |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 1                | 2                | 405              | 404              |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | 2,553            | 3,549            | 900              | 2,203            |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | 2,150            | 3,058            | 757              | 1,872            |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                | 0                | 0                |
| PROFIT OR (-) LOSS FOR THE YEAR  | 2,150            | 3,058            | 757              | 1,872            |
| Of which attributable to owners of the parent  | 2,150            | 3,058            | 757              | 1,872            |

U Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

| (min EUR)  |                 | As of 30/09/20 | 22               |         |                    | As of 31 | 12/2022          |              |                    | As of 31, | /03/2023         |         |                    | As of 30 | 06/2023          |         |  |
|--|-----------------|----------------|------------------|---------|--------------------|----------|------------------|--------------|--------------------|-----------|------------------|---------|--------------------|----------|------------------|---------|--|
|  |                 | Fa             | ir value hierard | hy      |                    | Fa       | ir value hierard | ue hierarchy |                    | Fa        | ir value hierard | :hy     |                    | Fa       | ir value hierard | chy     |  |
| ASSETS:  | Carrying amount | Level 1        | Level 2          | Level 3 | Carrying<br>amount | Level 1  | Level 2          | Level 3      | Carrying<br>amount | Level 1   | Level 2          | Level 3 | Carrying<br>amount | Level 1  | Level 2          | Level 3 | References   |
| Cash, cash balances at central banks and other<br>demand deposits                  | 49,710          |                |                  |         | 51,385             |          |                  |              | 38,677             |           |                  |         | 53,778             |          |                  |         | IAS 1.54 (i)                                       |
| Financial assets held for trading  | 12,177          | 2,552          | 8,785            | 840     | 8,448              | 1,891    | 5,824            | 733          | 9,326              | 2,179     | 6,485            | 662     | 9,404              | 2,503    | 6,216            | 685     | IFRS 7.8(a)(i);IFRS 9.Appendix A                   |
| Non-trading financial assets mandatorily at fair value<br>through profit or loss   | 595             | 12             | 0                | 583     | 667                | 12       | 13               | 642          | 720                | 12        | 0                | 708     | 777                | 12       | 0                | 764     | IFRS 7.8(a)(ii); IFRS 9.4.1.4                      |
| Financial assets designated at fair value through profit<br>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<br>comprehensive income               | 3,727           | 3,253          | 206              | 268     | 3,585              | 3,130    | 204              | 252          | 4,174              | 3,722     | 193              | 259     | 4,368              | 3,891    | 206              | 271     | IFRS 7.8(h); IFRS 9.4.1.2A                         |
| Financial assets at amortised cost   | 251,918         |                |                  |         | 247,058            |          |                  |              | 258,227            |           |                  |         | 262,754            |          |                  |         | IFRS 7.8(f); IFRS 9.4.1.2                          |
| Derivatives – Hedge accounting   | 595             | 0              | 595              | 0       | 549                | 0        | 549              | 0            | 539                | 0         | 539              | 0       | 443                | 0        | 443              | 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<br>hedge of interest rate risk | -4,489          |                |                  |         | -4,335             |          |                  |              | -4,034             |           |                  |         | -3,747             |          |                  |         | IAS 39.89A(a); IFRS 9.6.5.8                        |
| Other assets <sup>1</sup>  | 18,927          |                |                  |         | 18,247             |          |                  |              | 10,336             |           |                  |         | 10,484             |          |                  |         |  |
| TOTAL ASSETS   | 333,160         |                |                  |         | 325,605            |          |                  |              | 317,964            |           |                  |         | 338,260            |          |                  |         | IAS 1.9(a), IG 6                                   |

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

| (min i  | EUR)               |  |  | As of 30/09/20                       | 22   |                                  |                                      |  |                                  | As of 31           | /12/2022   |                |                                      |  |                | As of 31                             | 1/03/2023  |                                  |                                      |  |                                  | As of 30                             | /06/2023   |                                  |                                      |                          |
|---|--------------------|--|--|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------|--|----------------|--------------------------------------|--|----------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|--------------------------|
|   |                    | Gross carryi   | ing amount <sup>(2)</sup>  |                                      | Accun  | nulated impairs                  | nent <sup>(2)</sup>                  | Gros   | s carrying amo                   | unt <sup>(2)</sup> | Accum  | ulated impairs | nent <sup>(2)</sup>                  | Gros   | s carrying amo | unt <sup>(2)</sup>                   | Accui  | mulated impairr                  | nent <sup>(2)</sup>                  | Gros   | s carrying amo                   | unt <sup>(2)</sup>                   | Accun  | nulated impairn                  | nent <sup>(2)</sup>                  |                          |
| Breakdown of financial assets<br>by instrument and by<br>counterparty sector <sup>1</sup> |                    | 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<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3            | Stage 1 Assets without significant increase in credit risk since initial recognition |                | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | References               |
| Financial assets at fair<br>value through other   | Debt securities    | 3,524  | 2  | 0                                    | -1   | 0                                | 0                                    | 3,381  | 17                               | 0                  | -1   | 0              | 0                                    | 3,970  | 17             | 0                                    | -1   | 0                                | 0                                    | 4,167  | 10                               | 0                                    | -1   | 0                                | 0                                    | Annex V.Part 1.31, 44(b) |
| comprehensive income  | 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   | Debt securities    | 42,198   | 68   | 9                                    | -5   | -1                               | -8                                   | 44,372   | 130                              | 8                  | -5   | -4             | -7                                   | 46,430   | 128            | 8                                    | -5   | -5                               | -7                                   | 47,892   | 109                              | 7                                    | -5   | -2                               | -7                                   | Annex V.Part 1.31, 44(b) |
| amortised cost  | Loans and advances | 175,088  | 33,221   | 3,484                                | -128   | -583                             | -1,823                               | 164,611  | 36,523                           | 3,616              | -110   | -635           | -1,796                               | 175,588  | 34,621         | 3,558                                | -111   | -644                             | -1,753                               | 180,107  | 33,166                           | 3,539                                | -152   | -567                             | -1,732                               | Annex V.Part 1.32, 44(a) |

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

<sup>(7)</sup> 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.



#### **Breakdown of liabilities**

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(mln EUR)

|   |                  | Carrying         | amount           |                  |  |
|---|------------------|------------------|------------------|------------------|--|
| LIABILITIES:  | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 | As of 30/06/2023 | References                                 |
| Financial liabilities held for trading  | 11,049           | 9,163            | 9,094            | 8,399            | IFRS 7.8 (e) (ii); IFRS 9.BA.6             |
| Trading financial liabilities <sup>1</sup>  | 0                | 0                | 0                | 0                | Accounting Directive art 8(1)(a),(3),(6)   |
| Financial liabilities designated at fair value through profit or loss                         | 1,162            | 1,205            | 1,319            | 1,325            | IFRS 7.8 (e)(i); IFRS 9.4.2.2              |
| Financial liabilities measured at amortised cost  | 296,843          | 290,573          | 283,390          | 304,956          | IFRS 7.8(g); IFRS 9.4.2.1                  |
| Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup> | 0                | 0                | 0                | 0                | Accounting Directive art 8(3)              |
| Derivatives – Hedge accounting  | 626              | 577              | 577              | 451              | IFRS 9.6.2.1; Annex V.Part 1.26            |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk               | -1,599           | -1,443           | -1,253           | -1,002           | IAS 39.89A(b), IFRS 9.6.5.8                |
| Provisions  | 255              | 416              | 234              | 215              | IAS 37.10; IAS 1.54(I)                     |
| Tax liabilities   | 139              | 193              | 157              | 129              | 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   | 2,227            | 1,778            | 2,341            | 1,806            | Annex V.Part 2.13                          |
| Liabilities included in disposal groups classified as held for sale                           | 2,400            | 2,020            | 0                | 0                | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value <sup>1</sup>                                   | 0                | 0                | 0                | 0                | Annex V Part 1.29                          |
| TOTAL LIABILITIES   | 313,101          | 304,482          | 295,858          | 316,279          | IAS 1.9(b);IG 6                            |
| TOTAL EQUITY  | 20,059           | 21,123           | 22,106           | 21,982           | IAS 1.9(c), IG 6                           |
| TOTAL EQUITY AND TOTAL LIABILITIES  | 333,160          | 325,605          | 317,964          | 338,260          | IAS 1.IG6                                  |

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



#### **Breakdown of liabilities**

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(mln EUR)

|                                    |   |                  | Carrying         | amount           |                  | 1   |
|------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities | by instrument and by counterparty sector        | As of 30/09/2022 | As of 31/12/2022 | As of 31/03/2023 | As of 30/06/2023 | References                                |
| Derivatives                        |   | 10,221           | 8,682            | 7,793            | 7,231            | IFRS 9.BA.7(a); CRR Annex II              |
| Short positions                    | Equity instruments                              | 9                | 5                | 8                | 8                | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Short positions                    | Debt securities                                 | 1,367            | 1,002            | 1,572            | 1,270            | Annex V.Part 1.31                         |
|                                    | Central banks                                   | 27,078           | 18,068           | 16,056           | 7,803            | Annex V.Part 1.42(a), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 1,454            | 357              | 1,279            | 707              | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | General governments                             | 11,856           | 6,254            | 9,572            | 15,079           | Annex V.Part 1.42(b), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 4,265            | 3,745            | 3,966            | 4,126            | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Credit institutions                             | 18,217           | 16,305           | 11,745           | 22,370           | Annex V.Part 1.42(c),44(c)                |
| Develle                            | of which: Current accounts / overnight deposits | 7,889            | 5,482            | 6,415            | 8,302            | ECB/2013/33 Annex 2.Part 2.9.1            |
| Deposits                           | Other financial corporations                    | 19,892           | 24,249           | 19,308           | 23,030           | Annex V.Part 1.42(d),44(c)                |
|                                    | of which: Current accounts / overnight deposits | 14,906           | 17,463           | 12,488           | 16,044           | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Non-financial corporations                      | 63,070           | 64,076           | 63,765           | 63,547           | Annex V.Part 1.42(e), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 52,646           | 51,966           | 48,769           | 46,378           | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Households                                      | 130,138          | 132,078          | 132,153          | 132,555          | Annex V.Part 1.42(f), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 54,059           | 52,534           | 49,632           | 49,160           | Annex V.Part 1.42(f), 44(c)               |
| Debt securities issued             |   | 24,587           | 28,364           | 29,566           | 39,532           | Annex V.Part 1.37, Part 2.98              |
| Of which: Subordin                 | nated Debt securities issued                    | 2,311            | 2,285            | 2,782            | 2,789            | Annex V.Part 1.37                         |
| Other financial liabilities        |   | 3,244            | 2,436            | 2,843            | 2,705            | Annex V.Part 1.38-41                      |
| TOTAL FINANCIAL LIABILITIES        |   | 309,679          | 301,518          | 294,380          | 315,131          |   |



## 2023 EU-wide Transparency Exercise Market Risk

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| i i   |  |  |   |  |   |                                     | M                              |              |                       |                                |                               |                                  |   |                                   |  | IM                                   |                                |                 |       |   |   |                                  |
|---|--|--|---|--|---|-------------------------------------|--------------------------------|--------------|-----------------------|--------------------------------|-------------------------------|----------------------------------|---|-----------------------------------|--|--------------------------------------|--------------------------------|-----------------|-------|---|---|----------------------------------|
|   | SA   |  | VaR (Memoran  | R (Memorandum item) STRESSED VaR (Memorandum item) AND M |   | CAPITAL CHARGE FOR CIP              |                                |              | VaR (Memorandum item) |                                | STRESSED VaR (Memorandum item |                                  | INCREMENTAL DEFAULT AND MIGRATION RISE CAPITAL CHARGE                     |                                   | ALL PRICE  | RISKS CAPITAL (<br>FOR CTP           |                                |                 |       |   |   |                                  |
| (min EUR)   | TOTAL RISK EXPOSURE AMOUNT                   | TOTAL RISK EXPOSURE AMOUNT                   | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1)                                 | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST AVAILABLE<br>(SVaRt-1)       | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST MEASURE | FLOOR                 | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE               | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY<br>(VaRt-1)          | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST<br>AVAILABLE (SVaRt-<br>1)    | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | FLOOR |   |   | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|   | As of 30/09/2022                             | As of 31/12/2022                             |   |  |   | As of 30/                           | /09/2022                       |              |                       |                                |                               |                                  |   |                                   |  | As of 31/1                           | 2/2022                         |                 |       |   |   |                                  |
| Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk                  | 64<br>16<br>48<br>22<br>5<br>17<br>260       | 56<br>21<br>35<br>23<br>4<br>17<br>286       | 123<br>123<br>0<br>18<br>18<br>18   | 33<br>33<br>0<br>5<br>5<br>0                             | 153<br>153<br>0<br>49<br>49<br>0<br>29  | 54<br>54<br>0<br>14<br>14<br>0      |                                |              |                       |                                |                               |                                  | 100<br>100<br>0<br>21<br>21<br>0  | 24<br>24<br>0<br>6<br>6<br>0      | 144<br>144<br>0<br>57<br>57<br>0<br>34                                     | 44<br>44<br>0<br>18<br>18<br>0<br>13 |                                |                 |       |   |   |                                  |
| Commodities risk Total  | 347  | 365  | 113   | 30   | 147   | 51                                  | 0                              | 0            | 0                     | 0                              | 0                             | 3,253                            | 93  | 23                                | 129  | 40                                   | 0                              | 0               | 0     | 0 | 0 | 2,781                            |
|   | As of 31/03/2023                             | As of 30/06/2023                             |   |  |   | As of 31/                           | /03/2023                       |              |                       |                                |                               |                                  |   |                                   |  | As of 30/0                           | 5/2023                         |                 |       |   |   |                                  |
| Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk | 59<br>21<br>39<br>76<br>27<br>44<br>330<br>0 | 63<br>12<br>51<br>89<br>27<br>44<br>220<br>0 | 81<br>81<br>0<br>25<br>25<br>0<br>16                                      | 22<br>22<br>0<br>9<br>9<br>0<br>4                        | 143<br>143<br>0<br>74<br>74<br>0<br>34  | 39<br>39<br>0<br>22<br>22<br>0<br>9 |                                |              |                       |                                |                               |                                  | 72<br>72<br>0<br>33<br>33<br>0<br>10                                      | 23<br>23<br>0<br>9<br>9<br>0<br>4 | 147<br>147<br>0<br>79<br>79<br>0<br>29                                     | 47<br>47<br>0<br>24<br>24<br>0<br>6  |                                |                 |       |   |   |                                  |
| Total   | 466  | 372  | 76  | 21   | 125   | 32                                  | 0                              | 0            | 0                     | 0                              | 0                             | 2,512                            | 63  | 19                                | 109  | 33                                   | 0                              | 0               | 0     | 0 | 0 | 2,154                            |

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 OVI template.



# EBA swiften 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

|                   |   |  |                                  |                                | Standardised A                   | proach                            |                    |            |     |  |  |  |
|-------------------|---|--|----------------------------------|--------------------------------|----------------------------------|-----------------------------------|--------------------|------------|-----|--|--|--|
|                   |   | As of 30/09/2022 As of 31/12/2022  |                                  |                                |                                  |                                   |                    |            |     |  |  |  |
|                   |   | Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount |                                  |                                |                                  |                                   |                    |            |     |  |  |  |
|                   | (min EUR, %)  | 4.216  |                                  |                                |                                  |                                   |                    |            |     |  |  |  |
|                   | Central governments or central banks                              | 4,216<br>369   | 4,615<br>316                     | 33                             |                                  | 4,658<br>399                      | 5,097<br>335       | 27<br>67   |     |  |  |  |
|                   | Regional governments or local authorities Public sector entities  | 369  | 310                              | 63                             |                                  | 399                               | 13                 | 4          |     |  |  |  |
|                   | Multilateral Development Banks                                    | 10   | 377                              | í                              |                                  |                                   | 389                | 0          |     |  |  |  |
|                   | International Organisations                                       | ō  | 0                                | ō                              |                                  | ō                                 | 0                  | 0          |     |  |  |  |
|                   | Institutions  | 660  | 696                              | 124                            |                                  | 802                               | 727                | 125        |     |  |  |  |
|                   | Corporates  | 7,259  | 5,415                            | 4,788                          |                                  | 7,441                             | 5,468              | 4,829      |     |  |  |  |
|                   | of which: SME   | 3,084  | 2,336                            | 1,835                          |                                  | 3,316                             | 2,431              | 1,907      |     |  |  |  |
|                   | Retail  | 4,634  | 3,670                            | 2,510                          |                                  | 4,604                             | 3,600              | 2,467      |     |  |  |  |
| Consolidated data | of which: SME   | 1,692  | 1,357                            | 776                            |                                  | 1,636                             | 1,305              | 746        |     |  |  |  |
| Consolidated data | Secured by mortoages on immovable property                        | 3,077  | 2,988                            | 1,117                          |                                  | 3,234                             | 3,122              | 1,169      |     |  |  |  |
|                   | of which: SME   | 584<br>382   | 532<br>185                       | 210<br>223                     | 182                              | 660<br>360                        | 594<br>159         | 235<br>185 | 179 |  |  |  |
|                   | Exposures in default  | 382  | 185                              | 223<br>62                      | 182                              | 360<br>59                         | 159                | 185        | 1/9 |  |  |  |
|                   | Items associated with particularly high risk Covered bonds        | 33   | 72                               | 02                             |                                  | 33                                | 43                 | 03         |     |  |  |  |
|                   | Claims on institutions and corporates with a ST credit assessment | 33   | 33                               | 0                              |                                  | 33                                | 33                 | 0          |     |  |  |  |
| 1                 | Collective investments undertakings (CIU)                         | 135  | 135                              | 21                             |                                  | 120                               | 120                | 22         |     |  |  |  |
| 1                 | Equity  | 47   | 47                               | 58                             |                                  | 37                                | 37                 | 49         |     |  |  |  |
|                   | Other exposures   | 3,279  | 3,081                            | 2,296                          |                                  | 3,249                             | 3,033              | 2,153      |     |  |  |  |
|                   | Standardised Total <sup>2</sup>                                   | 24,162   | 21,616                           | 11,303                         | 426                              | 25,010                            | 22,177             | 11,165     | 430 |  |  |  |
|                   |   | (1) Original exposure, unlike Exposure valu  | e, is reported before taking int | account any effect due to cres | fit conversion factors or credit | isk mitination techniques (e.n. s | shothston efforts) |            |     |  |  |  |

\*\*Closed encounts with Encours with a Section of the Associated Market Section of the Associated Ma

|         |  | Jacob ground and the supplemental and promoting on the Controlled Control |   |  |   |  |   |   |   |  |
|---------|--|--|---|--|---|--|---|---|---|--|
|         |  |  |   |  | Standardised A                                | pproach  |   |   |   |  |
|         |  |  | As of 30/09   | /2022  |   |  | As of 31  | /12/2022  |   |  |
|         |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>                                 | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>                               | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |  |
| BELGIUM | Come de generaciones de come d | 75<br>11<br>10<br>0<br>0<br>19<br>424<br>38<br>105<br>95<br>95<br>0<br>0<br>0<br>15  | 75<br>10<br>8<br>0<br>16<br>351<br>29<br>91<br>81<br>0<br>0 | 1<br>2<br>2<br>0<br>0<br>7<br>336<br>22<br>54<br>47<br>0<br>0<br>0<br>0<br>0 | 0   | 89<br>6<br>8<br>0<br>0<br>29<br>542<br>113<br>27<br>26<br>0<br>0<br>0<br>0 | 888 4 4 0 0 18 18 19 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>1<br>1<br>0<br>0<br>5<br>422<br>47<br>12<br>111<br>0<br>0<br>4<br>4<br>0 | 0   |  |
|         | Collective investments undertakinos (CIU) Equity Other exposures   | 0<br>1,468   | 1,399   | 0<br>1,237   |   | 0<br>1,432   | 0<br>1,345  | 0<br>1,138  |   |  |
|         | Standardised Total <sup>2</sup>  |  |   |  | 0   |  |   |   | 0   |  |

Octobral excesses, unlike Excesses value, is recented before taking into account any effect due to credit convenien factors or credit nik mitication intrhesous (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

|  |   | (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments. |   |                |   |  |                      |   |  |  |  |
|--|---|--|---|----------------|---|--|----------------------|---|--|--|--|
|  |   |  |   | Standardised A | pproach   |  |                      |   |  |  |  |
|  |   | As of 30/09  | /2022   |                |   | As of 31,  | /12/2022             |   |  |  |  |
| (mh EUR. %)  | Original Exposure <sup>1</sup>  | Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjustments and provisions <sup>2</sup>                                    |   |                |   | Exposure Value <sup>1</sup>  | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |
| Control commenced to control and the first No. | 85<br>0<br>0<br>9<br>9<br>9<br>23<br>23<br>2<br>2<br>2<br>2<br>3<br>3<br>3<br>3<br>3<br>3<br>3<br>3<br>3<br>3 | 85<br>1<br>0<br>0<br>54<br>288<br>119<br>44<br>2<br>12<br>2<br>1<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>19<br>220<br>10<br>10<br>1<br>1<br>1<br>1<br>0<br>0<br>0 |                | 86<br>1<br>0<br>0<br>0<br>57<br>264<br>122<br>45<br>2<br>2<br>1<br>6<br>0<br>0<br>0<br>0<br>0 | 86 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 7 2 2 2 2 1 1 1 0 0 0 0 0 0 0 0 0 0 5 7 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 |                      | 5   |  |  |  |

|          |  | (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments. |  |  |  |   |  |  |   |  |
|----------|--|--|--|--|--|---|--|--|---|--|
|          |  |  |  |  | Standardised A                                   | proach  |  |  |   |  |
|          |  |  | As of 30/09/   | 2022   |  |   | As of 31;  | 12/2022  |   |  |
|          |  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments ar<br>provisions <sup>2</sup> |  |
| SLOVAKIA | Com La commencia Com La | 53<br>260<br>5<br>0<br>0<br>0<br>0<br>0<br>0<br>150<br>6<br>155<br>4<br>33<br>0<br>0<br>0<br>0   | 93<br>225<br>5<br>0<br>0<br>40<br>642<br>473<br>1,059<br>666<br>480<br>22<br>22<br>0<br>0<br>0 | 0<br>47<br>2<br>0<br>0<br>15<br>15<br>366<br>679<br>346<br>175<br>11<br>11<br>29<br>0<br>0<br>0<br>0<br>0<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2 | 22   | 34<br>266<br>5<br>0<br>0<br>556<br>570<br>570<br>1,009<br>466<br>262<br>577<br>0<br>0<br>0<br>0<br>1<br>1,009 | 34<br>241<br>4<br>0<br>55<br>617<br>495<br>1,057<br>528<br>459<br>24<br>32<br>0<br>0<br>0<br>1<br>3<br>9 | 0 488 2 2 0 0 177 556 5800 3259 1688 9 388 0 0 0 0 3 3 1 3 1 9 9 |   |  |
|          | Standardised Total <sup>2</sup>  |  |  |  | 177  |   |  |  | 17  |  |

| Combit discontinuous or control basis   Combit of Exposure Value   Combit   |          |  |                                |                             |                      |                |                                |                             |                      |   |  |  |
|--|----------|--|--------------------------------|-----------------------------|----------------------|----------------|--------------------------------|-----------------------------|----------------------|---|--|--|
| Comit of concernments or control and selfs. (1)   Comit of concernments or control and selfs. (2)   Comit of concernments or control and selfs. (3)   Comit of control and selfs. (3   |          |  |                                |                             |                      | Standardised A | pproach                        |                             |                      |   |  |  |
| Combit discontinuous or control basis   Combit of Exposure Value   Combit   |          |  |                                | As of 30/09/                | 2022                 |                |                                | As of 31,                   | /12/2022             |   |  |  |
| Central deveromental or central basis   1,646   1,052   0   1,552   3,551   0   1,552   3,551   0   1,552   3,551   0   1,552   3,551   0   1,552   3,551   0   1,552   3,551   0   1,552   3,551   0   1,552   1,55   |          |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount |                | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |
| ### Returnal owner means or local antifurines  |          |  |                                |                             |                      |                |                                |                             |                      |   |  |  |
| ### Annual motion and continues of the c |          |  | 3,436                          | 3,436                       | .0                   |                |                                | 3,951                       |                      |   |  |  |
| ### #################################  |          |  | 69                             | 51                          | 10                   |                | 104                            | 6/                          | 13                   |   |  |  |
| Commercial Constitution   Commercial Constitution   Commercial C   |          |  |                                | 7                           | 1                    |                | 1                              | 3                           | 1                    |   |  |  |
| Testinations   6   22   11   13   15   15   15   15   15   15  |          |  |                                | 0                           |                      |                |                                |                             |                      |   |  |  |
| Communities   1,316   3,706   3,205   3,206   3,206   3,206   3,206   3,207   3,205   3,206   3,207    |          |  | ě                              | 22                          | 11                   |                | 12                             | 42                          | 10                   |   |  |  |
| Control   Cont   |          |  | 5 314                          | 3 704                       |                      |                | 5 399                          | 3.685                       | 3 294                |   |  |  |
| Mate   2,005   |          |  | 2.399                          | 1,707                       | 1.339                |                | 2,517                          | 1,739                       | 1,362                |   |  |  |
| BULCARIA  of winds; Similar Control by mininguista iniminosable property  2,541  2,00  305  400  2,00  305  400  2,00  305  405  405  405  405  405  405  4  |          |  | 2.870                          |                             | 1.697                |                | 2.899                          | 2,431                       | 1,709                |   |  |  |
| Contract    | DULCADIA |  | 929                            |                             |                      |                | 920                            | 639                         | 365                  |   |  |  |
| Exposure in default 275 136 151 120 138 120 138 120 138 130 130 130 130 130 130 130 130 130 130  | BULGARIA | Secured by mortgages on immovable property   | 2,541                          | 2,470                       |                      |                | 2,732                          | 2,634                       | 981                  |   |  |  |
| Stress succided with particularly high risk   55   41   52   59   43   65  |          |  |                                |                             |                      |                |                                |                             |                      |   |  |  |
| Convert doubted  |          |  | 275                            | 136                         |                      | 130            | 261                            | 120                         |                      |   |  |  |
| Climes on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |          | Items associated with particularly high risk | 55                             | 41                          | 62                   |                | 59                             | 43                          | 65                   |   |  |  |
| Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |          |  |                                | 0                           | 0                    |                | 0                              |                             | 0                    |   |  |  |
| South   9 9 11 9 9 11 9 9 11 9 9 11 9 9 12 9 9 12 9 9 12 9 9 12 9 9 12 9 9 12 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 12 9 9 9 9  |          |  |                                | 0                           | 0                    |                |                                |                             |                      |   |  |  |
| Other exosures 595 594 295 626 625 284   |          |  |                                | 0                           | 11                   |                |                                |                             | - 11                 |   |  |  |
|  |          |  | 595                            | 594                         | 295                  |                | 626                            | 625                         | 784                  |   |  |  |
|  |          | Standardised Total <sup>2</sup>              | 333                            | 324                         | 233                  | 205            |                                | 04.7                        | 201                  | 209   |  |  |

"Orbital assours utility Ecosur value, is recorded before takins into account any effect due to credit convenion factors or codet nik mitisation techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments.



