



2024 EU-wide Transparency Exercise

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

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

2024 EU-wide Transparency Exercise

Key Metrics

KBC Groep

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,593	15,639	17,215	16,995	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	15,533	15,555	17,206	16,988	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	17,343	17,389	18,965	18,745	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	17,283	17,305	18,956	18,738	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	19,770	19,768	22,903	22,669	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	19,784	19,744	22,898	22,662	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	115,222	113,029	114,101	115,640	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	115,255	113,038	114,101	115,635	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.53%	13.84%	15.09%	14.70%	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	13.48%	13.76%	15.08%	14.69%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.05%	15.38%	16.62%	16.21%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.00%	15.31%	16.61%	16.20%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.16%	17.49%	20.07%	19.60%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.17%	17.47%	20.07%	19.60%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	343,571	333,894	346,562	350,530	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	5.05%	5.21%	5.47%	5.35%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

KBC Groep

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,343	17,389	18,965	18,745	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	17,283	17,305	18,956	18,738	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	343,571	333,894	346,562	350,530	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	343,496	333,791	346,545	350,521	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.05%	5.21%	5.47%	5.35%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.03%	5.18%	5.47%	5.35%	[A.2]/[B.2]	

		(in EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A	OWN FUNDS	19,770	19,768	22,903	22,669	C01.00 (0101,0101)	Articles 41 and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,993	15,609	17,215	16,995	C01.00 (0102,0102)	Article 36 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,794	6,456	5,889	5,670	C01.00 (0102,0101)	Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) paragraph (f) and 42 of CRR
A.1.2	Retained earnings	10,879	11,197	13,679	13,624	C01.00 (0102,0101)	Articles 36(1) paragraph (c), 36(2) and 36(1) paragraph (e) of CRR
A.1.3	Accumulated other comprehensive income	-497	-329	-422	-337	C01.00 (0102,0101)	Articles 41(10), 36(1) paragraph (e) and 36(1) paragraph (f) of CRR
A.1.4	Other Reserves	0	0	0	0	C01.00 (0102,0101)	Articles 41(17) and 36(1) paragraph (a) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0102,0101)	Articles 41(1), 36(1) paragraph (f) and 36(1) paragraph (i) of CRR
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	1	C01.00 (0102,0101)	Article 84 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	629	526	514	426	C01.00 (0102,0101)	Articles 32 to 35 and 36(1) paragraph (g) of CRR
A.1.8	(-) Intangible assets (including Goodwill)	-1,629	-1,762	-1,719	-1,669	C01.00 (0102,0101) - C 01.00 (0103,0103)	Articles 41(1), 36(1) paragraph (b) and 37 of CRR, Articles 41(1), 36(1) paragraph (b) and 37 paragraph (a) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-103	88	87	-57	C01.00 (0107,0101)	Articles 36(1) paragraph (c) and 39 of CRR
A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	-146	C01.00 (0106,0101)	Articles 36(1) paragraph (d), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets	-118	-121	-157	-173	C01.00 (0106,0101)	Articles 41(10), 36(1) paragraph (a) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0102,0101)	Articles 41(2), 36(1) paragraph (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0104,0101)	Articles 36(1) paragraph (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	C01.00 (0105,0101) - C 01.00 (0105,0101) + C 01.00 (0107,0101) - C 01.00 (0107,0101)	Articles 42(6), 36(1) paragraph (i) and 89 of CRR, Articles 36(1) paragraph (i), 34(1) paragraph (b), 24(1) paragraph (b) and 29 of CRR, Articles 36(1) paragraph (i) and 79(2) of CRR, Articles 36(1) paragraph (i) and 131(b) of CRR and Articles 36(1) paragraph (i) and 122(4) of CRR
A.1.14.1	Offsetting from securitisation positions (-)	0	0	0	0	C01.00 (0105,0101)	Articles 36(1) paragraph (i), 24(1) paragraph (b), 24(1) paragraph (b) and 29 of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0105,0101)	Articles 42(7), 36(1) paragraph (i), 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	C01.00 (0106,0101)	Articles 36(1) paragraph (c) and 39 of CRR, Articles 40(1) paragraph (a) and 40(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0106,0101)	Articles 42(7), 36(1) paragraph (i), 45, 46, 47, 49(1) paragraph (b), 49(1) paragraph (c) and 79 of CRR
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0101,0101)	Articles 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	-55	-57	-54	-74	C01.00 (0103,0101)	Articles 36(1) paragraph (n) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0104,0101)	Articles 36(1) paragraph (n) and Article 120(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0103,0101)	Articles 36(1) paragraph (n) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-78	-148	-148	-173	C01.00 (0104,0101)	Articles 3 of CRR
A.1.20	CET1 Capital elements or deductions - other	-90	-90	-90	-90	C01.00 (0103,0101)	-
A.1.21	Transitional adjustments	61	84	9	7	PAR (1.1.1.6 - 1.1.1.8 - 1.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0102,0101)	Articles 40(1) to (3), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0102,0101)	Articles 47A and 48B of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	61	84	9	7	C01.00 (0102,0101)	Articles 40A to 47, 47A and 48C of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,750	1,750	1,750	1,750	C01.00 (0102,0101)	Articles 41 of CRR
A.2.1	Additional Tier 1 Capital instruments	1,750	1,750	1,750	1,750	C01.00 (0104,0101) - C 01.00 (0107,0101)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0104,0101)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0104,0101) - C 01.00 (0107,0101) + C 01.00 (0107,0101) - C 01.00 (0107,0101)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0104,0101) - C 01.00 (0104,0101) + C 01.00 (0107,0101) - C 01.00 (0107,0101)	-
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,343	17,389	18,965	18,745	C01.00 (0101,0101)	Articles 39 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,426	2,379	3,988	3,924	C01.00 (0104,0101)	Articles 71 of CRR
A.4.1	Tier 2 Capital instruments	2,496	2,497	4,078	4,085	C01.00 (0104,0101) - C 01.00 (0106,0101)	-
A.4.2	Other Tier 2 Capital components and deductions	-173	-235	-313	-337	C01.00 (0104,0101) - C 01.00 (0104,0101) + C 01.00 (0106,0101) - C 01.00 (0106,0101) + C 01.00 (0107,0101) - C 01.00 (0107,0101)	-
A.4.3	Tier 2 transitional adjustments	103	117	173	176	C01.00 (0106,0101) - C 01.00 (0106,0101) + C 01.00 (0106,0101) - C 01.00 (0106,0101)	-
B	TOTAL RISK EXPOSURE AMOUNT	115,222	113,029	114,101	115,640	C01.00 (0101,0101)	Articles 92(a), 95, 96 and 98 of CRR
B.1	Offsetting: Transitional adjustments included	-33	-9	0	5	C01.01 (0101,0101)	-
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.63%	13.84%	15.09%	14.79%	RA1(1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.69%	15.38%	16.62%	16.21%	RA1(2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	17.61%	17.49%	20.07%	19.69%	RA1(3)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,533	15,655	17,206	16,968	RA 1. A. 1.21.A. 1.21.A.11 + RA 2. A. 1.21.A. 1.21.A.11 + RA 2. A. 1.21.A. 1.21.A.11	-
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.48%	13.76%	15.08%	14.69%	RB 1(5)(4.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	61	84	9	7	C01.01 (0104,0101)	-
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0104,0101)	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements	-75	-60	-4	0	C01.01 (0104,0101)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-33	-9	0	5	C01.01 (0104,0101)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