# EBA LANDINAM 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| Standard Exposure   Stan |         | NDC Groep  |                                       |  |   |   |   |  |  |   |
|--|---------|--|---------------------------------------|--|---|---|---|--|--|---|
| Coliginal Expressed   Expressed Value   Risk exposure sources   Value adjustments and provided   Expressed Value   Expressed Value adjustments are control based   Coliginal Expressed   Coliginal E |         |  |                                       |  |   | Standardised Ap                               | proach  |  |  |   |
| Company   Comp |         |  |                                       | As of 30/09  | 2022  |   |   | As of 31,                                    | /12/2022   |   |
| Comit of concentration or central tables   32  |         |  | Original Exposure <sup>1</sup>        | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                                | Exposure Value <sup>1</sup>                  | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> |
|  | HUNGARY | Central governments or central sharis Registed governments or local arthritise sharises of the sharises sharises of the sharises sharises of the sharises Leistenines Leistenines Grandson Leistenines Grandson Gr | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 431<br>0<br>0<br>18<br>6<br>6<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>7<br>66<br>3<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1   | 0<br>0<br>0<br>31<br>93<br>25<br>432<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>21<br>69<br>12<br>3<br>0<br>0<br>0 | 0<br>0<br>0<br>8<br>67<br>10<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   |
|  |         |  |                                       |  |   | ] 3   |   |  |  | 3   |

|        |   | (z) lote value apparatus and provisions per country or counterpany excludes stolet for securities on expension spenies over the apparatures. |              |      |                |                                |                             |                      |   |  |
|--------|---|--|--------------|------|----------------|--------------------------------|-----------------------------|----------------------|---|--|
|        |   |  |              |      | Standardised A | pproach                        |                             |                      |   |  |
|        |   |  | As of 30/09/ | 2022 |                |                                | As of 31,                   | 12/2022              |   |  |
|        |   | Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjustments ar provisions <sup>2</sup>                 |              |      |                | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |
|        | (min EUR. %) Central governments or central banks                 | 60   | 60           | 0    |                | 60                             | 60                          |                      |   |  |
|        | Regional governments or local authorities                         | 0  | 0            | 0    |                | 00                             | 0                           |                      |   |  |
|        | Public sector entities  | 0  | ō            | 0    |                | ō                              | ō                           | i i                  |   |  |
|        | Multilateral Development Banks                                    | 0  | 0            | 0    |                | 0                              | 0                           | 0                    |   |  |
|        | International Organisations                                       | 0  | 0            | 0    |                | 0                              | 0                           | 0                    |   |  |
|        | Institutions  | 86   | 194          | 4    |                | 26                             | 2                           | 0                    |   |  |
|        | Corporates  | 242  | 242          | 145  |                | 230                            | 229                         | 134                  |   |  |
|        | of which: SME   | 0  | 0            | 0    |                | 0                              | 0                           | 0                    |   |  |
|        | Retail  | 0  | 0            | 0    |                | 0                              |                             | 0                    |   |  |
| FRANCE | of which: SME<br>Secured by mortugues on immovable property       | 9  | U            | 0    |                | 0                              |                             | 0                    |   |  |
| _      | Secured by mortoaces on immovable property<br>of which: SME       | 0  | 0            |      |                |                                |                             |                      |   |  |
| 1      | Exposures in default  | , i  | 0            | 0    | 0              | ů                              |                             |                      | 0   |  |
|        | Items associated with particularly high risk                      | 0  | ō            | 0    |                | ō                              | ō                           | i i                  |   |  |
|        | 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                    |   |  |
| 1      | Equity  | 0  | 0            | 0    |                | 0                              | 0                           | 0                    |   |  |
| 1      | Other exposures   | 65   | 65           | 65   |                | 65                             | 65                          | 65                   |   |  |
| 1      | Standardised Total <sup>2</sup>                                   |  |              |      | 0              |                                |                             |                      |   |  |

|               |  |  |  |  | Standardised Ap                               | pproach   |  |  |   |
|---------------|--|--|--|--|---|---|--|--|---|
|               |  |  | As of 30/09/   | 2022   |   |   | As of 31   | /12/2022   |   |
|               | (min BUR. %)   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> |
| UNITED STATES | Control convenience or control basis.  Relitated convenience for local attherities  Relitated Convenience for this  Relitated Convenience for this Relitated Convenience for this  Relitated Convenience for this Relitated Convenience for this  Relitated Convenience for this Relitated Convenience for this  Relitated Convenience for this Relitated Convenience for this  Relitated Convenience for this Relitated Convenience for this  Relitated Convenience for this Relitated C | 153<br>20<br>0<br>0<br>4<br>18<br>18<br>0<br>0<br>0<br>0<br>0<br>0<br>12<br>12<br>12<br>24 | 153<br>200<br>0<br>0<br>0<br>10<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>4<br>0<br>0<br>1<br>1<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 167<br>223<br>0<br>0<br>0<br>34<br>111<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 167<br>223<br>0<br>0<br>0<br>19<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>4<br>9<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | ٥   |
|               | Standardised Total*  |  |  |  |   |   |  |  |   |

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

|             |  |  |   |   | Standardised Ap                               | proach   |   |   |   |  |
|-------------|--|--|---|---|---|--|---|---|---|--|
|             |  |  | As of 30/09/  | 2022  |   |  | As of 31,   | /12/2022  |   |  |
|             |  | Original Exposure <sup>1</sup>                       | Exposure Value <sup>1</sup>                               | Risk exposure amount                            | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                   | Exposure Value <sup>1</sup>                               | Risk exposure amount                                      | Value adjustments and provisions <sup>2</sup> |  |
|             | (min EUR, %)   |  |   |   |   |  |   |   |   |  |
| NETHERLANDS | Contra comments or central sealed  Residual comments or color attended  Residual comments or color attended  Residual comments or color attended  Residual contractors  Residual | 0<br>0<br>0<br>9<br>39<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>2<br>39<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>1<br>39<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>15<br>39<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>3<br>3<br>39<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>1<br>39<br>0<br>0<br>0<br>0<br>0<br>0 | ٥   |  |
|             | Standardised Total <sup>2</sup>  |  |   |   | 0   |  |   |   |   |  |

|           |  |   |  |  | Standardised Ap | proach   |   |  |  |  |  |  |
|-----------|--|---|--|--|-----------------|--|---|--|--|--|--|--|
|           |  |   | As of 30/09  | /2022  |                 |  | As of 31  | /12/2022   |  |  |  |  |
|           |  | Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value adjustments and provisions <sup>2</sup> |  |  |                 | Original Exposure <sup>1</sup>                                 | Exposure Value <sup>1</sup>   | Risk exposure amount   | Value adjustments and<br>provisions <sup>2</sup> |  |  |  |
| GERMANY S | Consideration of control of the Article ()  Consideration of the Article of the A | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 62<br>62<br>63<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64<br>64 | 0<br>0<br>0<br>0<br>2<br>5<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                 | 0<br>0<br>0<br>0<br>0<br>12<br>1<br>1<br>0<br>0<br>0<br>0<br>0 | 6<br>6<br>77<br>74<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6 | 0<br>0<br>0<br>3<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0  |  |  |  |

|                |  | ** Unional adjoinments, and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments. and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments. |  |  |                |   |   |   |   |  |
|----------------|--|---|--|--|----------------|---|---|---|---|--|
|                |  |   |  |  | Standardised A | proach  |   |   |   |  |
|                |  |   | As of 30/09  | 2022   |                |   | As of 31,   | 12/2022   |   |  |
|                |  | Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value*  |  |  |                |   |   |   |   |  |
| UNITED KINGDOM | Control of comments of control of | 0<br>0<br>0<br>199<br>46<br>6<br>2<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>199<br>6<br>0<br>0<br>199<br>6<br>0<br>0<br>199<br>6<br>199<br>199<br>199<br>199<br>199<br>199<br>199<br>199<br>1  | 147<br>147<br>10<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>10<br>11<br>11<br>0<br>0<br>0<br>0<br>0 | 3              | 0<br>0<br>0<br>0<br>305<br>43<br>43<br>0<br>2<br>2<br>0<br>4<br>4<br>4<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 3 |  |
|                | Standardised Total <sup>2</sup>  |   |  |  | 3              |   |   |   | 3 |  |

|                   |   |                                |                             |                      | Standardisc                      | d Approach                     |                             |                      |                                  |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                   |   |                                | As of 31,                   | 03/2023              |                                  |                                | As of 30/                   | 06/2023              |                                  |
|                   | (rein EUR. %)   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>3</sup> | Risk exposure amount | Value adjustments and provisions |
|                   | Central governments or central banks                              | 5.876                          | 6,362                       | 157                  |                                  | 4,221                          | 4,754                       | 139                  |                                  |
|                   | Regional governments or local authorities                         | 426                            | 356                         | 71                   |                                  | 432                            | 359                         | 72                   |                                  |
|                   | Public sector entities  | 26                             | 27                          | 7                    |                                  | 26                             | 27                          | 7                    |                                  |
|                   | Multilateral Development Banks                                    | 0                              | 354                         | 0                    |                                  | 0                              | 373                         | 0                    |                                  |
|                   | International Organisations                                       | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Institutions  | 980                            | 1,442                       | 145                  |                                  | 978                            | 1,172                       | 143                  |                                  |
|                   | Corporates  | 7,331                          | 5,354                       | 4,750                |                                  | 7,770                          | 5,755                       | 5,092                |                                  |
|                   |   | 3,041                          | 2,273                       | 1,787                |                                  | 3,226                          | 2,435                       | 1,912                |                                  |
|                   | Retail  | 4,949                          | 3,830                       | 2,600                |                                  | 5,114                          | 3,981                       | 2,712                |                                  |
| Consolidated data |   | 1,928                          | 1,502                       | 855                  |                                  | 1,930                          | 1,534                       | 877                  |                                  |
| Joi i Joi i data  | Secured by mortgages on immovable property                        | 3,343                          | 3,222                       | 1,192                |                                  | 3,165                          | 3,061                       | 1,125                |                                  |
|                   |   | 690                            | 624                         | 232                  |                                  | 592                            | 537                         | 199                  |                                  |
|                   | Exposures in default  | 324<br>64                      | 147<br>50                   | 171<br>75            | 155                              | 321<br>64                      | 144<br>52                   | 171                  | 15                               |
|                   | Items associated with particularly high risk Covered hands        | 64<br>33                       | 33                          | /5                   |                                  | 33                             | 33                          | /8                   |                                  |
|                   | Claims on institutions and corporates with a ST credit assessment | 33                             | 77                          | 3                    |                                  | 33                             | 33                          | 3                    |                                  |
|                   | Collective investments undertakings (CIU)                         | 118                            | 118                         | 22                   |                                  | 119                            | 119                         | 23                   |                                  |
|                   | Equity  | 38                             | 38                          | 52                   |                                  | 39                             | 39                          | 53                   |                                  |
|                   | Other exposures   | 3.327                          | 3.102                       | 2.219                |                                  | 3,442                          | 3,204                       | 2.266                |                                  |
|                   | Standardised Total <sup>2</sup>                                   | 26,833                         | 24,433                      | 11,465               | 401                              | 25,724                         | 23,074                      | 11,882               | 39:                              |

| As of 31/(23/2023   As of 31/(23/2023   As of 31/(23/2023  |  |  |  |   |  | Standardisc | d Approach  |  |  |  |
|--|--|--|--|---|--|-------------|---|--|--|--|
| Compared September   September Value   Septemb |  |  |  | As of 31/   | 03/2023                                      |             |   | As of 30,  | 06/2023  |  |
| Comit of governments or comit absolute   52  |  |  | I Exposure¹  | Exposure Value <sup>1</sup>   | Risk exposure amount                         |             | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount                               | Value adjustments and<br>provisions <sup>2</sup> |
| Times associated with settlicated bath ratio.  | Residual converments of<br>Public sector writing<br>Hellindra in Dour doubless<br>Hellindra in Dour doubless<br>Hellindra in Hellindra<br>Correctata<br>Green and Hellindra<br>Green and Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Hellindra<br>Helli | mentar or consider hands more from a destroites endementaries endementar | 19<br>20<br>0<br>0<br>38<br>551<br>42<br>81<br>73<br>0<br>0<br>0 | 17<br>17<br>17<br>0<br>0<br>15<br>441<br>430<br>71<br>0<br>0<br>4<br>4<br>0 | 23<br>42<br>36<br>0<br>0<br>7<br>0<br>0<br>0 | 0           | -15<br>20<br>0<br>0<br>41<br>599<br>51<br>81<br>7<br>2<br>0<br>0<br>0<br>0<br>0 | 13<br>177<br>0<br>0<br>18<br>480<br>77<br>71<br>62<br>0<br>0<br>0<br>155 | 29<br>42<br>36<br>0<br>0<br>23<br>0<br>0<br>0<br>0 | 0  |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for excurtination exposures for tradade general credit risk adjustments.

|                |  | (2) Total Value adjustments an                              | a provinces per councy or co   | anapaty escapes order for a  | LUIUSKUI OQUIUSI IU. IIUJ                        | an general creat rat aujustine  |  |   |   |
|----------------|--|---|--|--|--|---|--|---|---|
|                |  |   |  |  | Standardise                                      | d Approach  |  |   |   |
|                |  |   | As of 31,  | 03/2023  |  |   | As of 30,  | 06/2023   |   |
|                | (min EUR. %)   | Original Exposure <sup>1</sup>                              | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>3</sup>  | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| CZECH REPUBLIC | Control development or control basis.  Activation development of both attendition  and a second control of the activation of the activatio | 89) 1 0 0 77 283 133 69 6 6 0 0 0 6 6 6 6 6 6 6 6 6 6 6 6 6 | 89<br>1<br>0<br>0<br>7/5<br>267<br>1252<br>40<br>40<br>1<br>1<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>22<br>248<br>1066<br>30<br>1<br>1<br>2<br>0<br>0<br>1<br>0<br>0<br>0 | 5  | 87<br>0<br>0<br>0<br>96<br>308<br>131<br>48<br>0<br>0<br>0<br>0<br>0<br>0 | 87<br>0<br>0<br>0<br>9<br>95<br>292<br>127<br>38<br>0<br>0<br>0<br>1<br>1<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>32;<br>273<br>1088<br>29<br>0<br>0<br>1<br>1<br>0<br>0<br>0 | 4   |
| l              | Other exposures Standardised Total <sup>2</sup>  | 228   | 228  | 235  | 18   | 208   | 208  | 216   | 17  |

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to used convenient factors or readst risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general creat risk adjustments.

|             |   | (2) Total value augustinents in |                             |                      |  |                                |                             |                      |  |
|-------------|---|---------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
|             |   |                                 |                             |                      | Standardise                                      | d Approach                     |                             |                      |  |
|             |   |                                 | As of 31,                   | 03/2023              |  |                                | As of 30,                   | 06/2023              |  |
|             |   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments a<br>provisions <sup>2</sup> |
|             | (min BUR. %) Central governments or central banks                 | 26                              | 26                          | 0                    |  | 51                             | 51                          | 0                    | _  |
|             | Regional governments or local authorities                         | 276                             | 247                         | 49                   |  | 283                            | 252                         | 50                   |  |
|             | Public sector entities  | 4                               | 4                           | 2                    |  | 5                              | 4                           | 2                    |  |
|             | Multilateral Development Banks                                    | 0                               | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | International Organisations                                       | 0                               | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Institutions  | 40                              | 40                          | 13                   |  | 29                             | 29                          | 11                   |  |
|             | Corporates  | 761                             | 695                         | 577                  |  | 768                            | 728                         | 604                  |  |
|             | of which: SME   | 556                             | 521                         | 403                  |  | 575                            | 545                         | 422                  |  |
|             | Retail  | 1,078                           | 1,055                       | 677                  |  | 1,082                          | 1,064                       | 681                  |  |
| SLOVAKTA    | of which: SME   | 648                             | 637                         | 364                  |  | 663                            | 655                         | 374                  |  |
| SLOVAKIA SI | Secured by mortgages on immovable property                        | 444                             | 438                         | 154                  |  | 439                            | 432                         | 152                  |  |
|             | of which: SME   | 21                              | 19                          | 7                    |  | 21                             | 19                          | 7                    |  |
|             | Exposures in default  | 60                              | 36                          | 44                   | 24   | 53                             | 33                          | 39                   |  |
|             | Items associated with particularly high risk                      |                                 | 0                           | 0                    |  | 0                              |                             | 0                    |  |
|             | Covered bonds   |                                 | 0                           | 0                    |  | 0                              |                             | 0                    |  |
|             | Claims on institutions and corporates with a ST credit assessment | 0                               | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Collective investments undertakings (CIU) Equity                  | · ·                             |                             |                      |  |                                |                             | 0                    |  |
|             | Other exposures   | 466                             | 340                         | 150                  |  | 480                            | 352                         | 157                  |  |
|             | Other exposures  Standardiese Total <sup>2</sup>                  | 400                             | 340                         | 150                  | 173  | 400                            | 332                         | 137                  |  |

|            |  | (2) Total value adjustments an | d provisions per country of co | interparty excludes those for se | cuntisation exposures but indu                   | ais general credit risk adjustme | no.                         |                      |   |
|------------|--|--------------------------------|--------------------------------|----------------------------------|--|----------------------------------|-----------------------------|----------------------|---|
|            |  |                                |                                |                                  | Standardise                                      | d Approach                       |                             |                      |   |
|            |  |                                | As of 31,                      | 03/2023                          |  |                                  | As of 30                    | /06/2023             |   |
|            |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>    | Risk exposure amount             | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|            | (min BUR, %) Central governments or central banks                              | 5,167                          | 5,166                          | 118                              |  | 3,524                            | 3.522                       | 102                  |   |
|            | Central governments or central banks Regional governments or local authorities | 107                            | 5,100                          | 110                              |  | 3,324                            | 3,322                       | 102                  |   |
|            | Public sector entities   | 107                            | 5                              | - 7                              |  |                                  |                             | - 7                  |   |
| 1          | Multilateral Development Banks   | n n                            | 6                              |                                  |  | â                                |                             | i                    |   |
| BULGARIA S | International Organisations  | ō                              | ō                              | ō                                |  | i i                              |                             | 0                    |   |
|            | Institutions   | 6                              | 34                             | 17                               |  | 3                                | 29                          |                      |   |
|            | Corporates   | 5,096                          | 3,453                          | 3,100                            |  | 5,416                            | 3,691                       | 3,307                |   |
|            | of which: SME  | 2,277                          | 1,575                          | 1,239                            |  | 2,432                            | 1,705                       |                      |   |
|            | Retail   | 3,244                          | 2,658                          | 1,847                            |  | 3,354                            | 2,796                       |                      |   |
|            | of which: SME  | 1,205                          | 801                            | 454                              |  | 1,194                            | 817                         | 466                  |   |
|            | Secured by mortgages on immovable property                                     | 2,887                          | 2,773                          | 1,034                            |  | 2,725                            | 2,627                       |                      |   |
|            | of which: SME  | 666                            | 602                            | 223                              |  | 570                              | 519                         |                      |   |
|            | Exposures in default   | 224                            | 104                            | 118                              | 107  | 217                              | 95                          |                      |   |
|            | Items associated with particularly high risk                                   | 64                             | 50                             | 75                               |  | 64                               | 52                          | 78                   |   |
|            | Covered bonds  | 0                              |                                | 0                                |  |                                  |                             | 0                    |   |
|            | Claims on institutions and corporates with a ST credit assessment              |                                |                                |                                  |  |                                  |                             |                      |   |
|            | Collective investments undertakings (CIU) Fruity                               | 11                             | 11                             | 14                               |  | 11                               |                             | 14                   |   |
|            | Other exposures  | 560                            | 559                            | 283                              |  | 589                              | 588                         |                      |   |
|            | Other exposures Standardised Total <sup>2</sup>                                | 300                            | 337                            | 283                              | 187  |                                  | 300                         | 293                  | 184   |
|            | Standardised Total   |                                |                                |                                  | 187  |                                  |                             |                      | 184   |

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

(2) Total value adjustments and provisions per country of counterparty exclude those for executivation exposures but includes permand credit risk adjustments.

| Control governments or control for State 1   |         | KBC Groep  |   |  |   |  |   |   |                        |   |
|--|---------|--|---|--|---|--|---|---|------------------------|---|
| Control government or control foliage   Exposure Value*   Risk exposure amount   Value adjustments and previous   Exposure Value*   Risk exposure amount   Value adjustment and previous   Risk exposure amount   Value adjustment and previous   Value adju |         |  |   |  |   | Standardise                                      | d Approach  |   |                        |   |
| Combined governmental are control of basis   2   550   3   3   3   560   1   |         |  |   | As of 31,  | 03/2023   |  |   | As of 30  | /06/2023               |   |
| Complete prevenuents or control basis   22   33   3   3   3   3   3   3   3  |         |  | Original Exposure <sup>1</sup>                    | Exposure Value <sup>1</sup>                            | Risk exposure amount  | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>                    | Exposure Value <sup>1</sup>                                 | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> |
|  | HUNGARY | Control governments or control sealors  spicious governments or board authorities  spicious governments  spicious governments  spicious governments  spicious governments  composities  of which DSS  spicious governments  of which DSS  composities  of which DSS  com | 27<br>487<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>29<br>24<br>16<br>3<br>3<br>0<br>0<br>0 | 3<br>0<br>0<br>0<br>0<br>11<br>7<br>7<br>0<br>0<br>0<br>0<br>0<br>13<br>2<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |  | 26<br>535<br>0<br>0<br>0<br>9<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>27<br>69<br>14<br>2<br>2<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>11 |   |
|  |         |  | (1) Original exposure, unlike E                   |  |   | ct due to credit conversion facto                |   |   | 1                      |   |

|        |   | (2) Total Value augustinents an |                             |                      |   |                                |                             |                      |  |
|--------|---|---------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
|        |   |                                 |                             |                      | Standardisc                                   | d Approach                     |                             |                      |  |
|        |   |                                 | As of 31,                   | 03/2023              |   |                                | As of 30,                   | 06/2023              |  |
|        |   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and<br>provisions <sup>2</sup> |
|        | (min BUR. %) Central governments or central banks                 | 60                              | 59                          | 0                    |   | 72                             | 72                          | 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  | 184                             | 703                         | 14                   |   | 47                             | 286                         | 6                    |  |
|        | Corporates  | 224                             | 224                         | 129                  |   | 306                            | 306                         | 187                  |  |
|        | of which: SME   | 0                               | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | Retail  | 0                               | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
| FRANCE | of which: SME   | 0                               |                             |                      |   | 0                              |                             | 0                    |  |
|        | Secured by mortgages on immovable property                        | 0                               |                             |                      |   | 0                              |                             | 0                    |  |
|        | of which: SME Exposures in default                                | 0                               |                             |                      |   |                                |                             |                      |  |
|        | Items associated with particularly high risk                      | ŏ                               |                             |                      | Ů   |                                |                             |                      |  |
| I      | Covered bonds   | ů                               | 0                           |                      |   | ů                              | 0                           |                      |  |
|        | Claims on institutions and corporates with a ST credit assessment | ō                               | ō                           | i o                  |   | i i                            | ō                           | 0                    |  |
|        | Collective investments undertakings (CIU)                         | ō                               | ō                           | i o                  |   | 0                              | ō                           | 0                    |  |
|        | Equity  | 0                               | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | Other exposures   | 65                              | 65                          | 65                   |   | 65                             | 65                          | 65                   |  |
|        | Standardised Total <sup>2</sup>                                   |                                 |                             |                      | 0   |                                |                             |                      |  |

|               |   |                                |                             |                      | Standardise                                      | d Approach                     |                             |                      |   |
|---------------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|---|
|               |   |                                | As of 31/                   | 03/2023              |  |                                | As of 30/                   | 06/2023              |   |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|               | (min BUR. %) Central governments or central banks                 | 171                            | 171                         | 0                    |  | 180                            | 180                         | 0                    |   |
|               | Regional governments or local authorities                         | 23                             | 23                          | 5                    |  | 23                             | 23                          | 5                    |   |
|               | 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  | 27                             | 12                          | 2                    |  | 30                             | 15                          | 3                    |   |
|               | Corporates  | 10                             | 8                           | 8                    |  | 9                              | 8                           | 8                    |   |
|               | of which: SME<br>Retail   | 0                              |                             |                      |  |                                |                             | 0                    |   |
|               | of which: SME   | 0                              |                             |                      |  | °                              |                             |                      |   |
| UNITED STATES | Secured by mortgages on immovable property                        | 0                              | ů                           |                      |  | ů                              |                             | 0                    |   |
|               | of which: SME   | ō                              | ō                           | ō                    |  | ō                              | ō                           | 0                    |   |
|               | Exposures in default  | 0                              | 0                           | 0                    | 0  | 0                              | 0                           | 0                    | 0   |
|               | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |   |
|               | Covered bonds   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |   |
|               | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |   |
|               | Collective investments undertakings (CIU)                         | 118                            | 118                         | 22                   |  | 118                            | 118                         | 23                   |   |
|               | Equity  | 15                             | 15                          | 15                   |  | 17                             | 17                          | 17                   |   |
|               | Other exposures   | 0                              |                             |                      |  | 0                              |                             |                      |   |
|               | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 0  |                                |                             |                      | 0   |

|             |  |                                   |                                  |                             | Standardisc                                   | d Approach                       |                                       |                                  |   |
|-------------|--|-----------------------------------|----------------------------------|-----------------------------|---|----------------------------------|---------------------------------------|----------------------------------|---|
|             |  |                                   | As of 31,                        | 03/2023                     |   |                                  | As of 30,                             | /06/2023                         |   |
|             |  | Original Exposure <sup>1</sup>    | Exposure Value <sup>1</sup>      | Risk exposure amount        | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>           | Risk exposure amount             | Value adjustments and provisions <sup>2</sup> |
|             | (mln BJR, %)   |                                   |                                  |                             |   |                                  |                                       |                                  |   |
| NETHERLANDS | Control a covermenta or control hands Control accommenta or control attention Control accommenta or local authorities Haddings of control accommentation Control Contr | 0<br>0<br>0<br>0<br>15<br>39<br>0 | 0<br>0<br>0<br>3<br>39<br>0<br>0 | 0<br>0<br>0<br>1<br>39<br>0 |   | 0<br>0<br>0<br>6<br>38<br>0<br>0 | 0<br>0<br>0<br>2<br>2<br>38<br>0<br>0 | 0<br>0<br>0<br>0<br>38<br>0<br>0 |   |
|             | of which: SPE Exposures in default Team associated with particularly high risk Covered bonds College on institutions and corporates with a ST credit assessment College on institutions and corporates with a ST credit assessment College on institutions and corporates with a ST credit assessment College on the College of College Other concurses Standardiscipled Total*  | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0       | 0   | 0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0            |   |

|         |  | (2) Total value adjustments an  | d provisions per country of co                                    | unterparty excludes those for se                         | curitisation exposures but inclu                 | des general credit risk adjustme                           | ints.   |  |   |
|---------|--|---|---|--|--|--|---|--|---|
|         |  |   |   |  | Standardise                                      | ed Approach  |   |  |   |
|         |  |   | As of 31,   | /03/2023   |  |  | As of 30,   | 06/2023  |   |
|         | (min BJR, %)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>                                       | Risk exposure amount                                     | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup>                             | Exposure Value <sup>1</sup>                           | Risk exposure amount                                     | Value adjustments and provisions <sup>2</sup> |
| GERMANY | Control overcomments for control according to the Control overcomment or control according to the Control overcomment or the Control overcomment of the Cont | 0<br>0<br>0<br>0<br>112<br>14<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 105<br>0<br>0<br>105<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>3<br>4<br>0<br>0<br>0<br>0<br>0<br>0 | 0  | 0<br>0<br>0<br>288<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>285<br>3<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>7<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |

| Standard Enter Approach  As of 31/02/2023  As of 31/02/2023  As of 31/02/2023  Original Exposure*  Disposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Exposure Value*  Risk exposure amount. Value adjustments and Original Exposure*. Risk exposure amount. Value adjustments and Original Exposure and Original Expo |  |  | (2) Total value adjustments ar | d provisions per country of co                                       | unterparty excludes those for se                               | curitisation exposures but indu               | des general credit risk adjustme   | nts.  |   |   |
|--|--|--|--------------------------------|--|--|---|--|---|---|---|
| Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Control Value* Original Exposure* Value* Original Exposure* Value* Original Exposure* Original Exposure* Value* Original Exposure* Original Exposure* Value* Original Exposure* Original Exp |  |  |                                |  |  | Standardisc                                   | d Approach   |   |   |   |
| Original Exposure* Exposure Vasale* Risk exposure amount providions* Original Exposure* Exposure Vasale* Risk exposure amount providions* Original Exposure* Exposure Vasale* Risk exposure amount providions* Original Exposure* Risk exposure amount provided Risk exposure* Original |  |  |                                | As of 31,  | /03/2023   |   |  | As of 30,   | 06/2023   |   |
| Central overnments or central banks 0 0 0 0 0 0  |  | (nh 000 fs)  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>  | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>3</sup>   | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| Public section medicine  | Resions Public se Huldistat Internal In | val soverments or central basis in discoverments or local attentions in discoverments or local attentions indiscoverments or local attentions indiscoverments or local attentions indiscoverments or local indiscoverments ind |                                | 0<br>0<br>0<br>26i<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>8<br>14<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 3   | 0<br>0<br>0<br>0<br>251<br>5<br>0<br>1<br>1<br>0<br>0<br>0<br>3<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>239<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>8<br>8<br>6<br>0<br>0<br>0<br>0<br>0<br>0 | 2   |

KBC Groep

|                      |                                     |   |                   |                        |                                |                 |                        | IRB A                       | proach            |                        |                                |                        |                        |                     |
|----------------------|-------------------------------------|---|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|------------------------|------------------------|---------------------|
|                      |                                     |   |                   |                        | As of :                        | 0/09/2022       |                        |                             |                   |                        | As of 3                        | 1/12/2022              |                        |                     |
|                      |                                     |   | Original E        | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk exposure   | amount                 | Value<br>adjustments<br>and | Original E        | xposure¹               | Exposure<br>Value <sup>1</sup> | Risk exposure          | e amount               | Value<br>adjustment |
|                      |                                     | (min EUR, %)  |                   | Of which:<br>defaulted | ******                         |                 | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | •4104                          |                        | Of which:<br>defaulted | provisions          |
|                      |                                     | nks and central governments                                 | 74,009            | 14                     | 73,823                         | 5,665           | 0                      | 13                          | 66,325            | 60                     | 66,056                         | 5,138                  | 23                     | 15                  |
|                      | Institution                         |   | 12,852            | 11                     | 11,345                         | 2,551           | 7                      | 9                           | 16,705            | 9                      | 14,951                         | 3,262                  | 0                      | 5                   |
|                      | Corporate                           | Corporates - Of Which: Specialised Lending                  | 116,772<br>12,535 | 2,872<br>380           | 84,444<br>11.639               | 38,013<br>5.232 | 853                    | 1,855<br>166                | 112,570<br>12,321 | 2,762<br>342           | 80,377<br>11.344               | 37,476<br>5.417        | 832                    | 1,769<br>141        |
|                      |                                     | Corporates - Of Which: SME                                  | 38.121            | 1.113                  | 31.142                         | 10.084          | 530                    | 657                         | 30,362            | 1.036                  | 25.257                         | 8.526                  | 625                    | 657                 |
|                      | Retail                              | cupation of miles, and                                      | 115,073           | 1.088                  | 107.366                        | 18,272          | 495                    | 676                         | 115.975           | 1,154                  | 109.158                        | 16,563                 | 547                    | 788                 |
|                      |                                     | Retail - Secured on real estate property                    | 90.817            | 643                    | 90.223                         | 14,592          | 302                    | 318                         | 94,914            | 682                    | 94.169                         | 12.910                 | 349                    | 330                 |
| Constitution of data |                                     | Retail - Secured on real estate property - Of Which: SME    | 10,494            | 83                     | 9,901                          | 1,421           | 48                     | 30                          | 11,844            | 92                     | 11,088                         | 1,462                  | 56                     | 27                  |
| Consolidated data    |                                     | Retail - Secured on real estate property - Of Which: non-St | 80,323            | 560                    | 80,322                         | 13,171          | 255                    | 288                         | 83,070            | 589                    | 83,090                         | 11,448                 | 293                    | 303                 |
| consonance data      |                                     | Retail - Qualifying Revolving                               | 1,261             | 2                      | 1,081                          | 91              | 1                      | 3                           | 1,250             | 4                      | 1,088                          | 98                     | 1                      | 5                   |
|                      |                                     | Retail - Other Retail                                       | 22,995            | 443                    | 16,063                         | 3,589           | 192                    | 354                         | 19,811            | 468                    | 13,901                         | 3,555                  | 197                    | 452                 |
|                      |                                     | Retail - Other Retail - Of Which: SME                       | 14,608            | 280                    | 7,894                          | 1,757           | 142                    | 207                         | 13,937            | 295                    | 8,268                          | 1,872                  | 148                    | 270                 |
|                      |                                     | Retail - Other Retail - Of Which: non-SME                   | 8,387             | 164                    | 8,169                          | 1,833           | 49                     | 147                         | 5,875             | 173                    | 5,634                          | 1,683                  | 49                     | 183                 |
|                      | Equity                              |   | 218               | 1                      | 218                            | 9,914           | - 4                    |                             | 222               |                        | 220                            | 9,927                  |                        |                     |
|                      | Other non<br>IRB Total <sup>2</sup> | credit-obligation assets                                    |                   |                        |                                | 8,152<br>82,567 |                        |                             |                   |                        |                                | 7,859<br><b>80.226</b> |                        |                     |

(1) Original exposure, unities Exposure value, is response from Easing mine account any effect due to croed convenien factors or credit risk mitigation betrinayer (e.g., authorition effects).
(2) 193 Tatal does not include the Sucretization position unities in the results prior to the 2019 exercise.
(3) 193 Tatal does not include the Sucretization position unities in the results prior to the 2019 exercise.
(3) 193 Tatal confirm contribute of Succident Sucretization position unities with new results prior to the 2019 exercise.
(4) 193 Tatal does not include the Sucretization position unities with new facility or the 2019 exercise.
(5) 193 Tatal does not include the Sucretization position unities with new facility or the 2019 exercise.
(6) 193 Tatal does not include the Sucretization position unities with new facility or the 2019 exercise.
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(9) 193 Tatal does not include the 2019 exercise unities with new facility or the 2019 exercise.
(9) 193 Tatal does not include the 2019 exercise unities with new facility or the 2019 exercise.
(9) 193 Tatal do

|         |  | as of last quarter |                        |                                |                 |                        |                      |                 |                        |                                |                |                        |                      |
|---------|--|--------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|-----------------|------------------------|--------------------------------|----------------|------------------------|----------------------|
|         |  |                    |                        |                                |                 |                        | IRB Ap               | oproach         |                        |                                |                |                        |                      |
|         |  |                    |                        | As of                          | 30/09/2022      |                        |                      |                 |                        | As of                          | 31/12/2022     |                        |                      |
|         |  | Original I         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure   | : amount               | Value<br>adjustments | Original I      | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure  | e amount               | Value<br>adjustments |
|         | (min EUR, %)   |                    | Of which:<br>defaulted | Value                          |                 | Of which:<br>defaulted | provisions           |                 | Of which:<br>defaulted | Value                          |                | Of which:<br>defaulted | provisions           |
|         | Central banks and central governments                                    | 11,032             | 0                      | 10,980                         | 864             | 0                      | 1                    | 9,323           | 0                      | 9,297                          | 842            | 0                      | 1                    |
|         | Institutions   | 1,444              | 0                      | 1,268<br>49.211                | 275<br>18.339   | 0                      | 2                    | 5,501<br>58.349 | 2                      | 4,917                          | 862<br>17.369  | 304                    | 1                    |
|         | Corporates   | 64,616<br>5.654    | 1,839                  |                                | 18,339<br>2.008 | 337                    | 1,103<br>68          | 58,349<br>5.590 | 1,741                  | 43,850                         |                |                        | 1,027                |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 27.059             | 215<br>870             | 5,101<br>22.914                | 2,008<br>6.559  | 291                    | 469                  | 5,590<br>19.389 | 219<br>760             | 5,044<br>17.152                | 2,144<br>5.087 | 0<br>273               | 57<br>437            |
|         | Retail   | 69,283             | 430                    | 63.878                         | 6,889           | 291                    | 205                  | 69.961          | 524                    | 65,500                         | 5,380          | 300                    | 187                  |
|         | Retail - Secured on real estate property                                 | 53,158             | 202                    | 52,566                         | 5.155           | 126                    | 62                   | 57,275          | 273                    | 56,514                         | 3,713          | 169                    | 42                   |
|         | Retail - Secured on real estate property - Of Which: SME                 | 10,239             | 77                     | 9,647                          | 1.274           | 47                     | 16                   | 11.678          | 89                     | 10,924                         | 1.365          | 55                     | 18                   |
| BELGIUM | Retail - Secured on real estate property - Of Which; non-S               |                    | 125                    | 42.919                         | 3.881           | 78                     | 46                   | 45,596          | 184                    | 45,590                         | 2,349          | 114                    | 24                   |
|         | Retail - Qualifying Revolving  | 1,059              | 1                      | 946                            | 67              | 0                      | 1                    | 1,029           | 3                      | 935                            | 72             | 0                      | 2                    |
|         | Retail - Other Retail  | 15,067             | 228                    | 10,366                         | 1,667           | 119                    | 142                  | 11,657          | 248                    | 8,051                          | 1,594          | 131                    | 143                  |
|         | Retail - Other Retail - Of Which: SME                                    | 10,350             | 213                    | 5,683                          | 1,103           | 119                    | 130                  | 9,528           | 225                    | 5,973                          | 1,198          | 129                    | 130                  |
|         | Retail - Other Retail - Of Which: non-SME                                | 4,717              | 14                     | 4,683                          | 564             | 0                      | 12                   | 2,129           | 23                     | 2,078                          | 396            | 2                      | 13                   |
|         | Equity   | 123                | 1                      | 123                            | 9,574           | 4                      | 0                    | 133             | 0                      | 133                            | 9,611          | 0                      | 0                    |
|         | Other non credit-obligation assets                                       |                    |                        |                                |                 |                        |                      |                 |                        |                                |                |                        |                      |
|         | IRB Total  |                    |                        |                                |                 |                        |                      |                 |                        |                                |                |                        |                      |

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

|                 |            |   |          |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |               |                        |                      |
|-----------------|------------|---|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|                 |            |   |          |                        | As of                          | 30/09/2022    |                        |                      |            |                        | As of                          | 31/12/2022    |                        |                      |
|                 |            |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments |
|                 |            | (min EUR, %)  |          | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | ******                         |               | Of which:<br>defaulted | provisions           |
|                 | Central b  | anks and central governments                                | 36,900   | 0                      | 37,158                         | 793           | 0                      | 0                    | 33,136     | 0                      | 33,134                         | 807           | 0                      | 0                    |
|                 | Institutio |   | 927      | 0                      | 647                            | 232           | 0                      | 1                    | 937        | 0                      | 670                            | 219           | 0                      | 1                    |
|                 | Corporati  |   | 18,594   | 272                    | 12,982                         | 4,728         | 154                    | 253                  | 19,106     | 293                    | 12,885                         | 4,944         | 236                    | 264                  |
|                 |            | Corporates - Of Which: Specialised Lending                  | 3,413    | 43                     | 3,190                          | 1,017         | 1                      | 35                   | 3,211      | 32                     | 3,007                          | 928           | 1                      | 35                   |
|                 |            | Corporates - Of Which: SME                                  | 6,564    | 149                    | 4,657                          | 1,392         | 128                    | 126                  | 6,390      | 181                    | 4,488                          | 1,358         | 206                    | 146                  |
|                 | Retail     |   | 25,710   | 273                    | 25,243                         | 5,969         | 213                    | 199                  | 25,911     | 266                    | 25,424                         | 5,885         | 211                    | 251                  |
|                 |            | Retail - Secured on real estate property                    | 21,253   | 126                    | 21,252                         | 4,719         | 159                    | 63                   | 21,319     | 114                    | 21,319                         | 4,610         | 160                    | 60                   |
| CZECH REPUBLIC  |            | Retail - Secured on real estate property - Of Which: SME    | 96       | 4                      | 95                             | 47            | 0                      | 4                    | 1          | 0                      | 1                              | 1             | 0                      | 0                    |
| CZECII KEPODEIC |            | Retail - Secured on real estate property - Of Which: non-Sf | 21,157   | 122                    | 21,157                         | 4,673         | 159                    | 59                   | 21,319     | 114                    | 21,319                         | 4,609         | 160                    | 59                   |
|                 |            | Retail - Qualifying Revolving                               | 3        | 0                      | 2                              | 0             | 0                      | 0                    | 3          | 0                      | 2                              | 0             | 0                      | 0                    |
|                 |            | Retail - Other Retail                                       | 4,454    | 148                    | 3,990                          | 1,250         | 53                     | 136                  | 4,589      | 153                    | 4,103                          | 1,275         | 51                     | 191                  |
|                 |            | Retail - Other Retail - Of Which: SME                       | 1,501    | 37                     | 1,220                          | 316           | 8                      | 38                   | 1,614      | 42                     | 1,316                          | 339           | 8                      | 60                   |
|                 |            | Retail - Other Retail - Of Which; non-SME                   | 2,953    | 111                    | 2,770                          | 934           | 45                     | 98                   | 2,974      | 110                    | 2,787                          | 936           | 43                     | 131                  |
|                 | Equity     |   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                    |
|                 | Other no   | n credit-obligation assets                                  |          |                        |                                |               |                        |                      |            |                        |                                |               |                        |                      |
|                 | IRB Total  | 1   |          |                        |                                |               |                        |                      |            |                        |                                |               |                        |                      |

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

|          |   |              |                        |                                |               |                        | IRB Ap               | proach         |                        |                                |               |                        |                             |
|----------|---|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|          |   |              |                        | As of                          | 30/09/2022    |                        |                      |                |                        | As of :                        | 31/12/2022    |                        |                             |
|          |   | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|          | (min EUR, %)  |              | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |                | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions                  |
|          | Central banks and central governments   | 3,489        | 0                      | 3,489                          | 293           | 0                      | 0                    | 4,224          | 0                      | 4,224                          | 325           | 0                      | 0                           |
|          | Institutions  | 278          | 0                      | 282                            | 107           | 0                      | 1                    | 283            | 0                      | 286                            | 112           | 0                      | 0                           |
|          | Corporates  | 3,405        | 57                     | 2,975                          | 2,218         | 0                      | 55<br>24             | 3,656<br>744   | 34                     | 3,029                          | 2,333         | 0                      | 49                          |
|          | Corporates - Of Which: Specialised Lending  | 820          | 20<br>18               | 782<br>687                     | 683<br>441    | 0                      | 24                   | 744<br>808     | 17                     | 716<br>665                     | 659<br>429    | 0                      | 16<br>16                    |
|          | Corporates - Of Which: SME  | 825          |                        |                                |               | 0                      |                      |                |                        |                                | 929           | 0                      |                             |
|          | Retail  | 7,006        | 46<br>17               | 6,928<br>6.058                 | 954<br>615    | 7                      | 71                   | 7,273<br>6.327 | 48                     | 7,195                          |               | 8                      | 118                         |
|          | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME                      | 6,058<br>138 | 1/                     | 6,058<br>138                   | 97            |                        | 24<br>10             | 6,327<br>138   | 18                     | 6,327<br>138                   | 644<br>93     |                        | 28                          |
| SLOVAKIA | Retail - Secured on real estate property - Ut Which: SME<br>Retail - Secured on real estate property - Of Which: non-St | 5.920        | 15                     | 1.98<br>5.920                  | 518           |                        | 10                   | 6.190          | 15                     | 6.190                          | 93<br>551     |                        | 19                          |
|          |   | 200          | 15                     | 133                            | 23            | 7                      | 13                   | 201            | 15                     | 134                            | 24            |                        | 19                          |
|          | Retail - Qualifying Revolving<br>Retail - Other Retail  | 748          | 28                     | 738                            | 315           |                        | 45                   | 744            | 29                     | 733                            | 312           |                        | 86                          |
|          | Retail - Other Retail - Of Which: SMF   | 463          | 20                     | 456                            | 198           | 3                      | 36                   | 454            | 29                     | 447                            | 190           | 3                      | 76                          |
|          | Retail - Other Retail - Of Which: non-SMF   | 285          | 20                     | 781                            | 117           | 1 :                    | 9                    | 290            | 20                     | 286                            | 122           | 2                      | 11                          |
|          | Equity  | 200          |                        | 201                            | 0             |                        | ó                    | 230            |                        | 200                            |               |                        |                             |
|          | Other non credit-obligation assets  |              |                        |                                |               |                        |                      |                |                        |                                |               |                        |                             |
|          | IRB Total   |              |                        |                                |               |                        |                      |                |                        |                                |               |                        |                             |

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

|          |   |          |                        |                    |               |                        | IRB Ap               | proach   |                        |                    |              |                        |                      |
|----------|---|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|--------------|------------------------|----------------------|
|          |   |          |                        | As of              | 30/09/2022    |                        |                      |          |                        | As of              | 31/12/2022   |                        |                      |
|          |   | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposur | e amount               | Value<br>adjustment: |
|          | (min EUR, %)  |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | Value <sup>t</sup> |              | Of which:<br>defaulted | and<br>provisions    |
|          | Central banks and central governments                       | 33       | 0                      | 33                 | 10            | 0                      | 0                    | 46       | 0                      | 46                 | 13           | 0                      | 0                    |
|          | Institutions<br>Corporates                                  | 90       | 0                      | 75                 | 77            | 0                      | 0                    | 87       | 0                      | 72                 | 62           | 0                      |                      |
|          | Corporates - Of Which: Specialised Lending                  | 10       | 0                      | 10                 | 22            |                        | 0                    | 10       | 0                      | 10                 | 18           | 0                      |                      |
|          | Corporates - Of Which: SME                                  | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | o o                  |
|          | Retail  | 7        | ō                      | 4                  | 2             | ō                      | ō                    | 7        | ō                      | 4                  | 2            | ō                      | ō                    |
|          | Retail - Secured on real estate property                    | 1        | 0                      | 1                  | 1             | 0                      | 0                    | 1        | 0                      | 1                  | 1            | 0                      | 0                    |
| BULGARIA | Retail - Secured on real estate property - Of Which: SME    | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
| DULGARIA | Retail - Secured on real estate property - Of Which: non-Si | 1        | 0                      | 1                  | 1             | 0                      | 0                    | 1        | 0                      | 1                  | 1            | 0                      | 0                    |
|          | Retail - Qualifying Revolving                               | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|          | Retail - Other Retail                                       | 6        | 0                      | 3                  | 1             | 0                      | 0                    | 6        | 0                      | 3                  | 1            | 0                      | 0                    |
|          | Retail - Other Retail - Of Which: SME                       | - 4      | 0                      | 1                  | 0             | 0                      | 0                    | 4        | 0                      | 2                  | 0            | 0                      | 0                    |
|          | Retail - Other Retail - Of Which: non-SME                   | 2        | 0                      | 2                  | 1             | 0                      | 0                    | 2        | 0                      | 2                  | 1            | 0                      | 0                    |
|          | Equity  | 0        | 0                      | 0                  | 0             | 0                      | 0                    | - 0      | 0                      |                    | 0            |                        | 0                    |
|          | Other non credit-obligation assets IRB Total                |          |                        |                    |               |                        |                      |          |                        |                    |              |                        |                      |
|          |   |          |                        |                    |               |                        |                      |          |                        |                    |              |                        |                      |

(3) Original emosure, unlike Emosure value, is reported before taking into account any effect due to credit convenien factors or credit risk militation techniques (e.g., substitution effect)

|         |  |              |                        |                                |               |                        | IRB Ap               | proach       |                        |                                |               |                        |                      |
|---------|--|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|         |  |              |                        | As of                          | 30/09/2022    |                        |                      |              |                        | As of                          | 31/12/2022    |                        |                      |
|         |  | Original E   | exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments |
|         | (min EUR, %)   |              | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted | value                          |               | Of which:<br>defaulted | provisions           |
|         | Central banks and central governments                                    | 5,453        | 0                      | 5,455                          | 1,541         | 0                      | 1                    | 3,666        | 0                      | 3,674                          | 1,167         | 0                      | 1                    |
|         | Institutions   | 307          | 0                      | 288                            | 93            | 0                      | 0                    | 93           | 0<br>56                | 86                             | 49            | 0                      | 0                    |
|         | Corporates   | 5,686        | 51                     | 4,589                          | 3,672         | 135                    | 50                   | 6,184        | 56                     | 5,028                          | 3,949         | 167                    | 60                   |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 851<br>2.268 | 41                     | 828<br>1.847                   | 820<br>1.193  | 0<br>110               | 7 28                 | 927<br>2.313 | 47                     | 903<br>1.834                   | 1,071         | 144                    | 11<br>34             |
|         | Retail   | 2,208        | 94                     | 2.099                          | 683           | 15                     | 56<br>56             | 2,313        | 96                     | 2.221                          | 708           | 16                     | 97                   |
|         | Retail - Secured on real estate property                                 | 1,682        | 66                     | 1,699                          | 485           | 12                     | 40                   | 1.780        | 67                     | 1.797                          | 502           | 14                     | 72                   |
|         | Retail - Secured on real estate property - Of Which: SME                 | 0            | 0.                     | 0                              | 0             | 0                      | 0                    | 0            | 0,                     | 0                              | 0             | 0                      | 0                    |
| HUNGARY | Retail - Secured on real estate property - Of Which: non-St              | 1.682        | 66                     | 1,699                          | 485           | 12                     | 40                   | 1.780        | 67                     | 1.797                          | 502           | 14                     | 72                   |
|         | Retail - Qualifying Revolving  | 0            | 0                      | 0                              | 0             | 0                      | 0                    | 0            | 0                      | 0                              | 0             | 0                      | 0                    |
|         | Retail - Other Retail  | 406          | 28                     | 401                            | 199           | 3                      | 26                   | 429          | 28                     | 424                            | 206           | 2                      | 25                   |
|         | Retail - Other Retail - Of Which: SME                                    | 12           | 0                      | 4                              | 1             | 0                      | 0                    | 12           | 0                      | 2                              | 0             | 0                      | 0                    |
|         | Retail - Other Retail - Of Which: non-SME                                | 393          | 28                     | 397                            | 198           | 3                      | 26                   | 417          | 28                     | 422                            | 206           | 2                      | 25                   |
|         | Equity   | 0            |                        |                                |               | 0                      | 0                    | . 0          | 0                      | 0                              | 0             | 0                      | 0                    |
|         | Other non credit-obligation assets                                       |              |                        |                                |               |                        |                      |              |                        |                                |               |                        |                      |
|         | IRB Total  |              |                        |                                |               |                        |                      |              |                        |                                |               |                        |                      |

|        |  |              |                        |                                |               |                        | IRB Ap               | proach       |                        |                                |               |                        |                      |
|--------|--|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|        |  |              |                        | As of                          | 30/09/2022    |                        |                      |              |                        | As of                          | 31/12/2022    |                        |                      |
|        |  | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | : amount               | Value<br>adjustments | Original I   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments |
|        | (min EUR, %)   |              | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |
|        | Central banks and central governments                    | 3,770        | 0                      | 3,769                          | 271           | 0                      | 0                    | 3,250        | 0                      | 3,250                          | 220           | 0                      | 0                    |
|        | Institutions   | 1,552        | 0                      | 1,344                          | 366           | 0                      | 0                    | 1,695        | 0                      | 1,502                          | 392           | 0                      | 0                    |
|        | Corporates   | 3,749<br>232 | 60                     | 2,292<br>215                   | 1,888<br>75   | 118                    | 34                   | 4,001<br>246 | 51                     | 2,415<br>229                   | 1,846<br>74   | 2                      | 40                   |
|        | Corporates - Of Which: Specialised Lending               | 232          | 11                     |                                |               |                        | 6                    |              | 0                      | 184                            | 97            |                        |                      |
|        | Corporates - Of Which: SME<br>Retail                     | 245          | 11                     | 193<br>59                      | 111<br>18     |                        | 6                    | 216<br>256   | 9                      | 73                             | 21            |                        | , í                  |
|        | Retail - Secured on real estate property                 | 295          | 1                      | 59                             | 18            | 1                      | 0                    | 236          | 1                      | /3                             | 21            | 1                      | 0                    |
|        | Retail - Secured on real estate property - Of Which: SME | 2            | 0                      | , ž                            | 0             |                        | 0                    | 7            | 0                      | ,                              | 0             | 0                      |                      |
| FRANCE | Retail - Secured on real estate property - Of Which: on- |              | 0                      | ĭ                              | 0             |                        | 0                    | 4            | 0                      | 4                              |               |                        |                      |
|        | Retail - Qualifying Revolving                            | i i          | 0                      | n n                            | ů .           | 0                      | 0                    | 3            | 0                      | 3                              | 0             | 0                      | 0                    |
|        | Retail - Other Retail                                    | 243          | 1                      | 58                             | 18            | 1                      | ō                    | 249          | ō                      | 65                             | 20            | 1                      | ō                    |
|        | Retail - Other Retail - Of Which: SME                    | 243          | 1                      | 57                             | 17            | 1                      | 0                    | 246          | 0                      | 62                             | 19            | 0                      | 0                    |
|        | Retail - Other Retail - Of Which: non-SME                | 0            | 0                      | 0                              | 0             | 0                      | 0                    | 3            | 0                      | 3                              | 1             | 0                      | 0                    |
|        | Equity   | 0            | 0                      | 0                              | 0             | 0                      | 0                    | 0            | 0                      | 0                              | 0             | 0                      | 0                    |
|        | Other non credit-obligation assets                       |              |                        |                                |               |                        |                      |              |                        |                                |               |                        |                      |
|        | IRR Total  |              |                        |                                |               |                        |                      |              |                        |                                |               |                        |                      |

|               |            |  |          |                        |                                |               |                        | IRB Ap               |             |                        |                                |               |                        |                      |
|---------------|------------|--|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|-------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|               |            |  |          |                        |                                |               |                        | 1КВ АР               | proacn      |                        |                                |               |                        |                      |
|               |            |  |          |                        | As of                          | 30/09/2022    |                        |                      |             |                        | As of                          | 31/12/2022    |                        |                      |
|               |            |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I  | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|               |            | (min EUR, %)   |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |             | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |
|               |            | anks and central governments   | 1,582    | 8                      | 1,582                          | 92            | 0                      | 8                    | 1,355       | 0                      | 1,355                          | 63            | 0                      | 7                    |
|               | Institutio |  | 269      | 0                      | 199                            | 54            | 0                      | 0                    | 266         | 7                      | 219                            | 66            | 0                      | 0                    |
|               | Corporat   |  | 3,405    | 93                     | 1,807                          | 833<br>0      | 2                      | 74                   | 3,066<br>40 | 82                     | 1,682                          | 788           | 0                      | 69                   |
|               |            | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 42       | 0                      | 99<br>28                       |               |                        | 0                    | 30          | 0                      | 40<br>27                       |               | 0                      | 0                    |
|               | Retail     | curpurates - or winds: sinc  | 275      |                        | 74                             | 15            |                        |                      | 266         | ,                      | 67                             | 15            |                        | 0                    |
|               | receam     | Retail - Secured on real estate property                                 | 2/3      | 0                      | - 7                            | 13            |                        | 0                    | 200         | 0                      | 1                              | 15            | 2                      | 0                    |
|               |            | Retail - Secured on real estate property - Of Which: SME                 | â        | 0                      | n n                            | 0             | 0                      | 0                    | n           | 0                      | n n                            | 0             | 0                      | 0                    |
| UNITED STATES |            | Retail - Secured on real estate property - Of Which: non-SI              | 1        | ō                      | i                              | ō             | ō                      | ō                    | 1           | ō                      | i                              | ō             | ō                      | ō                    |
|               |            | Retail - Qualifying Revolving  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 1           | 0                      | 0                              | 0             | 0                      | 0                    |
|               |            | Retail - Other Retail  | 274      | 1                      | 74                             | 15            | 1                      | 0                    | 265         | 1                      | 66                             | 15            | 2                      | 0                    |
|               |            | Retail - Other Retail - Of Which: SME                                    | 274      | 1                      | 74                             | 15            | 1                      | 0                    | 264         | 1                      | 65                             | 15            | 2                      | 0                    |
|               |            | Retail - Other Retail - Of Which: non-SME                                | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0           | 0                      | 0                              | 0             | 0                      | 0                    |
|               | Equity     |  | 32       | 0                      | 32                             | 112           |                        | 0                    | 26          | 0                      | 26                             | 88            | 0                      | 0                    |
|               |            | n credit-obligation assets   |          |                        |                                |               |                        |                      |             |                        |                                |               |                        |                      |
|               | IRB Tota   | 1  |          |                        |                                |               |                        |                      |             |                        |                                |               |                        |                      |

|             |            | Ī  |            |                        |                                |               |                        | IRB Ap                      | proach     |                        |                                |               |                        |                             |
|-------------|------------|--|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|             |            |  |            |                        | As of                          | 30/09/2022    |                        |                             |            |                        | As of                          | 31/12/2022    |                        |                             |
|             |            |  | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and | Original   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments<br>and |
|             |            | (min EUR, %)   |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |
|             | Central b  | anks and central governments   | 205        | 0                      | 205                            | 1             | 0                      | 0                           | 206        | 0                      | 206                            | 1             | 0                      | 0                           |
|             | Institutio |  | 487        | 0                      | 400                            | 112           | 0                      | 0                           | 489        | 0                      | 445                            | 97            | 0                      | 0                           |
|             | Corporat   |  | 4,115      | 59                     | 2,810                          | 1,994         | 8                      | 25                          | 4,064      | 101                    | 2,767                          | 1,832         | 2                      | 34                          |
|             |            | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 575<br>354 | 34                     | 560<br>314                     | 202<br>167    | 0                      | 3                           | 463<br>341 | 32                     | 450<br>310                     | 115<br>173    |                        | 0                           |
|             | Retail     | culputates - or willor: sine   | 602        | 2                      | 154                            | 39            | 2                      | 3                           | 647        | 3                      | 180                            | 42            | 1                      | 3                           |
|             | recuii     | Retail - Secured on real estate property                                 | 7          | n                      | 7                              | 1             | n                      | ń                           | 15         | n                      | 15                             | 1             | 0                      | i i                         |
|             |            | Retail - Secured on real estate property - Of Which: SME                 | 6          | 0                      | 6                              | 0             | 0                      | 0                           | 7          | 0                      | 7                              | 0             | 0                      | 0                           |
| NETHERLANDS |            | Retail - Secured on real estate property - Of Which: non-St              | 1          | ō                      | ī                              | ō             | ō                      | ō                           | 8          | ō                      | 8                              | 1             | ō                      | ō                           |
|             |            | Retail - Qualifying Revolving  | 0          | 0                      | 0                              | 0             | 0                      | 0                           | 2          | 0                      | 2                              | 0             | 0                      | 0                           |
|             |            | Retail - Other Retail  | 595        | 2                      | 147                            | 39            | 2                      | 1                           | 629        | 1                      | 162                            | 40            | 1                      | 1                           |
|             |            | Retail - Other Retail - Of Which: SME                                    | 595        | 2                      | 147                            | 39            | 2                      | 1                           | 623        | 1                      | 157                            | 39            | 1                      | 1                           |
|             |            | Retail - Other Retail - Of Which: non-SME                                | 0          | 0                      | 0                              | 0             | 0                      | 0                           | 7          | 0                      | 5                              | 1             | 0                      | 0                           |
|             | Equity     |  | 0          | 0                      | 0                              | 0             | 0                      | 0                           | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
|             |            | n credit-obligation assets   |            |                        |                                |               |                        |                             |            |                        |                                |               |                        |                             |
|             | IRB Total  |  |            |                        |                                |               |                        |                             |            |                        |                                |               |                        |                             |

|         |  |            |                        |                                |               |                        | IRB Ap               | proach       |                        |                                |               |                        |                             |
|---------|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|         |  |            |                        | As of                          | 30/09/2022    |                        |                      |              |                        | As of                          | 31/12/2022    |                        |                             |
|         |  | Original   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments<br>and |
|         | (min EUR, %)   |            | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions                  |
|         | Central banks and central governments                                    | 213        | 0                      | 213                            | 48            | 0                      | 0                    | 211          | 0                      | 211                            | 47            | 0                      | 0                           |
|         | Institutions   | 535        | 0                      | 464                            | 213           | 0                      | 0                    | 515          | 0                      | 451                            | 205           | 0                      | 0                           |
|         | Corporates   | 2,044      | 78                     | 1,435                          | 845           | 33                     | 40                   | 2,178<br>224 | 70                     | 1,604                          | 919<br>104    | 21                     | 35                          |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 183<br>210 | 0                      | 175                            | 82<br>82      | 0                      | 12                   | 231          | 0                      | 205<br>181                     | 90            | 0                      | 9                           |
|         | Retail   | 698        | ,                      | 134                            | 42            |                        | ,                    | 720          | ,                      | 137                            | 43            |                        | ,                           |
|         | Retail - Secured on real estate property                                 | 7          | 1                      | 7                              | 7             | 1                      | 6                    | 10           | 2                      | 10                             | 10            |                        | 0                           |
|         | Retail - Secured on real estate property - Of Which: SME                 | 6          | î                      | 5                              | î             | î                      | ő                    | 5            | î                      | 5                              | 1             | ō                      | ő                           |
| GERMANY | Retail - Secured on real estate property - Of Which: non                 |            | ō                      | 2                              | 1             | ō                      | ō                    | 5            | 1                      | 5                              | 2             | 1                      | 0                           |
|         | Retail - Qualifying Revolving  | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 1            | 0                      | 1                              | 0             | 0                      | 0                           |
|         | Retail - Other Retail  | 690        | 4                      | 127                            | 40            | 7                      | 2                    | 709          | 3                      | 126                            | 40            | 5                      | 2                           |
|         | Retail - Other Retail - Of Which: SME                                    | 690        | 4                      | 127                            | 40            | 7                      | 2                    | 706          | 3                      | 123                            | 39            | 5                      | 2                           |
|         | Retail - Other Retail - Of Which: non-SME                                | 1          | 0                      | 1                              | 0             | 0                      | 0                    | 3            | 0                      | 3                              | 1             | 0                      | 0                           |
|         | Equity Other non credit-obligation assets                                | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 0            | 0                      | 0                              | 0             | 0                      | 0                           |
|         | Other non credit-obligation assets  IRB Total                            | _          |                        |                                |               |                        |                      |              |                        |                                |               |                        | H                           |

|                |  |   |            |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |               |                        |                             |
|----------------|--|---|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|                |  |   |            |                        | As of                          | 30/09/2022    |                        |                      |            |                        | As of                          | 31/12/2022    |                        |                             |
|                |  |   | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments<br>and |
|                |  | (min ELIR, %)   |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | value                          |               | Of which:<br>defaulted | provisions                  |
|                |  | nd central governments  | 458        | 0                      | 462                            | 167           | 0                      | 0                    | 91<br>335  | 0                      | 91<br>348                      | 5<br>116      | 0                      | 0                           |
|                | Institutions<br>Corporates   |   | 2.899      | 76                     | 1.656                          | 740           | 0                      | 40                   | 3.221      | 59                     | 1.795                          | 805           | 0                      | 40                          |
|                |  |   | 207        | 0                      | 203                            | 86            | 0                      | 0                    | 447        | 0                      | 332                            | 148           | ō                      | 0                           |
|                |  | rporates - Of Which: SME  | 21         | 0                      | 17                             | 6             | 0                      | 0                    | 26         | 0                      | 17                             | 8             | 0                      | 0                           |
|                | Retail   |   | 117        | 2                      | 42                             | 11            | 1                      | 0                    | 125        | 0                      | 41                             | 13            | 0                      | 0                           |
|                | Re   | stail - Secured on real estate property   | 2          | 0                      | 2                              | 1             | 0                      | 0                    | 3          | 0                      | 3                              | 0             | 0                      | 0                           |
| UNITED KINGDOM |  | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-Sf |            | 0                      |                                | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
|                |  | stail - Qualifying Revolving  | 1          | 0                      |                                | 1             | 0                      | 0                    | 3          | 0                      | 3                              | 0             | 0                      |                             |
|                |  | tail - Other Retail   | 115        | 2                      | 40                             | 10            | 1                      | 0                    | 120        | 0                      | 37                             | 13            |                        |                             |
|                |  | Retail - Other Retail - Of Which: SME   | 115        | î                      | 40                             | 10            | i                      | 0                    | 118        | 0                      | 35                             | 13            | 0                      | 0                           |
| 1              | Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME |   | 0          | 0                      | 0                              | 0             | 0                      | ō                    | 2          | 0                      | 2                              | 0             | 0                      | 0                           |
|                | Equity   |   | 3          | 0                      | 3                              | 10            | 0                      | 0                    | 1          | 0                      | 1                              | 3             | 0                      | 0                           |
|                |  | t-obligation assets   |            |                        |                                |               |                        |                      |            |                        |                                |               |                        |                             |
|                |  |   |            |                        |                                |               |                        |                      |            |                        |                                |               |                        |                             |

<sup>(</sup>ii) Original emposure, unlike Emposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

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|                   |            |   |                   |                        |                                |                 |                        | IRB Ap                      | proach            |                        |                                |                 |                        |                             |
|-------------------|------------|---|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|
|                   |            |   |                   |                        | As of                          | 31/03/2023      |                        |                             |                   |                        | As of 3                        | 0/06/2023       |                        |                             |
|                   |            |   | Original E        |                        | Exposure<br>Value <sup>1</sup> | Risk exposure   |                        | Value<br>adjustments<br>and | Original E        | •                      | Exposure<br>Value <sup>1</sup> | Risk exposure   |                        | Value<br>adjustments<br>and |
|                   |            | (min EUR, %)  |                   | Of which:<br>defaulted |                                |                 | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted |                                |                 | Of which:<br>defaulted | provisions                  |
|                   |            | anks and central governments                                | 73,014            | 55                     | 72,761                         | 4,981           | 3                      | 11                          | 76,606            | 56                     | 76,360                         | 5,035           | 3                      | 12                          |
|                   | Institutio |   | 17,777            | 10                     | 15,852                         | 3,647           | 1                      | 13                          | 17,900            | 10                     | 15,783                         | 3,461           | 0                      | 14                          |
|                   | Corporat   | Corporates - Of Which: Specialised Lending                  | 113,503<br>12,904 | 2,776<br>346           | 81,091<br>11.874               | 42,757<br>8.715 | 3,256<br>708           | 1,757<br>159                | 116,002<br>13.055 | 2,710<br>316           | 82,637<br>12.051               | 42,925<br>8.478 | 3,041<br>768           | 1,797<br>172                |
|                   |            | Corporates - Of Which: SME                                  | 31,236            | 996                    | 26.088                         | 9.341           | 1.142                  | 566                         | 31.857            | 992                    | 26,641                         | 9,525           | 1,071                  | 593                         |
|                   | Retail     |   | 109,666           | 1.012                  | 102.086                        | 13.876          | 1,020                  | 618                         | 109.407           | 1.000                  | 102.242                        | 14.015          | 1.095                  | 570                         |
|                   |            | Retail - Secured on real estate property                    | 87,395            | 492                    | 86,683                         | 9,989           | 636                    | 185                         | 87,399            | 470                    | 86,661                         | 9,962           | 623                    | 170                         |
| Consolidated data |            | Retail - Secured on real estate property - Of Which: SME    | 11,687            | 90                     | 10,962                         | 1,495           |                        | 27                          | 11,769            | 88                     | 11,018                         | 1,486           | 51                     | 25                          |
| CONSOIIUALEU UALA |            | Retail - Secured on real estate property - Of Which: non-Sh | 75,708            | 402                    | 75,720                         | 8,494           | 552                    | 158                         | 75,631            | 382                    | 75,643                         | 8,476           | 572                    | 146                         |
|                   |            | Retail - Qualifying Revolving                               | 1,247             | 4                      | 1,072                          | 98              | 10                     | 6                           | 1,255             | 4                      | 1,075                          | 93              | 7                      | 6                           |
|                   |            | Retail - Other Retail                                       | 21,025            | 516                    | 14,332                         | 3,789           | 374                    | 426                         | 20,752            | 525                    | 14,505                         | 3,961           | 465                    | 393                         |
|                   |            | Retail - Other Retail - Of Which: SME                       | 15,033            | 336                    | 8,589                          | 2,022           | 280                    | 276                         | 14,700            | 337                    | 8,718                          | 2,112           | 347                    | 238                         |
|                   |            | Retail - Other Retail - Of Which: non-SME                   | 5,992             | 180                    | 5,742                          | 1,767           | 94                     | 150                         | 6,052             | 188                    | 5,788                          | 1,849           | 118                    | 155                         |
|                   | Equity     | n credit-obligation assets                                  | 212               |                        | 212                            | 9,896<br>4,277  | 0                      |                             | 217               | 0                      | 217                            | 9,912<br>4.386  | 0                      |                             |
|                   | TRR Total  |   |                   |                        |                                | 79,434          |                        |                             |                   |                        |                                | 79,735          | _                      |                             |

(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).

(3) Only the most relevant countries are discissed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

|         |  |                 |                        |                    |                |                        | IRB Ap               | proach          |                        |                    |                |                        |                      |
|---------|--|-----------------|------------------------|--------------------|----------------|------------------------|----------------------|-----------------|------------------------|--------------------|----------------|------------------------|----------------------|
|         |  |                 |                        | As of :            | 31/03/2023     |                        |                      |                 |                        | As of 3            | 80/06/2023     |                        |                      |
|         |  | Original        | Exposure <sup>1</sup>  | Exposure           | Risk exposure  | amount                 | Value<br>adjustments | Original E      | xposure <sup>1</sup>   | Exposure           | Risk exposure  | amount                 | Value<br>adjustments |
|         | (min EUR, %)   |                 | Of which:<br>defaulted | Value <sup>1</sup> |                | Of which:<br>defaulted | provisions           |                 | Of which:<br>defaulted | Value <sup>1</sup> |                | Of which:<br>defaulted | provisions           |
|         | Central banks and central governments                                    | 10,110          | 1                      | 10,094             | 919            | 0                      | 1                    | 9,525           | 1                      | 9,516              | 893            | 0                      | 1                    |
|         | Institutions   | 5,721           | 3                      | 5,081              | 815            | 1                      | 4<br>981             | 5,841<br>60.966 | 3                      | 5,268              | 876            | 0                      | 3                    |
|         | Corporates   | 59,305          | 1,764                  | 43,989             | 20,580         | 2,397                  |                      |                 | 1,814                  | 45,079             | 21,055         | 2,188<br>739           | 941                  |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 5,913<br>19,408 | 251<br>730             | 5,300<br>17.162    | 3,923<br>5.501 | 662<br>762             | 71<br>362            | 5,943<br>20.083 | 247<br>732             | 5,297<br>17,790    | 4,052<br>5.666 | 739<br>690             | 79<br>374            |
|         | Retail   | 70.058          | 559                    | 65.632             | 5,803          | 712                    | 250                  | 70.084          | 540                    | 65.963             | 5,921          | 733                    | 198                  |
|         | Retail - Secured on real estate property                                 | 57,283          | 277                    | 56,556             | 3,957          | 409                    | 51                   | 57,520          | 263                    | 56.767             | 3.995          | 375                    | 47                   |
|         | Retail - Secured on real estate property - Of Which: SME                 | 11,522          | 86                     | 10,800             | 1.400          | 81                     | 17                   | 11.611          | 84                     | 10.862             | 1.397          | 49                     | 15                   |
| BELGIUM | Retail - Secured on real estate property - Of Which: non-S               |                 | 190                    | 45,755             | 2,557          | 328                    | 33                   | 45,910          | 179                    | 45,904             | 2,597          | 326                    | 32                   |
|         | Retail - Qualifying Revolving  | 1,022           | 3                      | 918                | 79             | 9                      | 2                    | 1,026           | 3                      | 918                | 74             | 6                      | 2                    |
|         | Retail - Other Retail  | 11,753          | 280                    | 8,158              | 1,766          | 294                    | 197                  | 11,538          | 275                    | 8,278              | 1,852          | 352                    | 150                  |
|         | Retail - Other Retail - Of Which: SME                                    | 9,609           | 253                    | 6,066              | 1,338          | 257                    | 183                  | 9,376           | 250                    | 6,179              | 1,417          | 318                    | 137                  |
|         | Retail - Other Retail - Of Which: non-SME                                | 2,144           | 27                     | 2,092              | 428            | 37                     | 13                   | 2,162           | 25                     | 2,100              | 435            | 34                     | 12                   |
|         | Equity   | 144             | 0                      | 144                | 9,651          | 0                      | 0                    | 145             | 0                      | 145                | 9,655          | 0                      | 0                    |
|         | Other non credit-obligation assets                                       |                 |                        |                    |                |                        |                      |                 |                        |                    |                |                        |                      |
|         | IRB Total  |                 |                        |                    |                |                        |                      |                 |                        |                    |                | 4                      |                      |

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

|                |   |  |            |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |               |                        |                      |
|----------------|---|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|                |   |  |            |                        | As of :                        | 31/03/2023    |                        |                      |            |                        | As of 3                        | 30/06/2023    |                        |                      |
|                |   |  | Original E | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|                |   | (min EUR, %)   |            | Of which:<br>defaulted | value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |
|                | Central banks and central go            | vernments  | 39,512     | 0                      | 39,512                         | 851           | 0                      | 0                    | 42,996     | 0                      | 42,996                         | 863           | 0                      | 0                    |
|                | Institutions                            |  | 1,125      | 0                      | 814                            | 199           | 0                      | 1                    | 1,284      | 0                      | 875                            | 222           | 0                      | 0                    |
|                | Corporates                              |  | 19,605     | 283                    | 13,227                         | 5,600         | 256                    | 254                  | 19,772     | 230                    | 13,419                         | 5,861         | 266                    | 207                  |
|                | Corporates - Of W                       | hich: Specialised Lending                                | 3,419      | 33                     | 3,214                          | 1,375         | 7                      | 36                   | 3,599      | 12                     | 3,379                          | 1,511         | 4                      | 38                   |
|                | Corporates - Of W                       | hich: SME  | 6,685      | 174                    | 4,702                          | 1,445         | 204                    | 134                  | 6,675      | 172                    | 4,679                          | 1,490         | 242                    | 119                  |
|                | Retail                                  |  | 26,517     | 273                    | 26,022                         | 5,991         | 201                    | 215                  | 26,221     | 277                    | 25,718                         | 5,976         | 223                    | 208                  |
|                |   | on real estate property                                  | 21,795     | 116                    | 21,795                         | 4,660         | 152                    | 58                   | 21,492     | 119                    | 21,492                         | 4,599         | 168                    | 59                   |
| CZECH REPUBLIC |   | all - Secured on real estate property - Of Which: SME    | 1          | 0                      | 1                              | 1             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                    |
| CZECITKEFOBLIC |   | all - Secured on real estate property - Of Which: non-Sh | 21,794     | 116                    | 21,794                         | 4,659         | 152                    | 58                   | 21,492     | 119                    | 21,492                         | 4,599         | 168                    | 59                   |
|                | Retail - Qualifyi                       |  | 3          | 0                      | 2                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                    |
|                | Retail - Other R                        |  | 4,719      | 157                    | 4,225                          | 1,331         | 49                     | 157                  | 4,728      | 157                    | 4,226                          | 1,377         | 55                     | 149                  |
|                | Ret                                     | all - Other Retail - Of Which: SME                       | 1,669      | 43                     | 1,371                          | 356           | 6                      | 54                   | 1,679      | 43                     | 1,376                          | 360           | 10                     | 46                   |
|                | Ret                                     | all - Other Retail - Of Which: non-SME                   | 3,050      | 114                    | 2,854                          | 975           | 43                     | 103                  | 3,050      | 114                    | 2,850                          | 1,017         | 45                     | 103                  |
|                | Equity<br>Other non credit-obligation a | ssets  | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 1          | 0                      | 1                              | 5             | 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 Ap               | proach     |                        |                                |               |                        |                     |
|----------|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|---------------------|
|          |  |            |                        | As of                          | 31/03/2023    |                        |                      |            |                        | As of 3                        | 80/06/2023    |                        |                     |
|          |  | Original   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustment |
|          | (min EUR, %)   |            | Of which:<br>defaulted | Value*                         |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions          |
|          | Central banks and central governments  | 4,073      | 0                      | 4,073                          | 314           | 0                      | 0                    | 3,883      | 0                      | 3,883                          | 329           | 0                      | 0                   |
|          | Institutions   | 270        | 0                      | 276                            | 93            | 0                      | 0                    | 257        | 0                      | 265                            | 91            | 0                      | 0                   |
|          | Corporates   | 3,874      | 27                     | 3,353                          | 2,481         | 0                      | 49                   | 3,860      | 25                     | 3,311<br>754                   | 2,477         | 0                      | 39                  |
|          | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME                           | 760<br>844 | 13                     | 731<br>713                     | 678<br>479    |                        | 15<br>15             | 779<br>860 | 13                     | 754<br>730                     | 722<br>486    |                        | 14<br>15            |
|          | Corporates - Of Which: SME<br>Retail   | 7,358      | 13<br>53               | 7.279                          | 1.128         | 18                     | 76                   | 7,454      | 13<br>55               | 7.372                          | 1.120         | 17                     | 15<br>80            |
|          | Retail - Secured on real estate property   | 6,392      | 20                     | 6.392                          | 798           | 18                     | 76<br>27             | 6,447      | 21                     | 6,447                          | 790           | 17                     | 28                  |
|          | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 137        | 20                     | 137                            | 790           | 11                     | 10                   | 135        | 21                     | 135                            | 750           | 11                     | 10                  |
| SLOVAKIA | Retail - Secured on real estate property - Of Which: non-SI  |            | 17                     | 6.255                          | 709           | 11                     | 18                   | 6.312      | 17                     | 6.312                          | 707           | 11                     | 18                  |
|          | Retail - Qualifying Revolving  | 204        | 2                      | 135                            | 17            | 1                      | 4                    | 211        | 2                      | 140                            | 17            | 1                      | 4                   |
|          | Retail - Other Retail  | 762        | 31                     | 752                            | 313           | 6                      | 45                   | 795        | 32                     | 785                            | 313           | 5                      | 48                  |
|          | Retail - Other Retail - Of Which: SME  | 461        | 21                     | 456                            | 194           | 2                      | 35                   | 475        | 22                     | 469                            | 198           | 2                      | 38                  |
|          | Retail - Other Retail - Of Which: non-SME  | 301        | 10                     | 296                            | 120           | 4                      | 10                   | 320        | 10                     | 315                            | 115           | 2                      | 10                  |
|          | Equity   | 1          | 0                      | 1                              | 2             | 0                      | 0                    | 1          | 0                      | 1                              | 3             | 0                      | 0                   |
|          | Other non credit-obligation assets   |            |                        |                                |               |                        |                      |            |                        |                                |               |                        |                     |
|          | IRB Total  |            |                        |                                |               |                        |                      |            |                        |                                |               |                        |                     |

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

| Central la<br>Institution<br>Corporate<br>Retail |                             | Original   |                        | As of   | 31/03/2023                                       |   |   |   |   | Ar of 1   | 30/06/2023                                       |                        |   |
|--|-----------------------------|--|------------------------|---|--|---|---|---|---|---|--|------------------------|---|
| Institutior<br>Corporate                         |                             | Original   |                        |   |  |   |   |   |   | ~30.  | 30/00/2023                                       |                        |   |
| Institutior<br>Corporate                         |                             |  | Exposure               | Exposure  | Risk exposure                                    | amount                                  | Value<br>adjustments                    | Original I  | Exposure <sup>1</sup>                   | Exposure  | Risk exposure                                    | amount                 | Value<br>adjustments                    |
| Institutior<br>Corporate                         | (min EUR, %)                |  | Of which:<br>defaulted | Value <sup>1</sup>  |  | Of which:<br>defaulted                  | and<br>provisions                       |   | Of which:<br>defaulted                  | Value <sup>1</sup>                                    |  | Of which:<br>defaulted | and<br>provisions                       |
| BULGARIA   |                             | 65<br>2<br>103<br>10<br>0<br>7<br>1<br>0<br>1<br>0<br>6<br>4 | 0                      | 65<br>2<br>73<br>10<br>0<br>4<br>1<br>0<br>1<br>0<br>3<br>1 | 18<br>1<br>54<br>7<br>0<br>2<br>1<br>0<br>1<br>0 | 000000000000000000000000000000000000000 | 0 | 66<br>7<br>103<br>10<br>0<br>6<br>1<br>0<br>1<br>0<br>6<br>4<br>2 | 0 | 66<br>7<br>88<br>9<br>0<br>4<br>1<br>0<br>1<br>0<br>3 | 18<br>2<br>82<br>8<br>0<br>2<br>1<br>0<br>1<br>0 | 0                      | 0 |
|  | on credit-obligation assets | -  | Ů                      | -   | -  | Ů                                       | _                                       | Ů   |   | _   |  | Ů                      |   |

(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)

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|         |  |              |                        |                                |                |                        | IRB Ap               | proach       |                        |                                |                |                        |                     |
|---------|--|--------------|------------------------|--------------------------------|----------------|------------------------|----------------------|--------------|------------------------|--------------------------------|----------------|------------------------|---------------------|
|         |  |              |                        | As of                          | 31/03/2023     |                        |                      |              |                        | As of 3                        | 0/06/2023      |                        |                     |
|         |  | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure  | amount                 | Value<br>adjustments | Original I   | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk exposure  | amount                 | Value<br>adjustment |
|         | (min EUR, %)   |              | Of which:<br>defaulted | Value*                         |                | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted | Value*                         |                | Of which:<br>defaulted | provisions          |
|         | Central banks and central governments                                    | 2,703        | 0                      | 2,704                          | 1,023          | 0                      | 1                    | 2,969        | 0                      | 2,971                          | 1,076          | 0                      | 2                   |
|         | Institutions   | 634          | 0                      | 628                            | 165            | 0                      | 0 50                 | 634          | 0                      | 619                            | 104            | 0                      | 2 77                |
|         | Corporates   | 6,700        | 55                     | 5,233                          | 4,906          | 163                    | 50                   | 7,001        | 53                     | 5,467                          | 4,763          | 130                    |                     |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 946<br>2,927 | 0 46                   | 927<br>2.423                   | 1,921<br>1.377 | 0<br>153               | 9<br>30              | 953<br>2.875 | 0 44                   | 935<br>2,404                   | 1,473<br>1.337 | 0<br>120               | 14                  |
|         | Corporates - Ut Which: SME<br>Retail                                     | 2,927        | 95                     | 2,423                          | 1,3//          | 153<br>67              | 30<br>59             | 2,875        | 91                     | 2,404                          | 1,337          | 97                     | 53                  |
|         | Retail - Secured on real estate property                                 | 1,846        | 66                     | 1.864                          | 557            | 58                     | 38                   | 1.878        | 65                     | 1.897                          | 562            | 63                     | 37                  |
|         | Retail - Secured on real estate property - Of Which: SME                 | 1,040        | 00                     | 1,004                          | 0              | 30                     | 0                    | 1,0/0        | 0.0                    | 1,007                          | 207            | 0.5                    | 3/                  |
| HUNGARY | Retail - Secured on real estate property - Of Which: non-Sh              | 1.846        | 66                     | 1.864                          | 557            | 58                     | 38                   | 1,878        | 65                     | 1.897                          | 562            | 63                     | 37                  |
|         | Retail - Qualifying Revolving  | 0            | 0                      | 0                              | 0              | 0                      | 0                    | 0            | 0                      | 0                              | 0              | 0                      | 0                   |
|         | Retail - Other Retail  | 446          | 27                     | 438                            | 220            | 9                      | 21                   | 458          | 26                     | 451                            | 256            | 34                     | 16                  |
|         | Retail - Other Retail - Of Which: SME                                    | 16           | 0                      | 3                              | 1              | 0                      | 0                    | 14           | 0                      | 3                              | 1              | 0                      | 0                   |
|         | Retail - Other Retail - Of Which: non-SME                                | 430          | 26                     | 434                            | 219            | 9                      | 21                   | 444          | 25                     | 448                            | 255            | 34                     | 16                  |
|         | Equity   | 0            | 0                      | 0                              | 0              | 0                      | 0                    | 0            | 0                      | 0                              | 0              | 0                      | 0                   |
|         | Other non credit-obligation assets                                       |              |                        |                                |                |                        |                      |              |                        |                                |                |                        |                     |
|         | IRB Total  |              |                        |                                |                |                        |                      |              |                        |                                |                |                        |                     |

|         |  |          |                        |                    |               |                        | IRB Ap               | nroach     |                        |                                |               |                        |                      |
|---------|--|----------|------------------------|--------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|         |  |          |                        | As of              | 31/03/2023    |                        |                      |            |                        | As of 1                        | 30/06/2023    |                        |                      |
|         |  | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|         | (min EUR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value*                         |               | Of which:<br>defaulted | and<br>provisions    |
|         | Central banks and central governments                      | 3,143    | 0                      | 3,143              | 214           | 0                      | 0                    | 3,129      | 0                      | 3,129                          | 218           | 0                      | 0                    |
|         | Institutions   | 1,814    | 0                      | 1,677              | 466           | 0                      | 0                    | 1,953      | 0                      | 1,688                          | 460           | 0                      | 0                    |
|         | Corporates   | 3,763    | 69                     | 2,278              | 1,905         | 102                    | 38                   | 3,793      | 71                     | 2,285                          | 1,694         | 94                     | 42                   |
|         | Corporates - Of Which: Specialised Lending                 | 243      | 0                      | 228                | 166           | 0                      | 0                    | 299        | 0                      | 286                            | 196           | 0                      | 0                    |
|         | Corporates - Of Which: SME                                 | 213      | 9                      | 179                | 101           | 5                      | 7                    | 204        | 7                      | 174                            | 91            | 2                      | 7                    |
|         | Retail   | 315      | 5                      | 79                 | 18            | 3                      | 0                    | 303        | 2                      | 80                             | 17            | 2                      | 0                    |
|         | Retail - Secured on real estate property                   | 4        | 0                      | 4                  | 0             | 0                      | 0                    | 4          | 0                      | 4                              | 0             | 0                      | 0                    |
| FRANCE  | Retail - Secured on real estate property - Of Which: SME   | 0        |                        | 0                  | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                    |
| 1100102 | Retail - Secured on real estate property - Of Which: non-S | 4        | 0                      | 4                  | 0             | 0                      | 0                    | - 4        | 0                      | 4                              | 0             | 0                      | 0                    |
|         | Retail - Qualifying Revolving<br>Retail - Other Retail     | 3        |                        | 3                  | 0             |                        |                      | 3<br>296   |                        | 3<br>73                        | 0             |                        | 0                    |
|         |  | 307      | 5                      | 72                 | 17            | 3                      | 0                    |            |                        |                                | 16            | 2                      | 0                    |
|         | Retail - Other Retail - Of Which: SME                      | 303      | 5                      | 68                 | 16            | 3                      | 0                    | 293        | 2                      | 69                             | 15            | 2                      | 0                    |
|         | Retail - Other Retail - Of Which: non-SME                  |          | 0                      |                    | 1             |                        |                      | 9          |                        | 4                              | 1             |                        | 0                    |
|         | Equity Other non credit-obligation assets                  | - 0      |                        |                    | 0             |                        | 0                    | 0          |                        | - 0                            | U             | 0                      | 0                    |
|         | TOP Tabel  |          |                        |                    |               |                        |                      |            |                        |                                |               |                        |                      |

|               |                      | 1   |             |                        |                    |               |                        | IRB Ap               |              |                        |                    |               |                        |                      |
|---------------|----------------------|---|-------------|------------------------|--------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------|---------------|------------------------|----------------------|
|               |                      |   |             |                        | As of :            | 31/03/2023    |                        | 21.0 Ap              | рговен       |                        | As of :            | 30/06/2023    |                        |                      |
|               |                      |   | Original    | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original I   | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments |
|               |                      | (min EUR, %)  |             | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |              | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | provisions           |
|               | Central banks and co | entral governments  | 2,324       | 0                      | 2,324              | 128           | 0                      | 0                    | 2,285        | 0                      | 2,285<br>289       | 123           | 0                      | 0                    |
|               | Institutions         |   | 288         | 7 79                   | 238                | 76<br>749     | 0                      | 7                    | 336<br>2.816 | 7 74                   | 289<br>1.584       | 78            | 0                      | ,                    |
|               | Corporates           | es - Of Which: Specialised Lending                          | 2,882<br>39 | 79                     | 1,531<br>39        | /49           | 0                      | 70                   | 2,816        | , M                    | 1,584              | 654           | 0                      | 65<br>0              |
|               |                      | es - Of Which: SME  | 27          | 0                      | 23                 | 7             |                        | 0                    | 37           |                        | 30                 | 3             |                        | 0                    |
|               | Retail               | ar or midi. Site  | 407         | 0                      | 101                | 15            | ,                      |                      | 409          |                        | 100                | 15            | ,                      | 0                    |
|               |                      | Secured on real estate property                             | 1           | 0                      | 1                  | 0             | n n                    | n                    | 1            | 0                      | 1                  | 0             | n n                    | 0                    |
|               |                      | Retail - Secured on real estate property - Of Which: SME    | ō           | ō                      | ō                  | ō             | ō                      | ō                    | ō            | ō                      | ō                  | ō             | ō                      | ō                    |
| UNITED STATES |                      | Retail - Secured on real estate property - Of Which: non-Si | 1           | 0                      | 1                  | 0             | 0                      | 0                    | 1            | 0                      | 1                  | 0             | 0                      | 0                    |
|               | Retail -             | Qualifying Revolving  | 1           | 0                      | 0                  | 0             | 0                      | 0                    | 1            | 0                      | 0                  | 0             | 0                      | 0                    |
|               | Retail -             | Other Retail  | 405         | 0                      | 100                | 15            | 1                      | 0                    | 407          | 0                      | 98                 | 14            | 1                      | 0                    |
|               |                      | Retail - Other Retail - Of Which: SME                       | 405         | 0                      | 99                 | 15            | 1                      | 0                    | 407          | 0                      | 98                 | 14            | 1                      | 0                    |
|               |                      | Retail - Other Retail - Of Which: non-SME                   | 0           | 0                      | 0                  | 0             | 0                      | 0                    | 0            | 0                      | 0                  | 0             | 0                      | 0                    |
|               | Equity               |   | 24          | 0                      | 24                 | 82            | 0                      | 0                    | 25           | 0                      | 25                 | 86            | 0                      | 0                    |
|               | Other non credit-obl | gation assets   |             |                        |                    |               |                        |                      |              |                        |                    |               |                        |                      |
|               | IRB Total            |   |             |                        |                    |               |                        |                      |              |                        |                    |               |                        |                      |

|              |                         |  |          |                        |                    |               |                        | IRB Ap               | proach       |                        |                    |               |                        |                      |
|--------------|-------------------------|--|----------|------------------------|--------------------|---------------|------------------------|----------------------|--------------|------------------------|--------------------|---------------|------------------------|----------------------|
|              |                         |  |          |                        | As of              | 31/03/2023    |                        |                      |              |                        | As of 3            | 80/06/2023    |                        |                      |
|              |                         |  | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original I   | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments |
|              |                         | (min EUR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | provisions           |
|              |                         | anks and central governments   | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0            | 0                      | 0                  | 0             | 0                      | 0                    |
|              | Institution<br>Corporat |  | 432      | 0<br>72                | 387<br>2.803       | 80<br>1.809   | 22                     | 0<br>50              | 378<br>4.742 | 0 50                   | 333                | 84<br>1.779   | 63                     | 0<br>32              |
|              | Corporat                | Corporates - Of Which: Specialised Lending   | 455      | 0                      | 445                | 125           | 0                      | 0                    | 445          | 0                      | 439                | 123           | 0.0                    | 0                    |
|              |                         | Corporates - Of Which: SME   | 270      | 3                      | 232                | 147           | 7                      | 3                    | 276          | 3                      | 228                | 162           | 7                      | 2                    |
|              | Retail                  |  | 832      | 5                      | 205                | 39            | 5                      | 1                    | 806          | 11                     | 203                | 40            | 7                      | 1                    |
|              |                         | Retail - Secured on real estate property   | 14       | 0                      | 14                 | 2             | 0                      | 0                    | 12           | 0                      | 12                 | 1             | 0                      | 0                    |
| NETHERI ANDS |                         | Retail - Secured on real estate property - Of Which: SME                                     | 7        | 0                      | 7                  | 0             | 0                      | 0                    | 6            | 0                      | 6                  | 0             | 0                      | 0                    |
| NETTIERDANDS |                         | Retail - Secured on real estate property - Of Which: non-Si<br>Retail - Qualifying Revolving | 7        | 0                      | 7                  | 1             | 0                      | 0                    | 7            | 0                      | 7                  | 1             | 0                      | 0                    |
|              |                         | Retail - Other Retail  | 816      |                        | 189                | 37            |                        | ,                    | 791          | 11                     | 188                | 38            |                        |                      |
|              |                         | Retail - Other Retail - Of Which: SME  | 809      |                        | 183                | 36            | 5                      | 1                    | 791          | 10                     | 184                | 37            | ,                      | 1                    |
|              |                         | Retail - Other Retail - Of Which: non-SME  | 7        | ő                      | 5                  | 1             | 0                      | n                    | 5            | 0                      | 4                  | 1             | ń                      | n                    |
|              | Equity                  | The same of this interact  | 0        | 0                      | ō                  | 0             | ō                      | ō                    | 0            | ō                      | ó                  | 0             | 0                      | 0                    |
|              | Other no                | n credit-obligation assets   |          |                        |                    |               |                        |                      |              |                        |                    |               |                        |                      |
|              | IRB Tota                |  |          |                        |                    |               |                        |                      |              |                        |                    |               |                        |                      |

|           |   |          |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |               |                        |                             |
|-----------|---|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|           |   |          |                        | As of :                        | 31/03/2023    |                        |                      |            |                        | As of 3                        | 80/06/2023    |                        |                             |
|           |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|           | (min EUR, %)  |          | Of which:<br>defaulted | value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |
|           | Central banks and central governments                       | 175      | 0                      | 175                            | 14            | 0                      | 0                    | 176        | 0                      | 176                            | 13            | 0                      | 0                           |
|           | Institutions  | 613      | 0                      | 545                            | 296           | 0                      | 0                    | 622        | 0                      | 552                            | 261           | 0                      | 0                           |
|           | Corporates  | 2,014    | 70                     | 1,571                          | 974           | 28                     | 54                   | 2,126      | 73                     | 1,677                          | 1,017         | 43                     | 59                          |
|           | Corporates - Of Which: Specialised Lending                  | 221      | 0                      | 213                            | 101           | 0                      | 14                   | 222        | 0                      | 219                            | 105           | 0                      | 11                          |
|           | Corporates - Of Which: SME                                  | 219      | 10                     | 177                            | 92            | 10                     | 8                    | 252        | 13                     | 196                            | 136           | 10                     | 9                           |
|           | Retail  | 946      | 9                      | 171                            | 43            | 9                      | - 2                  | 983        | 8                      | 173                            | 45            | 12                     | 1                           |
|           | Retail - Secured on real estate property                    | 8        | 2                      | 7                              | 5             | 4                      | 0                    | 8          | 2                      | 7                              | 7             | 6                      | 0                           |
| GERMANY   | Retail - Secured on real estate property - Of Which: SME    | 4        | 1                      | 4                              | 2             | 2                      |                      | 4          | 1                      | 3                              | 3             | 3                      | 0                           |
| OLIG BUTT | Retail - Secured on real estate property - Of Which: non-Sh | 4        | 1                      | 4                              | 3             | 1                      | 0                    | 4          | 1                      | 4                              | 4             | 3                      | 0                           |
|           | Retail - Qualifying Revolving<br>Retail - Other Retail      | 937      |                        | 163                            | 38            |                        | 0                    | 975        | 0                      | 164                            | 39            |                        |                             |
|           | Retail - Other Retail - Of Which: SME                       | 93/      | 1 4                    | 163                            | 36<br>36      |                        | 1 2                  | 9/5        | 6                      | 162                            | 39            | 6                      | 1 1                         |
|           |   | 934      | ,                      | 100                            | 30            | 3                      | 0                    | 3/2        |                        | 102                            | 30            |                        | 1                           |
|           | Retail - Other Retail - Of Which: non-SME<br>Equity         | 3        |                        | 2                              | 1             |                        | 0                    | 3          | 0                      | 2                              | 1             |                        | 0                           |
|           | Other non credit-obligation assets                          | -        |                        |                                | - 0           |                        | 0                    |            |                        |                                |               | -                      |                             |
|           | TRR Total   |          |                        |                                |               |                        |                      |            |                        |                                |               |                        |                             |

|                 |  |           |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |               |                        |                      |
|-----------------|--|-----------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|                 |  |           |                        | As of                          | 31/03/2023    |                        |                      |            |                        | As of :                        | 30/06/2023    |                        |                      |
|                 |  | Original  | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|                 | (min EUR, %)   |           | Of which:<br>defaulted | value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |
|                 | Central banks and central governments Institutions   | 92<br>338 | 0                      | 92<br>343                      | 5<br>114      | 0                      | 0                    | 94         | 0 0                    | 94<br>351                      | 5<br>117      | 0                      | 0                    |
|                 | Corporates   | 3,100     | 83                     | 1.802                          | 980           | 187                    | 40                   | 3.102      | 82                     | 1.842                          | 907           | 186                    | 38                   |
|                 | Corporates - Of Which: Specialised Lending   | 452       | 0                      | 337                            | 152           | 0                      | 0                    | 348        | 0                      | 290                            | 118           | 0                      | 0                    |
|                 | Corporates - Of Which: SME   | 29        | 0                      | 16                             | 7             | 0                      | 0                    | 29         | 0                      | 17                             | 4             | 0                      | 0                    |
|                 | Retail   | 295       | 1                      | 66                             | 12            | 0                      | 0                    | 193        | 1                      | 54                             | 10            | 0                      | 0                    |
|                 | Retail - Secured on real estate property   | 2         | 0                      | 2                              | 1             | 0                      | 0                    | 2          | 0                      | 2                              | 1             | 0                      | 0                    |
| UNITED KINGDOM  | Retail - Secured on real estate property - Of Which: SN<br>Retail - Secured on real estate property - Of Which: no | 0         | 0                      |                                | 0             |                        | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                    |
| OHITED HANGDOIT |  | 151 2     |                        | 2                              | 1             |                        | 0                    | 1          |                        | 1                              | 1             | 0                      | 0                    |
|                 | Retail - Qualifying Revolving<br>Retail - Other Retail   | 292       | 0                      | 63                             | 11            |                        | 0                    | 191        | 0                      | 51                             |               | 0                      | 0                    |
|                 | Retail - Other Retail - Of Which: SME  | 290       | 0                      | 61                             | 11            | 0                      | 0                    | 189        | n n                    | 49                             | , s           | 0                      | 0                    |
|                 | Retail - Other Retail - Of Which: non-SME  | 2         | ō                      | 2                              | 0             | ō                      | ō                    | 2          | ō                      | 2                              | 0             | ō                      | ō                    |
|                 | Equity   | 1         | 0                      | 1                              | 4             | 0                      | 0                    | 1          | 0                      | 1                              | 4             | 0                      | 0                    |
|                 | Other non credit-obligation assets   |           |                        |                                |               |                        |                      |            |                        |                                |               |                        |                      |
|                 |  |           |                        |                                |               |                        |                      |            |                        |                                |               |                        |                      |

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



General governments exposures by country of the counterparty

|   |                  |  |  |  |  |   | KBC Groep                                       |                     |                                       |                                 |  |                                   |               |   |
|---|------------------|--|--|--|--|---|---|---------------------|---------------------------------------|---------------------------------|--|-----------------------------------|---------------|---|
|   |                  |  |  |  |  |   | As of 31/12/2022                                | !                   |                                       |                                 |  |                                   |               |   |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |                     |                                       |                                 |  |                                   |               |   |
|   | (mln EUR)        |  |  | On balance sl                                      | heet   |   |   |                     | Deriva                                | tives                           |  | Off balar                         | ice sheet     |   |
|   |                  |  |  |  |  |   |   |                     |                                       |                                 |  | Off-balance sh                    | eet exposures |   |
|   |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfoli  | •   | Derivatives with po | sitive fair value                     | Derivatives with                | negative fair value                          |                                   |               | Risk weighted<br>exposure amount                    |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading     | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                       | Carrying amount                 | Notional amount                              | Nominal                           | Provisions    | exposure amount                                     |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total | Austria          | 5<br>5<br>5<br>21<br>21  | 0 0  | 0<br>0<br>0<br>0<br>0                              |  |   | 0<br>0<br>50<br>0<br>55<br>215<br>0             |                     |                                       | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0             |               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [  | Belgium          | 5:<br>80<br>1.67<br>56<br>1.59<br>8.57;<br>5:<br>13,38             | 7 1,669<br>0 456<br>5 1,556<br>3 8,496<br>9 20   | 555<br>49<br>41<br>1<br>1<br>3<br>66<br>56<br>306  | (  | 0 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (   | 0   | 8                   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>51<br>6<br>0     | 0<br>0<br>186<br>0<br>476<br>121<br>0<br>784 | 347<br>4                          |               | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0               |
| Total   | Bulgaria         | 16<br>2<br>3<br>32<br>38<br>40<br>68<br>11<br>2,10                 | 1 161 161 26 4 324 5 335 7 407 5 686 4 114   | 2<br>0<br>3<br>1<br>1<br>4<br>2<br>2               |  | 88 2: 11: 3: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5:                               | 71<br>5<br>210<br>345<br>336<br>650             |                     |                                       | 0<br>0<br>0<br>0<br>0           | 000000000000000000000000000000000000000      | 2<br>10<br>4<br>0<br>0<br>4<br>22 |               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [  | Cyprus           |  |  |  |  |   |   |                     |                                       |                                 |  |                                   |               |   |
| [ 0 - 3M [  | Czech Republic   | 30<br>1.85<br>61<br>1.70<br>7.72<br>2.34<br>14,55                  | 6 308 308 2 1.852 2 544 3 1 539 3 7,319 2,308 3 13,925                                     | 0<br>78<br>251<br>47<br>286<br>270<br>228<br>1,158 | (  | 1 4. 4. 23 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.                                 | 1,367<br>496<br>1,321<br>7,283<br>2,111         | 11                  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>2<br>0<br>0<br>3<br>0 | 0<br>0<br>125<br>0<br>0<br>7<br>7            | 0<br>13<br>12<br>97               |               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [0 - 3M   [3M - 1Y   [11 - 2Y   [2Y - 3Y   [3Y - 5Y   [15Y - 10Y   [10Y - more]]                                | Denmark          | 5351   |  |  |  |   |   |                     |                                       |                                 |  |                                   |               |   |
| Total   | Estonia          | 9  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0                              | (  |   | 0<br>0<br>0<br>0<br>0<br>0<br>92<br>0           |                     |                                       | 0<br>0<br>0<br>0                | 000000000000000000000000000000000000000      | 0<br>0<br>0<br>0<br>0             |               | 0             |



General governments exposures by country of the counterparty

|  |                  |  |  |   |  |  | KBC Groep   |   |   |   |   |   |                |   |
|--|------------------|--|--|---|--|--|---|---|---|---|---|---|----------------|---|
|  |                  |  |  |   |  |  | As of 31/12/2022  |   |   |   |   |   |                |   |
|  |                  |  |  |   |  | Dire   | ct exposures  |   |   |   |   |   |                |   |
|  | (mln EUR)        |  |  | On balance si                           | heet   |  |   |   | Deriva                                  | tives                                   |   | Off bala                                | nce sheet      |   |
|  |                  |  |  |   | Non-derivative financial as                        | sets by accounting portfoli                      | ,   | Derivatives with pos                    | sitive fair value                       | Derivatives with                        | negative fair value                     | Off-balance s                           | neet exposures |   |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets              | of which: Financial assets                         | of which: Financial assets at                    | OF WHICH, FIHAHCIAI ASSECT AL                                 |   |   | 6                                       |   | Nominal                                 | Provisions     | Risk weighted<br>exposure amount  |
|  |                  |  |  | held for trading                        | designated at fair value<br>through profit or loss | fair value through other<br>comprehensive income | amortised cost  | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount                         |   |                |   |
| [ 0 - 3M [   | Finland          | 22<br>( )<br>( )   | 0  | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                              |  | 0<br>0<br>25<br>0<br>107<br>0                                 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [   | France           | ( ( ) 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2                            | 2,106  | 0                                       | 0            | 11:  | 0   | 0                                       | 0                                       | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>3<br>2                   |                | 285   |
| Total  | Germany          | 9<br>9<br>5<br>6<br>6<br>22<br>2                                   | 0<br>0<br>91<br>54<br>64<br>64<br>25   | 0<br>0<br>0<br>0<br>24<br>0             | 0            |  | 0<br>0<br>91<br>54<br>40<br>25<br>0                           | 0 0 0                                   | 000000000000000000000000000000000000000 | 0 | 0 | 0 |                | 200   |
| To - 3M  | Croatia          |  | 0<br>0<br>0<br>0<br>0<br>0<br>7<br>7   | 0 | 0<br>0<br>0<br>0<br>0                              |  | 0                       | 0<br>0<br>0<br>0<br>0                   | 0 | 0 | 0 | 0<br>0<br>0<br>0<br>0                   |                |   |
| Total   Tota | Greece           | ,  | ,  | U                                       | U  |  | v   | U                                       | U                                       | U                                       | U                                       | U                                       |                | 0   |
| [ 0 - 3M [   | Hungary          | 33<br>455;<br>177<br>17,<br>188;<br>1,181;<br>4;<br>2,946          |  | 10<br>10<br>18<br>6<br>5<br>44<br>31    | 0<br>0<br>0<br>0<br>0                              | (<br>22)<br>(<br>1-<br>4:<br>(<br>88             | 26<br>413<br>157<br>165<br>863<br>1,098<br>12<br><b>2,734</b> | 0<br>0<br>0<br>0<br>0<br>23<br>0        | 0<br>0<br>0<br>0<br>50<br>50            | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>42<br>0<br>1<br>3<br>2<br>21       |                | 1.085   |
| [ 0 - 3M [   | Ireland          | 33<br>122<br>125<br>241<br>577<br>(                                | 0<br>39<br>5<br>1257<br>8 243<br>5<br>5<br>7<br>7<br>8                                     | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                              | (<br>(<br>(<br>5)<br>(<br>3)                     | 0<br>39<br>125<br>102<br>243<br>542                           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 56  |
| [ 0 - 3M [   | Italy            | 28<br>28<br>37<br>55<br>6  | 0<br>0<br>8<br>3<br>5<br>286<br>377<br>50  | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000            | 23/<br>24/<br>48/                                | 0<br>0<br>3<br>53<br>128<br>48                                | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 380   |
| [ 0 - 3M   1   1   1   1   1   1   1   1   1   | Latvia           | 11<br>55<br>41<br>44<br>42   | 0<br>0<br>2<br>12<br>5<br>5<br>41<br>6<br>8<br>0   | 0<br>0<br>0<br>0<br>0                   | 0            | 2:   | 0<br>0<br>12<br>42<br>41<br>48<br>0                           | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                |   |



General governments exposures by country of the counterparty

|  |                  |  |  |  |  |   | KBC Groep                                       |   |   |                       |                       |   |                |  |
|--|------------------|--|--|--|--|---|---|---|---|-----------------------|-----------------------|---|----------------|--|
|  |                  |  |  |  |  |   | As of 31/12/2022                                | 2                                       |   |                       |                       |   |                |  |
|  |                  |  |  |  |  | Dire  | ct exposures                                    |   |   |                       |                       |   |                |  |
|  | (mln EUR)        |  |  | On balance si                                  | heet   |   |   |   | Deriva                                  | tives                 |                       | Off bala                                | nce sheet      |  |
|  |                  |  |  |  | Non-derivative financial as  | cote by accounting moutful.   |   | Derivatives with pos                    | sitivo fois valvo                       | Donivativas viiti     | negative fair value   | Off-balance s                           | neet exposures |  |
|  |                  |  | Total carrying amount of non-derivative financial                |  | Non-derivative financial as  | sets by accounting portroit   | ,   | Derivatives with pos                    | sitive fair value                       | Derivatives with      | negative rair value   |   |                | Risk weighted<br>exposure amount               |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial<br>assets (net of short<br>positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount                         | Carrying amount       | Notional amount       | Nominal                                 | Provisions     |  |
| [ 0 - 3M [   | Lithuania        | 0<br>77<br>22<br>100<br>106<br>6<br>0                              | 0  | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  | 33<br>5:  | 0<br>0<br>78<br>15<br>68<br>113<br>0<br>273     | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [   | Luxembourg       | 327<br>6 26<br>26<br>333<br>333<br>6 6                             | 0 0<br>0 327<br>0 28<br>8 28<br>331                              | 0<br>0<br>0<br>0<br>0                          | 0 0 0 0 0 0  | 100<br>(6)  | 0<br>0<br>5<br>221<br>0<br>28<br>5<br>265       | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y ]<br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y | Maita            | 26   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>26                       | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0<br>0<br>0<br>0<br>0<br>0<br>26<br>0<br>26     | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Netherlands      | 200  | 0                          | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0<br>0<br>206<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Poland           | 5<br>5<br>29<br>257<br>154<br>153<br>0<br>869                      | 0  | 0<br>0<br>1<br>3<br>5<br>0                     | 0  | 11  | 8 5 5 288 256 138 148 0 842                     | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M   | Portugal         | 0<br>0<br>108<br>6<br>3<br>3<br>5<br>5<br>5                        | 66<br>34<br>59<br>0  | 0<br>0<br>0<br>0<br>0                          | 0  | 21  | 0<br>0<br>108<br>46<br>34<br>59<br>0            | 0 0 0                                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Romania          | 6<br>6<br>48<br>45<br>62<br>5<br>5<br>1                            | 0<br>0<br>8<br>48<br>5<br>2<br>6<br>6<br>6<br>7<br>8<br>1<br>214 | 0<br>0<br>0<br>0<br>0                          | 0 0 0 0 0 0  | 11  | 0<br>0<br>37<br>36<br>6<br>60<br>56<br>0<br>190 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Slovakia         | 24<br>24<br>41<br>31<br>49<br>1.816<br>221<br>3,512                | 242<br>20<br>8 413<br>311<br>491<br>5 1,813                      | 0<br>0<br>12<br>3                              | 0<br>0<br>0<br>0<br>0  | 11<br>2<br>4  | 241<br>20<br>397<br>279<br>487<br>1,768         | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>2<br>1<br>1<br>0<br>6<br>128       |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M   1   1   1   1   1   1   1   1   1   | Slovenia         | 18<br>18<br>47<br>666<br>665                                       | 0<br>1<br>8<br>18<br>0<br>7<br>47<br>8<br>667                    | 0        | 0  | 11<br>(<br>33<br>(<br>55  | 0<br>0<br>4<br>0<br>10<br>10<br>667<br>0<br>881 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |



General governments exposures by country of the counterparty

|   |                  |  |   |  |  |   | KBC Groep                                       |   |                       |                       |                       |                       |                |   |
|---|------------------|--|---|--|--|---|---|---|-----------------------|-----------------------|-----------------------|-----------------------|----------------|---|
|   |                  |  |   |  |  |   | As of 31/12/2022                                | 2                                       |                       |                       |                       |                       |                |   |
|   |                  |  |   |  |  | Dire  | ct exposures                                    |   |                       |                       |                       |                       |                |   |
|   | (mln EUR)        |  |   | On balance si                                  | heet   |   |   |   | Deriva                | tives                 |                       | Off balar             | nce sheet      |   |
|   |                  |  |   |  | Non-derivative financial as  | sets by accounting portfolio  | ,   | Derivatives with pos                    | sitive fair value     | Derivatives with      | negative fair value   | Off-balance si        | neet exposures |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) |  |  |   |   |   |                       |                       |                       | Nominal               |                | Risk weighted<br>exposure amount  |
|   |                  |  |   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount       | Carrying amount       | Notional amount       | Nominal               | Provisions     |   |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>Total | Spain            | 554<br>633<br>308<br>555<br>0                                      | 0   | 0  | 0<br>0<br>0<br>0<br>0<br>0   | (<br>(<br>300<br>(<br>33<br>(<br>33<br>335  | 308<br>534<br>0                                 | 0                                       | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                | 363   |
| [ 0 - 3M [  | Sweden           |  | 0 0 0   | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0  |   | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0      |                |   |
| [ 0 - 3M [  | United Kingdom   | 0<br>23<br>21<br>22<br>23<br>377<br>60                             | 0   | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0   | ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (   | 0<br>0<br>23<br>12<br>23<br>372<br>0            | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                | 118   |
| [ 0 - 3M   13M - 17   13M - 17   11 - 27   12 - 37   137 - 57   157 - 107   107 - more  Total   | Iceland          | 3  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>3<br>5<br>5                                    | 0<br>0<br>0<br>0<br>0                          | 0  | (   | 0<br>0<br>0<br>3<br>3<br>8                      | 000000000000000000000000000000000000000 | 0                     | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                |   |
| [ 0 - 3M [  | Liechtenstein    |  |   |  |  |   |   |   |                       |                       |                       |                       |                |   |
| [ 0 - 3M  | Norway           |  |   |  |  |   |   |   |                       |                       |                       |                       |                |   |
| [ 0 - 3M [  | Australia        |  |   |  |  |   |   |   |                       |                       |                       |                       |                |   |
| [ 0 - 3M [  | Canada           | 0<br>77<br>18<br>188<br>9<br>127<br>0<br>474                       | 0   | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  | (<br>(<br>(<br>44<br>(<br>16<br>(<br>62   | 0<br>0<br>71<br>139<br>91<br>111<br>0           | 0                                       | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M   1   1   1   1   1   1   1   1   1  | Hong Kong        | 0<br>66<br>65<br>65<br>65<br>129                                   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>69<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  |   | 0<br>0<br>60<br>0<br>69<br>0<br>0               | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                |   |



General governments exposures by country of the counterparty

|   |   |                                     |  |  |  |   | KBC Groep  |   |   |   |   |   |                |   |
|---|---|-------------------------------------|--|--|--|---|--|---|---|---|---|---|----------------|---|
|   |   |                                     |  |  |  |   | As of 31/12/2022   |   |   |   |   |   |                |   |
|   |   |                                     |  |  |  | Dire  | ct exposures   |   |   |   |   |   |                |   |
|   | (mln EUR)   |                                     |  | On balance s                                   | heet   |   |  |   | Deriva                                  | tives                                   |   | Off balaı                               | nce sheet      |   |
|   |   |                                     |  |  |  |   |  |   |   |   |   | Off-balance sl                          | neet exposures |   |
|   |   | Total gross carrying amount of non- | Total carrying amount of non-derivative financial  |  | Non-derivative financial as  | sets by accounting portfoli   | •  | Derivatives with po                     | sitive fair value                       | Derivatives with                        | negative fair value                     |   |                | Risk weighted<br>exposure amount                              |
| Residual Maturity   | Country / Region                                      | derivative financial assets         | assets (net of short<br>positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost  | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount                         | Nominal                                 | Provisions     |   |
| [ 0 - 3M [  | Japan   |                                     | 0<br>0<br>0<br>9<br>9<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                          | 000000000000000000000000000000000000000  |   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M [  | U.S.  | 414<br>9 9<br>37<br>66<br>66        | 9 99<br>4 374<br>1 661   | 0        | 000000000000000000000000000000000000000  | 115   | 0 0<br>5 412<br>9 91<br>0 374<br>661<br>0 1,538  |   | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0                       |
| 10 - 3M <br>  13M - 1Y <br>  11Y - 2Y <br>  12Y - 3Y <br>  13Y - 5Y <br>  15Y - 10Y <br>  10Y - more          | China   | 33                                  | 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0        | 0 0 0  |   | 5<br>0<br>0<br>0<br>0<br>5<br>5<br>0<br>0<br>3<br>3<br>0<br>0  | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 | 0 |                | 0                       |
| 10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total | Switzerland   |                                     | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0        | 0  |   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                        | 0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0 | 0 |                | 0                       |
| 10 - 3M <br>  3M - 1Y <br>  11 - 2Y <br>  12 - 3Y <br>  33 - 5Y <br>  5Y - 10Y <br>  100' - more              | Other advanced economies non EEA                      | 7.<br>9.9<br>9.<br>20.              | 0 0  | 0        | 0 0 0  | 11  | 0<br>0<br>72<br>9<br>9<br>9<br>9<br>7<br>195<br>0<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9<br>9 | 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 | 0 |                | 0                       |
| Total   | Other Central and eastern<br>Europe countries non EEA | 1                                   | 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0<br>0<br>0<br>0<br>0                          | 0 0 0  |   | 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0                        | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0 |                | 0                       |
| [ 0 - 3M [  | Middle East   | 30                                  | 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0  | 0<br>0<br>0<br>0                        | 000000000000000000000000000000000000000 | 0                                       | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   |                | 0                       |
| Total   | Latin America and the<br>Caribbean                    | 38                                  | 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0                          | 000000000000000000000000000000000000000  | 2-  | 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>3<br>3         |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |



General governments exposures by country of the counterparty

|   |                  |  | KBC Groep  |  |  |   |   |                     |                   |   |   |   |                |   |
|---|------------------|--|--|--|--|---|---|---------------------|-------------------|---|---|---|----------------|---|
|   |                  |  |  |  |  |   | As of 31/12/2022                                | 2                   |                   |   |   |   |                |   |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |                     |                   |   |   |   |                |   |
|   | (mln EUR)        |  |  | On balance si                                  | heet   |   |   |                     | Deriva            | tives                                   |   | Off bala                                | nce sheet      |   |
|   |                  |  |  |  | Non-derivative financial a   | ssets by accounting portfoli  | ,   | Derivatives with po | sitive fair value | Derivatives with                        | n negative fair value                   | Off-balance s                           | neet exposures |   |
|   |                  |  |  |  |  |   |   |                     |                   |   |   |   |                |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount   | Carrying amount                         | Notional amount                         | Nominal                                 | Provisions     | Risk weighted<br>exposure amount        |
| [ 0 - 3M [  | Africa           | 0<br>44<br>45<br>166<br>153<br>133<br>137                          | 2  | 0<br>0<br>0<br>0<br>0                          |  |   | 0<br>0<br>49<br>8<br>166<br>151<br>2<br>375     | i                   |                   | 000000000000000000000000000000000000000 | 0 | 0<br>0<br>0<br>0<br>0<br>0<br>300<br>0  |                | 0<br>0<br>0<br>0<br>0<br>0<br>1         |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Others           | 0<br>11<br>0<br>0  | 0<br>0<br>10<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                          |  |   | 0<br>0<br>10<br>0<br>0                          | (                   | 0                 | 0                                       | 0 0 0                                   | 0 |                | 0 |

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guadente, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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.



General governments exposures by country of the counterparty

|  |                  | KBC Groep  |   |   |  |   |   |                     |  |                             |   |   |               |  |
|--|------------------|--|---|---|--|---|---|---------------------|--|-----------------------------|---|---|---------------|--|
|  |                  |  |   |   |  |   | As of 30/06/2023  |                     |  |                             |   |   |               |  |
|  |                  |  |   |   |  | Dire  | ct exposures  |                     |  |                             |   |   |               |  |
|  | (mln EUR)        |  |   | On balance sl   | heet   |   |   |                     | Deriva   | tives                       |   | Off balar                                   | ice sheet     |  |
|  |                  |  |   |   |  |   |   |                     |  |                             |   | Off-balance sh                              | eet exposures |  |
|  |                  |  |   |   | Non-derivative financial as  | ssets by accounting portfoli  | •   | Derivatives with po | sitive fair value  | Derivatives with            | negative fair value                         |   |               | Risk weighted<br>exposure amount               |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions)  | of which: Financial assets<br>held for trading              | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost           | Carrying amount     | Notional amount  | Carrying amount             | Notional amount                             | Nominal                                     | Provisions    | exposure amount                                |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total  | Austria          | 3<br>3<br>5<br>5<br>50   | 0 0   | 0<br>0<br>0<br>0<br>0<br>0                                  |  | ) (1) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4                          | 0   |                     | 0                                      | 0<br>0<br>0<br>0<br>0       |   | 0<br>0<br>0<br>0<br>0                       | 1             | )<br>)<br>)<br>)<br>0<br>0                     |
| [ 0 - 3M [   | Belgium          | 15<br>93<br>1,61<br>33<br>1,877<br>8,877<br>9                      | 3 163<br>894<br>2 1,513<br>8 355<br>6 1,870<br>9 8,816                                      | 88  |  | 0 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (   | 0<br>760<br>1,523<br>355<br>1,768<br>8,328<br>0<br>12,754 |                     | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>44<br>6<br>0 | 0<br>0<br>40<br>0<br>502<br>114<br>0<br>656 | 4   |               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [   | Bulgaria         | 2<br>13<br>58<br>21<br>34<br>64<br>64<br>21<br>2.16                | 5 26<br>1 131<br>5 586<br>7 216<br>5 345<br>5 643<br>8 718                                  | 0<br>0<br>2<br>0<br>2<br>2                                  | ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (  | 2:<br>12:<br>5 4:<br>6 77   | 5<br>7 536<br>8 138<br>9 338<br>1 638<br>0 218            |                     | 0 0 0  | 0<br>0<br>0<br>0<br>0       | 000000000000000000000000000000000000000     | 10<br>1<br>1<br>0<br>2<br>7<br>47           |               | 0<br>0<br>0<br>0<br>0<br>0                     |
| [ 0 - 3M [   | Cyprus           |  |   |   |  |   |   |                     |  |                             |   |   |               |  |
| [ 0 - 3M [   | Czech Republic   | 6,82°<br>71'<br>156<br>1,131<br>1,166<br>8,181<br>3,411<br>22,000  | 6,829<br>671<br>10 512<br>8 1,138<br>5 1,040<br>1,7,642<br>5 3,268<br>21,099                | 10<br>121<br>10<br>295<br>259<br>434<br>411<br><b>1,538</b> | ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (  | 3: 3: 199 110 110 110 110 110 110 110 110 110                                     | 435<br>747<br>902<br>7,556<br>2,995                       |                     | 0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>1<br>1<br>4<br>0<br>0<br>0<br>5 | 0<br>0<br>0<br>0<br>2<br>0  | 0<br>0<br>12<br>0<br>0<br>6                 | 1<br>27<br>0<br>29<br>0<br>29<br>119<br>205 |               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more  | Denmark          |  |   |   |  |   | 5,100   |                     |  |                             |   |   |               |  |
| Total   Tota | Estonia          | 9  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                                       | (  |   | 0<br>0<br>0<br>0<br>0<br>0<br>9<br>9<br>9                 |                     | 0 0 0  | 0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0                            | 0<br>0<br>0<br>0<br>0                       |               |  |



General governments exposures by country of the counterparty

|  |                  | KBC Groep  |  |   |  |  |   |   |   |   |   |   |                |  |
|--|------------------|--|--|---|--|--|---|---|---|---|---|---|----------------|--|
|  |                  |  |  |   |  |  | As of 30/06/2023                            |   |   |   |   |   |                |  |
|  |                  |  |  |   |  | Dire   | ct exposures                                |   |   |   |   |   |                |  |
|  | (mln EUR)        |  |  | On balance si                                       | heet   |  |   |   | Deriva                                  | tives                                   |   | Off balar                               | nce sheet      |  |
|  |                  |  |  |   | Non-derivative financial as                        | sets by accounting portfoli                      | o.  | Derivatives with po                     | sitive fair value                       | Derivatives with                        | negative fair value                     | Off-balance sl                          | neet exposures |  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets                          | of which: Financial assets                         | of which: Financial assets at                    | of which: Financial assets at               |   |   |   |   | Nominal                                 | Provisions     | Risk weighted<br>exposure amount                         |
|  |                  |  |  | held for trading                                    | designated at fair value<br>through profit or loss | fair value through other<br>comprehensive income | amortised cost                              | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount                         |   |                |  |
| [ 0 - 3M [   | Finland          | 22:<br>100:<br>100:  | 0  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                              |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     |
| [ 0 - 3M [   | France           | 1-<br>3-596<br>277<br>18:<br>2,939<br>3,503                        | 2,397  | 0<br>34<br>0<br>0<br>0<br>0<br>0<br>0               | 000000000000000000000000000000000000000            | 11:  | 0 0 0 0 0 0 0 598 576 5 183 2,285 0 0 3,342 |   | 0                                       | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>2<br>2<br>2              |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           |
| Total  | Germany          | 9<br>9<br>4<br>3<br>3<br>2<br>2<br>2                               | 0<br>0<br>0<br>9<br>6<br>46<br>39<br>5<br>25   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>24<br>0<br>0     | 0            |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0       | 0 | 000000000000000000000000000000000000000 | 0 | 0 | 0 |                | 0                  |
| To - 3M  | Croatia          | 22   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0             | 0            | 11   | 0     | 0 | 0 | 0 | 0 | 0 |                | 0                  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y           | Greece           |  | 20   |   |  | 11   |   | J                                       |   |   |   | ·                                       |                | 10   |
| [ 0 - 3M [   | Hungary          | 7:<br>644<br>18:<br>8:<br>933<br>1.422<br>4:<br>4:<br>3.378        | 71<br>638<br>2 175<br>81<br>5 928<br>1,415<br>41<br><b>3,348</b>                           | 52<br>15<br>7<br>6<br>52<br>32<br>18<br>182         | 0            | (<br>3<br>(<br>1)<br>17<br>17<br>224             | 1,217                                       | 0<br>0<br>0<br>0<br>24<br>0<br>24       | 0<br>0<br>0<br>0<br>0<br>50             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 110<br>51<br>1<br>0<br>0<br>5<br>15     |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M [   | Ireland          | 277<br>244<br>71<br>52-<br>21,105                                  | 0<br>1<br>2<br>272<br>241<br>71<br>524   | 0<br>0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0                              | 55<br>(<br>(<br>55<br>(                          | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0       | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                |
| [ 0 - 3M [   | Italy            | 9<br>98<br>175<br>5<br>5   | 0<br>0<br>5<br>96<br>8<br>388<br>9<br>179<br>50  | 0             | 0            | 99<br>334<br>55                                  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0       | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [0 - 3M  <br>[3M - 1Y  <br>[1Y - 2Y  <br>[2Y - 3Y  <br>[3Y - 5Y  <br>[5Y - 10Y  <br>10Y - more | Latvia           | 2.<br>2.<br>4.4<br>186<br>6.                                       | 0<br>0<br>2<br>2<br>47<br>181<br>2<br>62<br>0  | 0             | 0            | 22   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0       | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 | 0<br>0<br>0<br>0<br>0                   | 0 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     |



General governments exposures by country of the counterparty

|   |                  | KBC Groep  |  |  |  |   |   |   |   |   |   |   |                |   |
|---|------------------|--|--|--|--|---|---|---|---|---|---|---|----------------|---|
|   |                  |  |  |  |  |   | As of 30/06/2023  | 3                                       |   |   |   |   |                |   |
|   |                  |  |  |  |  | Dire  | ct exposures  |   |   |   |   |   |                |   |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |   | Deriva                                  | tives                                   |   | Off bala                                | nce sheet      |   |
|   |                  |  |  |  | Non-derivative financial as  | sets by accounting portfoli   | 0   | Derivatives with po                     | sitive fair value                       | Derivatives with                        | negative fair value                     | Off-balance s                           | heet exposures |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  |   |   |   |   |   |   |   |                | Risk weighted<br>exposure amount  |
|   |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost   | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount                         | Nominal                                 | Provisions     |   |
| [ 0 - 3M [  | Lithuania        | 6<br>6<br>3<br>1<br>19<br>18<br>8<br>6<br>7                        | 0  | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0   | 5<br>6<br>12  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   |   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |
| [ 0 - 3M [  | Luxembourg       | 0 0 166 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2                         | 28<br>0<br>328<br>0  | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  | 10  | 0 28<br>0 0<br>6 262<br>0 0   | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y ]<br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y        | Malta            | 26<br>26   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0   |   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |
| [ 0 - 3M [  | Netherlands      |  | 0 0 0  | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0   | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 |                | 0 0 0 0 0 0 0 0 0   |
| [ 0 - 3M [  | Poland           | 5<br>25<br>390<br>8<br>8<br>127<br>200<br>2                        | 2  | 0<br>0<br>2<br>2<br>1<br>1<br>2                | 0  | 1   | 5 5 29 3 3 387 87 4 113 208 208 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                                       | 000000000000000000000000000000000000000 | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0                                       |                | 0   |
| [ 0 - 3M  | Portugal         | 0<br>104<br>44<br>3<br>3<br>5<br>5<br>0                            | 1 41<br>34<br>59 59  | 0        | 0  | 2   | 0 0 0 0 0 0 0 0 0 104 0 0 104 0 0 0 34 0 0 59 0 0 0 0 104 104 105 105 105 105 105 105 105 105 105 105 | 000                                     | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 |                | 0   |
| [ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1                                   | Romania          | 2 424  | 105<br>105<br>116  | 0        | 0<br>0<br>0<br>0<br>0  | 2   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |
| [ 0 - 3M [  | Słovakia         | 9 9 457 374 575 2.105 233 3.851 3.851                              | 1<br>96<br>457<br>374<br>8 578<br>0 2,107                                    | 0<br>0<br>17<br>0                              | 0  | 3<br>1<br>17<br>22  | 0 1<br>0 96<br>5 405<br>1 373<br>1 557<br>9 1,880<br>1 228  | 000000000000000000000000000000000000000 | 0                                       | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 | 0<br>2<br>2<br>0<br>0<br>9<br>132       |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [0 - 3M   [3M - 1Y   [11 - 2Y   [11 - 2Y   [12 - 3Y   [13 - 5Y   [15 - 10Y   [10 - more]]]] | Slovenia         | 56<br>69<br>69<br>755  | 0<br>2<br>2<br>2<br>3<br>5<br>5<br>6<br>6<br>94                              | 0        | 000000000000000000000000000000000000000  | 3   | 0 0 0 2 0 0 2 0 0 0 0 0 0 0 0 0 0 694 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0                           | 000                                     | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  |   | KBC Groep   |   |   |                       |   |                       |                |   |
|---|------------------|--|--|--|--|---|---|---|---|-----------------------|---|-----------------------|----------------|---|
|   |                  |  |  |  |  |   | As of 30/06/2023                                    |   |   |                       |   |                       |                |   |
|   |                  |  |  |  |  | Dire  | ct exposures  |   |   |                       |   |                       |                |   |
|   | (mln EUR)        |  |  | On balance sl                                  | heet   |   |   |   | Deriva                                  | tives                 |   | Off balaı             | nce sheet      |   |
|   |                  |  |  |  |  |   |   |   |   |                       |   | Off-balance sl        | neet exposures |   |
|   |                  |  |  |  | Non-derivative financial as  | sets by accounting portfoli   | •   | Derivatives with pos                    | sitive fair value                       | Derivatives with      | negative fair value                     |                       |                | Risk weighted                           |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost     | Carrying amount                         | Notional amount                         | Carrying amount       | Notional amount                         | Nominal               | Provisions     | exposure amount                         |
| [ 0 - 3M [  | Spain            | 0<br>422<br>528<br>310<br>8883<br>882<br>2.141                     | 0  | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0  | (<br>10-<br>19-<br>51<br>51<br>355  | 310<br>826<br>0                                     | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 |                | 0 |
| [ 0 - 3M [  | Sweden           |  | 0  | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0             | 000000000000000000000000000000000000000 | 0                                       | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 |                |   |
| [ 0 - 3M [  | United Kingdom   | 0<br>24<br>12<br>2<br>24<br>388<br>8                               | 0<br>0<br>24<br>12<br>24<br>385<br>0   | 0<br>0<br>0<br>0<br>0                          | 0  |   | 0 0 0 24 12 24 385 0 444                            | 0<br>0<br>0<br>0<br>0                   | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0 |                | 122                                     |
| 10 - 3M     13M - 11Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total | Iceland          | 0  | 0<br>0<br>3<br>5<br>0  | 0        | 0  |   | 0<br>0<br>0<br>0<br>3<br>3<br>5<br>0<br>0<br>0<br>0 | 0                                       | 0                                       | 0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0      |                |   |
| 10 - 3M   | Liechtenstein    |  |  |  |  |   | J   |   |   | ·                     |   | ·                     |                |   |
| [ 0 - 3M [  | Norway           |  |  |  |  |   |   |   |   |                       |   |                       |                |   |
| [ 0 - 3M [  | Australia        |  |  |  |  |   |   |   |   |                       |   |                       |                |   |
| 10Y - more  | Canada           | 230<br>33<br>53<br>142<br>6  | 53<br>142<br>0   | 0<br>0<br>0<br>0<br>0                          | 0  | 11  | 0 0<br>0 0<br>5 184<br>37<br>0 53<br>126<br>0 0     |   | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0      |                |   |
| Total   | Hong Kong        | 93   | 0<br>0<br>74<br>0<br>93<br>0   | 0<br>0<br>0<br>0                               | 0  | 21  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0               | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0      |                |   |
| iotai   | 1                | 167  | 16/  |  | 1 0  | . 24  | 143   |   |   |                       |   |                       |                | 4                                       |



General governments exposures by country of the counterparty

|   |   |  |  |  |  |   | KBC Groep                                       |   |   |   |   |   |                |  |
|---|---|--|--|--|--|---|---|---|---|---|---|---|----------------|--|
|   |   |  |  |  |  |   | As of 30/06/2023                                |   |   |   |   |   |                |  |
|   |   |  |  |  |  | Dire  | ct exposures                                    |   |   |   |   |   |                |  |
|   | (mln EUR)   |  |  | On balance s                                   | heet   |   |   |   | Deriva                                  | tives                                   |   | Off balaı                               | nce sheet      |  |
|   |   |  |  |  |  |   |   |   |   |   |   | Off-balance sl                          | neet exposures |  |
|   |   |  |  |  | Non-derivative financial as  | sets by accounting portfolion   | ,   | Derivatives with po                     | sitive fair value                       | Derivatives with                        | negative fair value                     |   |                | Risk weighted  |
| Residual Maturity   | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount                         | Nominal                                 | Provisions     | exposure amount  |
| [ 0 - 3M [  | Japan   | 8  | 0<br>0<br>8<br>0<br>0  | 000000000000000000000000000000000000000        | 0  | 0   | 0<br>0<br>8<br>0<br>0                           | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0                        |                | 0                  |
| [ 0 - 3M  | u.s.  | 11<br>422<br>1007<br>1,316<br>699<br>2,553                         | 6  | 0        | 0 0 0  | 6<br>4<br>4<br>(  | 9<br>9 421<br>102<br>1,310<br>690<br>6          | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [  | China   | 33<br>36<br>56   | 0<br>0<br>5<br>38<br>34<br>0   | 0<br>0<br>0<br>0<br>0                          | 000000000000000000000000000000000000000  | (   | 0<br>0<br>5<br>38<br>34<br>0                    | 000                                     | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                |
| [ 0 - 3M [  | Switzerland   | 6  | 0<br>0<br>0<br>0<br>8<br>8   | 0<br>0<br>0<br>0<br>0                          | 000000000000000000000000000000000000000  | (   | 0<br>0<br>0<br>0<br>8<br>8                      | 000                                     | 0                                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   |                | 0                  |
| [ 0 - 3M [  | Other advanced economies non EEA                      | 99<br>99<br>33<br>200<br>0   | 0  | 000000000000000000000000000000000000000        | 0 0 0  | ()  | 0<br>5<br>99<br>76<br>53<br>194<br>0            |   | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0                   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                |
| 10 - 3M   | Other Central and eastern<br>Europe countries non EEA | 12   | 0<br>0<br>0<br>0<br>0<br>12<br>4<br>4<br>0   | 000000000000000000000000000000000000000        | 0  | (   | 0<br>0<br>0<br>0<br>12<br>4<br>0                | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 | 0 | 0 |                | 0                  |
| [0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total                                      | Middle East   |  | 0<br>0<br>0<br>0<br>0<br>0<br>5  | 0        | 0  | (   | 0<br>0<br>0<br>0<br>0<br>0<br>5                 | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0                   |                | 000000000000000000000000000000000000000                  |
| 10 tal<br>  0 - 3M  <br>  3M - 1Y  <br>  1Y - 2Y  <br>  2Y - 3Y  <br>  3Y - 5Y  <br>  5Y - 10Y  <br>  10Y - more<br>  Total | Latin America and the<br>Caribbean                    | 33<br>87<br>6<br>6   | 5<br>0<br>0<br>36<br>87<br>0<br>0  | 000000000000000000000000000000000000000        | 0  | 0<br>(<br>(<br>24<br>(<br>(   | 0<br>0<br>36<br>64<br>0<br>0                    | 0                                       | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>3<br>3         |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                |



General governments exposures by country of the counterparty

KBC Groen

|   |                  |   |  |  |   |                              | KBC Groep                                       |                     |   |   |   |                        |                |   |
|---|------------------|---|--|--|---|------------------------------|---|---------------------|---|---|---|------------------------|----------------|---|
|   |                  |   |  |  |   |                              | As of 30/06/2023                                | 3                   |   |   |   |                        |                |   |
|   |                  |   |  |  |   | Dire                         | ct exposures                                    |                     |   |   |   |                        |                |   |
|   | (mln EUR)        |   |  | On balance s                                   | heet                                    |                              |   |                     | Deriva                                  | tives                                   |   | Off bala               | nce sheet      |   |
|   |                  |   |  |  |   |                              |   |                     |   |   |   | Off-balance s          | heet exposures |   |
|   |                  |   |  |  | Non-derivative financial as             | ssets by accounting portfoli |   | Derivatives with po | sitive fair value                       | Derivatives with                        | negative fair value                     |                        |                |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets      | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading |   |                              | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                         | Carrying amount                         | Notional amount                         | Nominal                | Provisions     | Risk weighted<br>exposure amount        |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Total | Africa           | 0<br>0<br>38<br>8<br>177<br>133<br>3<br>3<br>3<br>3<br>3<br>3<br>3<br>3 | 3 2  | 0<br>0<br>0<br>0<br>0<br>0                     |   |                              | 0<br>0<br>38<br>8<br>170<br>134<br>2<br>353     | l .                 | 0 | 0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>95 |                | 0 0 0 0 0 0 0 0 1 1 0 0 0 1             |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total                         | Others           |   | 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0<br>0<br>0<br>0<br>0                          | ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) |                              | 0<br>7<br>0<br>0                                |                     |   | 0 0 0                                   | 0 | 68<br>68               |                | 0 |

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guadente, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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 nGAMP

Performing and non-performing exposures KBC Groep

|   |         |  |                        |                         |                   |                                      |  |                             | NDC.   | Groep   |  |                      |                         |                               |                                      |   |                               |  |
|---|---------|--|------------------------|-------------------------|-------------------|--------------------------------------|--|-----------------------------|--|---------|--|----------------------|-------------------------|-------------------------------|--------------------------------------|---|-------------------------------|--|
|   |         |  |                        |                         | As of 30/09/2022  |                                      |  |                             |  |         |  |                      |                         | As of 31/12/2022              |                                      |   |                               |  |
|   |         | Gross ca                                     | arrying amount/ Nomina | al amount               |                   | Accumulated im<br>value due to cre   | pairment, accumulated ne<br>dit risk and provisions <sup>4</sup> | egative changes in fair     | Collaterals and  |         | Gross car                                    | rying amount/ Nomina | lamount                 |                               | Accumulated imp                      | airment, accumulated ne<br>lit risk and provisions <sup>4</sup> | gative changes in fair        | Collaterals and  |
|   |         | Of which performing<br>but past due >30 days |                        | Of which non-performing |                   | On performing exposures <sup>2</sup> | On non-perform   | ning exposures <sup>1</sup> | financial guarantees<br>received on non-<br>performing exposures |         | Of which performing<br>but past due >30 days |                      | Of which non-performing |                               | On performing exposures <sup>2</sup> | On non-perform  | ning exposures <sup>3</sup>   | financial guarantees<br>received on non-<br>performing exposures |
|   |         | and <=90 days                                |                        | Of which: defaulted     | Of which Stage 31 | exposures                            |  | Of which Stage 31           |  |         | and <=90 days                                |                      | Of which: defaulted     | Of which Stage 3 <sup>8</sup> | exposures                            |   | Of which Stage 3 <sup>8</sup> |  |
| (min EUR)  Cash balances at central banks and other demand deposits | 48,392  |  |                        |                         |                   |                                      |  |                             |  | 50,061  |  |                      |                         |                               | 0                                    |   |                               |  |
| Debt securities (including at amortised cost and fair value)        | 45,816  |  | 9                      | 9                       | 9                 |                                      | , 8  | 8                           |  | 47,924  |  | 8                    | 8                       | 8                             | 11                                   | 7   | 7                             |  |
| Central banks   | 46      |  |                        |                         |                   |                                      |  |                             |  | 526     |  |                      |                         |                               |                                      |   |                               |  |
| General governments   | 40,190  |  |                        |                         | 0                 |                                      |  |                             | 0  | 41,754  |  |                      |                         |                               | 4                                    | 0   |                               | 0  |
| Credit institutions   | 3,70    |  | 7                      |                         | 7                 |                                      | . 7  |                             |  | 4,191   | 0  | 7                    | 7                       | 7                             | 1                                    | 7   | 7                             | 0  |
| Other financial corporations  | 893     | 0  |                        |                         | 0                 |                                      | 0  |                             | 0  | 915     | 0  | 0                    | 0                       |                               | 0                                    | 0   |                               | 0  |
| Non-financial corporations  | 563     | 0  | 2                      |                         | 2                 |                                      | 1  |                             |  | 539     | 0  | 1                    | 1                       | 1                             | 6                                    | 0   |                               | 0  |
| Loans and advances(including at amortised cost and fair value)      | 212,846 | 530  | 3,739                  | 3,739                   | 3,484             | 714                                  | 1,904  | 1,823                       | 1,413  | 205,823 | 562  | 3,866                | 3,866                   | 3,616                         | 748                                  | 1,872   | 1,796                         | 1,484  |
| Central banks   | 26,63   | 0  |                        |                         | 0                 |                                      | 0  |                             |  | 20,516  |  | 0                    |                         |                               | 0                                    | 0   |                               | 0  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               |  |
| General governments   | 8,760   | 81   | 8                      |                         | 8                 |                                      | 3  | 3                           | 5  | 7,497   | 84   | 42                   | 42                      | 42                            | 3                                    | 3   | 3                             | 5  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               |  |
| Credit institutions   | 4,761   | 0  | 32                     | 33                      | 32                |                                      | 18   | 18                          | 14   | 3,742   | ٥  | 32                   | 32                      | 32                            | 2                                    | 17  | 17                            | 14   |
| Other financial corporations  | 8,029   |  | 76                     |                         | 76                |                                      |  |                             | 24   | 6.727   |  | 76                   | 76                      | 75                            | 12                                   | 27  | 27                            | 20   |
| Color mancia deporados  | 0,021   | ,  | /:                     | /3                      | /3                |                                      | 30   |                             | 24   | 6,727   | , and a                                      | /3                   | /3                      | /3                            | 13                                   | 37  | 37                            | 28   |
| Non-financial corporations  | 78,80   | 341  | 2.888                  | 2.888                   | 2,658             | 44                                   | 1.545  | 1.468                       | 1.022  | 80.061  | 375  | 2.932                | 2,932                   | 2.707                         | 473                                  | 1.516   | 1.443                         | 1.059  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               | •                          |
| of which: small and medium-sized enterprises                        | 40,399  | 57   | 1,435                  | 1,436                   | 1,323             | 25                                   | 661  | 632                         | 635  | 40,755  | 49   | 1,438                | 1,438                   | 1,318                         | 270                                  | 663   | 631                           | 621  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               |  |
| of which: Loans collateralised by commercial immovable property     | 21,035  | 13   | 958                    | 958                     | 896               | 11                                   | 7 273  | 259                         | 616  | 21,256  | 16   | 956                  | 956                     | 897                           | 123                                  | 264   | 251                           | 630  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               |  |
| Households  | 85,84   | 107  | 737                    | 737                     | 712               | 24                                   | 300  | 296                         | 347  | 87,280  | 104  | 784                  | 784                     | 760                           | 256                                  | 299   | 296                           | 378  |
|   |         |  |                        |                         |                   |                                      |  |                             |  |         |  |                      |                         |                               |                                      |   |                               |  |
| of which: Loans collateralised by residential immovable property    | 72,471  | 76   | 385                    | 385                     | 371               | 14                                   | 97   | 95                          | 276  | 73,846  | 70   | 424                  | 424                     | 411                           | 132                                  | 94  | 92                            | 306  |
| of which: Credit for consumption                                    | 7,53    | 35   | 236                    | 236                     | 228               |                                      | 145  | 142                         | 30   | 7.633   | 36   | 246                  | 246                     | 237                           | 93                                   | 146   | 145                           | 30   |
|   |         |  | 230                    |                         |                   |                                      | 143  | 143                         | 30   |         |  |                      |                         |                               |                                      | 140   | 143                           | 30   |
| DEBT INSTRUMENTS other than HFT                                     | 307,054 | 530  | 3,748                  | 3,748                   | 3,493             | 721                                  | 1,912  | 1,831                       | 1,413  | 303,808 | 562  | 3,874                | 3,874                   | 3,624                         | 759                                  | 1,879   | 1,803                         | 1,484  |
| OFF-BALANCE SHEET EXPOSURES   | 58,178  |  | 194                    | 194                     | 171               | 51                                   | 63   | 58                          | 57   | 59,416  |  | 178                  | 178                     | 157                           | 54                                   | 60  | 55                            | 72   |

### Performing and non-performing exposures KBC Groep

|   |         |  |                      |                         |                               |                                      |   |                            | NDC (  | жоер    |  |                        |                         |                               |                                      |  |                             |  |
|---|---------|--|----------------------|-------------------------|-------------------------------|--------------------------------------|---|----------------------------|--|---------|--|------------------------|-------------------------|-------------------------------|--------------------------------------|--|-----------------------------|--|
|   |         |  |                      |                         | As of 31/03/2023              |                                      |   |                            |  |         |  |                        |                         | As of 30/06/2023              |                                      |  |                             |  |
|   |         | Gross car                                    | rying amount/ Nomina | al amount               |                               | Accumulated imp                      | airment, accumulated negative of<br>lit risk and provisions | changes in fair            | Collaterals and  |         | Gross ca                                     | errying amount/ Nomina | I amount                |                               | Accumulated imp                      | pairment, accumulated no<br>lit risk and provisions <sup>6</sup> | gative changes in fair      | Collaterals and  |
|   |         | Of which performing<br>but past due >30 days |                      | Of which non-performing | ř                             | On performing exposures <sup>2</sup> | On non-performing exp                                       | oosures <sup>2</sup>       | financial guarantees<br>received on non-<br>performing exposures |         | Of which performing<br>but past due >30 days |                        | Of which non-performing | •                             | On performing exposures <sup>2</sup> | On non-perform   | ning exposures <sup>3</sup> | financial guarantees<br>received on non-<br>performing exposures |
|   |         | and <=90 days                                |                      | Of which: defaulted     | Of which Stage 3 <sup>8</sup> | exposures                            | Of w  | rhich Stage 3 <sup>3</sup> |  |         | and <=90 days                                |                        | Of which: defaulted     | Of which Stage 3 <sup>8</sup> | exposures                            |  | Of which Stage 31           |  |
| (min EUR)  Cash balances at central banks and other demand deposits | 37,390  |  |                      |                         | 0                             | 0                                    | 0   | 0                          |  | 52,485  |  | 0                      | 0                       | 0                             | 0                                    | 0  | 0                           | 0  |
| Debt securities (including at amortised cost and fair value)        | 50,567  |  | 8                    | 8                       | 8                             | 11                                   | 7   | 7                          | 0  | 52,200  |  | 7                      | ,                       | 7                             | 8                                    | 7  | 7                           | 0  |
| Central banks   | 348     | 0  | 0                    | 0                       | 0                             | 0                                    | 0   | 0                          | 0  | 726     | 0  | 0                      | 0                       | 0                             | 0                                    | 0  | 0                           | 0  |
| General governments   | 43,843  | 0  | 0                    | 0                       | 0                             | 4                                    | 0   | 0                          | 0  | 45,122  | 0  | 0                      | 0                       | 0                             | 4                                    | 0  | 0                           | 0  |
| Credit institutions   | 4,860   | 0  | 7                    | 7                       | 7                             | 1                                    | 7   | 7                          | 0  | 4,749   | 0  | 7                      | 7                       | 7                             | 1                                    | 7  | 7                           | 0  |
| Other financial corporations  | 952     | 0  | 0                    | 0                       | 0                             | 0                                    | 0   | 0                          | 0  | 1,044   | 0  | 0                      | 0                       | 0                             | 1                                    | 0  | 0                           | 0  |
| Non-financial corporations  | 564     | 0  | 1                    | 1                       | 1                             | 6                                    | 0   | 0                          | 0  | 559     | 0  | 0                      | 0                       | 0                             | 2                                    | 0  | 0                           | 0  |
| Loans and advances(including at amortised cost and fair value)      | 214,957 | 440  | 3,807                | 3,807                   | 3,558                         | 757                                  | 1,829   | 1,753                      | 1,549  | 218,041 | 476  | 3,775                  | 3,775                   | 3,539                         | 721                                  | 1,811  | 1,732                       | 1,573  |
| Central banks   | 26,688  | 0  | 0                    | 0                       | 0                             | 0                                    | 0   | 0                          | 0  | 29,759  | 0  | 0                      | 0                       | 0                             | 0                                    | 0  | 0                           | 0  |
|   |         |  | _                    | _                       |                               | _                                    |   |                            | _  | 6.662   |  |                        |                         |                               |                                      | _  |                             | _  |
| General governments   | 7,095   | 82   | 5/                   | 5/                      | 5/                            | 2                                    | 5   | 5                          | 51   | 6,662   | 9/   | 5/                     | 5/                      | 57                            | 5                                    | ь  | ь                           | 50   |
| Credit institutions   | 5,687   | 0  | 31                   | 31                      | 31                            | 2                                    | 17  | 17                         | 13   | 3,472   | 0  | 24                     | 24                      | 24                            | 2                                    | 17   | 17                          | 7  |
| Other financial corporations  | 6,455   | 0  | 74                   | 74                      | 74                            | 10                                   | 38  | 38                         | 26   | 7,269   | 0  | 74                     | 74                      | 74                            | 11                                   | 38   | 38                          | 26   |
| Non-financial corporations  | 80,507  | 250  | 2,842                | 2,842                   | 2,616                         | 502                                  | 1,470   | 1,396                      | 1,067  | 81,720  | 279  | 2,827                  | 2,827                   | 2,615                         | 488                                  | 1,458  | 1,382                       | 1,103  |
| of which: small and medium-sized enterprises                        | 41,151  | 52   | 1,426                | 1,426                   | 1,295                         | 271                                  | 619   | 587                        | 676  | 41,793  | 46   | 1,370                  | 1,370                   | 1,247                         | 258                                  | 608  | 573                         | 639  |
| of which: Loans collateralised by commercial immovable property     | 21,581  | 10   | 917                  | 917                     | 864                           | 118                                  | 245   | 240                        | 638  | 22,236  | 7  | 886                    | 886                     | 838                           | 125                                  | 230  | 225                         | 636  |
| Households  | 88,525  | 108  | 803                  | 803                     | 781                           | 240                                  | 299   | 297                        | 392  | 89,160  | 99   | 792                    | 792                     | 768                           | 214                                  | 292  | 290                         | 387  |
| of which: Loans collateralised by residential immovable property    | 74,976  | 74   | 432                  | 432                     | 419                           | 118                                  | 81  | 81                         | 326  | 75,410  | 66   | 423                    | 423                     | 411                           | 106                                  | 78   | 78                          | 322  |
| of which: Credit for consumption                                    | 7,907   | 25   | 251                  | 251                     | 242                           | 89                                   | 145   | 145                        | 32   | 7,380   | 25   | 242                    | 242                     | 233                           | 68                                   | 135  | 135                         | 32   |
| DEBT INSTRUMENTS other than HFT                                     | 302,914 | 440  | 3,815                | 3,815                   | 3,566                         | 768                                  | 1,836   | 1,760                      | 1,549  | 322,726 | 476  | 3,782                  | 3,782                   | 3,546                         | 729                                  | 1,818  | 1,739                       | 1,573  |
| OFF-BALANCE SHEET EXPOSURES   | 59,921  |  | 168                  | 168                     | 145                           | 45                                   | 50  | 45                         | 81   | 60,041  |  | 173                    | 173                     | 152                           | 47                                   | 53   | 47                          | 69   |

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#### Forborne exposures

|  |       |  | As of 30/   | 09/2022   |  |   |       |  | As of 31/  | 12/2022   |  |  |
|--|-------|--|---|---|--|---|-------|--|--|---|--|--|
|  |       | ying amount of<br>with forbearance                                       | Accumulated in<br>accumulated c<br>value due to co<br>provisions for<br>forbearance m | hanges in fair<br>edit risk and<br>exposures with                           | Collateral and fin-<br>received on e<br>forbearanc | xposures with   |       | ring amount of<br>with forbearance                                       | Accumulated in<br>accumulated cl<br>value due to cr<br>provisions for<br>forbearance m | hanges in fair<br>edit risk and<br>exposures with                           | Collateral and fin-<br>received on ea<br>forbearance | xposures with  |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>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  |  |
| General governments  | 0     | 0  | 0   | 0   | 0  |   | 0     | 0  | 0  | 0   | 0  |  |
| Credit institutions  | 0     | 0  | 0   | 0   | 0  |   | 0     | 0  | 0  | 0   | 0  |  |
| Other financial corporations   | 0     | 0  | 0   | 0   | 0  |   | 0     | 0  | 0  | 0   | 0  |  |
| Non-financial corporations   | 0     | 0  | 0   | 0   | 0  |   | 0     | 0  | 0  | 0   | 0  |  |
| Loans and advances (including at amortised cost and fair value)  | 2,888 | 1,301  | 437   | 390   | 1,638  | 737   | 2,950 | 1,316  | 429  | 381   | 1,760  | 733  |
| Central banks  | 0     | 0  | 0   | 0   | 0  | 0   | 0     | 0  | 0  | 0   | 0  | 0  |
| General governments  | 2     | 1  | 1   | 1   | 2  | 0   | 11    | 1  | 1  | 1   | 10   | 0  |
| Credit institutions  | 0     | 0  | 0   | 0   | 0  | 0   | 0     | 0  | 0  | 0   | 0  | 0  |
| Other financial corporations   | 28    | 5  | 2   | 1   | 20   | 4   | 27    | 3  | 2  | 1   | 19   | 2  |
| Non-financial corporations   | 2,113 | 1,029  | 346   | 306   | 1,172  | 580   | 2,091 | 1,041  | 341  | 299   | 1,224  | 577  |
| of which: small and medium-sized enterprises   | 1,268 | 529  | 166   | 138   | 794  |   | 1,185 | 511  | 166  | 142   | 737  |  |
| Households   | 744   | 266  | 88  | 82  | 444  | 153   | 821   | 270  | 86   | 81  | 507  | 154  |
| DEBT INSTRUMENTS other than HFT  | 2,888 | 1,301  | 437   | 390   | 1,638  |   | 2,950 | 1,316  | 429  | 381   | 1,760  |  |
| Loan commitments given   | 35    | 3  | 0   | 0   | 26   | 2   | 67    | 3  | 0  | 0   | 50   | 2  |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |   |   |  |   |       |  |  |   |  |  |
| Loans and advances that have been forborne more than twice $^{\it 3}$  | 0     |  |   |   |  |   | 0     |  |  |   |  |  |
| Non-performing forborne loans and advances that failed to meet the non-<br>performing exit criteria <sup>3</sup> | 0     |  |   |   |  |   | 0     |  |  |   |  |  |

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

<sup>(</sup>a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

KBC Groep

|  |       |  | As of 31/  | 03/2023   |  |   |       |  | As of 30/   | 06/2023   |               |   |
|--|-------|--|--|---|--|---|-------|--|---|---|---------------|---|
|  |       | ring amount of<br>with forbearance                                       | Accumulated in<br>accumulated of<br>value due to co<br>provisions for<br>forbearance m | hanges in fair<br>redit risk and<br>exposures with                          | Collateral and fina<br>received on ea<br>forbearance |   |       | ring amount of<br>with forbearance                                       | Accumulated i<br>accumulated c<br>value due to c<br>provisions for<br>forbearance m | hanges in fair<br>redit risk and<br>exposures with                          | received on e | ancial guarantees<br>xposures with<br>e measures  |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>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)   | o     | 0  | 0  | 0   | o  | o   | 0     | o  | 0   | o   | 0             | o   |
| Central banks  | 0     | 0  | 0  | 0   | 0  |   | 0     | 0  | 0   | 0   | 0             |   |
| General governments  | 0     | 0  | 0  | 0   | 0  |   | 0     | 0  | 0   | 0   | 0             |   |
| Credit institutions  | 0     | 0  | 0  | 0   | 0  |   | 0     | 0  | 0   | 0   | 0             |   |
| Other financial corporations   | 0     | 0  | 0  | 0   | 0  |   | 0     | 0  | 0   | 0   | 0             |   |
| Non-financial corporations   | 0     | 0  | 0  | 0   | 0  |   | 0     | 0  | 0   | 0   | 0             |   |
| Loans and advances (including at amortised cost and fair value)  | 2,460 | 1,211  | 395  | 354   | 1,550  | 715   | 2,265 | 1,199  | 352   | 315   | 1,443         | 780   |
| Central banks  | 0     | 0  | 0  | 0   | 0  | 0   | 0     | 0  | 0   | 0   | 0             | 0   |
| General governments  | 11    | 1  | 1  | 1   | 8  | 0   | 10    | 1  | 1   | 1   | 9             | 0   |
| Credit institutions  | 0     | 0  | 0  | 0   | 0  | 0   | 0     | 0  | 0   | 0   | 0             | 0   |
| Other financial corporations   | 7     | 3  | 1  | 1   | 3  | 2   | 7     | 2  | 1   | 1   | 2             | 1   |
| Non-financial corporations   | 1,677 | 939  | 315  | 279   | 1,063  | 553   | 1,532 | 933  | 277   | 244   | 985           | 622   |
| of which: small and medium-sized enterprises   | 904   | 453  | 144  | 119   | 593  |   | 914   | 484  | 151   | 125   | 642           |   |
| Households   | 765   | 269  | 78   | 73  | 477  | 160   | 716   | 263  | 73  | 69  | 446           | 157   |
| DEBT INSTRUMENTS other than HFT  | 2,460 | 1,211  | 395  | 354   | 1,550  |   | 2,265 | 1,199  | 352   | 315   | 1,443         |   |
| Loan commitments given   | 61    | 3  | 0  | 0   | 52   | 2   | 56    | 2  | 0   | 0   | 24            | 1   |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |  |   |  |   |       |  |   |   |               |   |
| Loans and advances that have been forborne more than twice <sup>3</sup>  | 0     |  |  |   |  |   | 0     |  |   |   |               |   |
| Non-performing forborne loans and advances that failed to meet the non-<br>performing exit criteria <sup>3</sup> | 0     |  |  |   |  |   | 0     |  |   |   |               |   |

<sup>(1)</sup> 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-TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groep

|  | AS OT 30/09/2022      |                              |       |  |                                     |   | AS OF 31/12/2022      |                               |                        |  |             |                       | AS OF 31/U3/2023 |                              |       |  |  |   | AS 0f 30/06/2023 |                              |       |  |                                     |          |
|--|-----------------------|------------------------------|-------|--|-------------------------------------|---|-----------------------|-------------------------------|------------------------|--|-------------|-----------------------|------------------|------------------------------|-------|--|--|---|------------------|------------------------------|-------|--|-------------------------------------|----------|
|  | Gross carrying amount |                              |       |  |                                     | Accumulated                                 | Gross carrying amount |                               |                        |  | Accumulated | Gross carrying amount |                  |                              |       |  | Accumulated                            | Gross carrying amount   |                  |                              |       |  | Accumulated                         |          |
| (min EUR)  |                       | Of which<br>non-<br>performi |       | Of which loans<br>and advances<br>subject to<br>impairment | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to |                       | Of which:<br>non-<br>performi | of which:<br>defaulted | Of which loans<br>and advances<br>subject to<br>impairment |             | negative              |                  | Of which<br>non-<br>performi |       | Of which loans<br>and advances<br>subject to<br>impairment | Accumulated<br>impairment <sup>1</sup> | negative<br>changes in fair<br>value due to<br>credit risk on<br>non-performing<br>exposures <sup>1</sup> |                  | Of which<br>non-<br>performi |       | Of which loans<br>and advances<br>subject to<br>impairment | Accumulated impairment <sup>1</sup> | negative |
| A Agriculture, forestry and fishing                                | 2,849                 | 62                           | 62    | 2,849  | 31                                  | 0   | 2,860                 | 69                            | 69                     | 2,860  | 36          | 0                     | 3,053            | 74                           | 74    | 3,053  | 40                                     | 0   | 3,087            | 68                           | 68    | 3,087  | 33                                  | 0        |
| B Mining and guarrying   | 157                   | 1                            | 1     | 157  | 1                                   | 0   | 151                   | 1                             | 1                      | 151  | 1           | 0                     | 185              | 1                            | 1     | 185  | 1                                      | 0   | 200              | 3                            | 3     | 200  | 1                                   | 0        |
| C Manufacturing  | 15.398                | 607                          | 607   | 15.398   | 453                                 | 0   | 15.153                | 566                           | 566                    | 15.153   | 411         | 0                     | 14.793           | 555                          | 555   | 14.793   | 409                                    | 0   | 14.848           | 612                          | 612   | 14.848   | 392                                 | 0        |
| D Electricity, gas, steam and air conditioning<br>supply           | 2,933                 | 57                           | 57    | 2,933  | 32                                  | 0   | 2,901                 | 45                            | 45                     | 2,901  | 33          | 0                     | 3,111            | 40                           | 40    | 3,111  | 32                                     | 0   | 3,150            | 17                           | 17    | 3,150  | 17                                  | 0        |
| E Water supply   | 1,038                 | 4                            | 4     | 1,038  | 3                                   | 0   | 1,146                 | 3                             | 3                      | 1,146  | 3           | 0                     | 1,161            | 3                            | 3     | 1,161  | 3                                      | 0   | 1,226            | 3                            | 3     | 1,226  | 3                                   | 0        |
| F Construction   | 5.885                 | 213                          | 213   | 5.885  | 163                                 | 0   | 5.740                 | 281                           | 281                    | 5.740  | 168         | 0                     | 5.942            | 234                          | 234   | 5.942  | 167                                    | 0   | 6.086            | 241                          | 241   | 6.086  | 176                                 | 0        |
| G Wholesale and retail trade                                       | 13.930                | 824                          | 824   | 13.930   | 711                                 | 0   | 13.999                | 824                           | 824                    | 13.999   | 707         | 0                     | 13.945           | 816                          | 816   | 13.945   | 701                                    | 0   | 13.887           | 784                          | 784   | 13.887   | 675                                 | 0        |
| H Transport and storage  | 4,533                 | 80                           | 80    | 4,533  | 57                                  | 0   | 5,008                 | 83                            | 83                     | 5,008  | 69          | 0                     | 4,972            | 84                           | 84    | 4,972  | 84                                     | 0   | 4,754            | 74                           | 74    | 4,754  | 47                                  | 0        |
| I Accommodation and food service activities                        | 1,129                 | 108                          | 108   | 1,129  | 39                                  | 0   | 1,127                 | 103                           | 103                    | 1,127  | 37          | 0                     | 1,117            | 96                           | 96    | 1,117  | 35                                     | 0   | 1,091            | 85                           | 85    | 1,091  | 28                                  | 0        |
| J Information and communication                                    | 1.433                 | 39                           | 39    | 1.433  | 31                                  | 0   | 1.411                 | 35                            | 35                     | 1.411  | 28          | 0                     | 1.464            | 47                           | 47    | 1.464  | 27                                     | 0   | 1.516            | 44                           | 44    | 1.516  | 27                                  | 0        |
| K Financial and insurance activities                               | 2,968                 | 92                           | 92    | 2,968  | 73                                  | 0   | 3,437                 | 93                            | 93                     | 3,437  | 37          | 0                     | 3,347            | 95                           | 95    | 3,347  | 67                                     | 0   | 3,513            | 95                           | 95    | 3,513  | 75                                  | 0        |
| L Real estate activities   | 11,306                | 452                          | 452   | 11,306   | 179                                 | 0   | 11,376                | 442                           | 442                    | 11,376   | 223         | 0                     | 11,586           | 430                          | 430   | 11,586   | 165                                    | 0   | 11,841           | 426                          | 426   | 11,841   | 196                                 | 0        |
| M Professional, scientific and technical<br>activities             | 5,935                 | 175                          | 175   | 5,935  | 128                                 | 0   | 6,340                 | 180                           | 180                    | 6,340  | 132         | 0                     | 6,383            | 176                          | 176   | 6,383  | 137                                    | 0   | 6,455            | 198                          | 198   | 6,455  | 142                                 | 0        |
| N Administrative and support service<br>activities                 | 2,667                 | 70                           | 70    | 2,667  | 32                                  | 0   | 2,668                 | 86                            | 86                     | 2,668  | 30          | 0                     | 2,617            | 82                           | 82    | 2,617  | 29                                     | 0   | 2,747            | 80                           | 80    | 2,747  | 32                                  | 0        |
| O Public administration and defence,<br>compulsory social security | 37                    | 8                            | 8     | 37   | 8                                   | 0   | 37                    | 8                             | 8                      | 37   | 8           | 0                     | 50               | 7                            | 7     | 50   | 8                                      | 0   | 51               | 8                            | 8     | 51   | 12                                  | 0        |
| P Education  | 105                   | 1                            | 1     | 105  | 1                                   | 0   | 107                   | 0                             | 0                      | 107  | 1           | 0                     | 110              | 0                            | 0     | 110  | 1                                      | 0   | 109              | 1                            | 1     | 109  | 1                                   | 0        |
| Q Human health services and social work<br>activities              | 4,840                 | 53                           | 53    | 4,840  | 27                                  | 0   | 4,832                 | 69                            | 69                     | 4,832  | 39          | 0                     | 4,883            | 58                           | 58    | 4,883  | 37                                     | 0   | 4,932            | 55                           | 55    | 4,932  | 36                                  | 0        |
| R Arts, entertainment and recreation                               | 495                   | 28                           | 28    | 495  | 9                                   | 0   | 518                   | 24                            | 24                     | 518  | 8           | 0                     | 512              | 20                           | 20    | 512  | 9                                      | 0   | 554              | 19                           | 19    | 554  | 5                                   | 0        |
| S Other services   | 1,171                 | 14                           | 14    | 1,171  | 14                                  | 0   | 1,252                 | 21                            | 21                     | 1,252  | 18          | 0                     | 1,275            | 21                           | 21    | 1,275  | 20                                     | 0   | 1,675            | 14                           | 14    | 1,675  | 48                                  | 0        |
| Loans and advances   | 78.809                | 2 888                        | 2.888 | 78 809   | 1 993                               | 0   | 80.061                | 2 932                         | 2 932                  | 80.061   | 1 990       | 0                     | 80 507           | 2.842                        | 2 842 | 80 507   | 1 972                                  | 0   | 81 720           | 2 827                        | 2 827 | 81 720   | 1 947                               | 0        |

<sup>(1)</sup> The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.