KBC Groep

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	97,856	94,378	95,953	97,560	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	12,048	25,381	25,909	26,292	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	2,955	0	0	0	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	60,798	48,254	48,292	57,682	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	9,941	9,801	9,826	9,832	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,055	2,245	1,960	1,996	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	847	921	696	782	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	13	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	21	18	17	16	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,257	2,068	2,096	1,894	C 02.00 (r0520, c0010)
Of which the standardised approach	353	271	234	200	C 02.00 (r0530, c0010)
Of which IMA	1,904	1,797	1,862	1,694	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	12,184	13,079	13,079	13,079	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	12,184	13,079	13,079	13,079	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	319	300	300	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	115,222	113,029	114,101	115,640	

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

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

2024 EU-wide Transparency Exercise

P&L
KBC Groep

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	14,659	20,021	5,107	10,178
Of which debt securities income	1,012	1,382	352	741
Of which loans and advances income	6,855	9,333	2,289	4,549
Interest expenses	10,837	14,947	3,832	7,635
(Of which deposits expenses)	4,273	5,804	1,412	2,745
(Of which debt securities issued expenses)	895	1,333	457	918
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	19	2	14
Net Fee and commission income	1,680	2,386	618	1,249
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	-7	19	-4	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	249	133	67	211
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	38	48	-14	-5
Gains or (-) losses from hedge accounting, net	-101	-115	-84	-141
Exchange differences [gain or (-) loss], net	15	149	35	2
Net other operating income /(expenses)	98	174	84	164
TOTAL OPERATING INCOME, NET	5,809	7,887	1,979	4,028
(Administrative expenses)	3,000	4,109	1,212	2,142
(Cash contributions to resolution funds and deposit guarantee schemes)	246	253	159	124
(Depreciation)	284	376	89	179
Modification gains or (-) losses, net	-19	-29	0	-5
(Provisions or (-) reversal of provisions)	-173	-166	-2	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-19	-15	0	-1
(Other provisions)	-154	-151	-1	-2
Of which pending legal issues and tax litigation ¹	0	-155	0	0
Of which restructuring ¹	0	-56	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9	-3	17	90
(Financial assets at fair value through other comprehensive income)	0	0	1	0
(Financial assets at amortised cost)	9	-3	17	89
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	28	192	0	8
(of which Goodwill)	0	109	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	305	505	0	235
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	409	407	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,111	4,008	505	1,720
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,614	3,382	372	1,392
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,614	3,382	372	1,392
Of which attributable to owners of the parent	2,615	3,383	372	1,392

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

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

KBC Groep

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	42,324				34,512				45,201				39,930				IAS 1.54 (f)	
Financial assets held for trading	9,995	3,010	6,302	684	8,313	2,975	4,827	711	9,800	3,368	5,846	786	10,348	3,629	5,949	769	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	781	12	0	768	858	13	0	845	870	12	0	858	919	12	0	907	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,992	4,562	183	247	5,481	5,051	178	252	6,274	5,871	149	254	6,970	6,502	215	253	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	284,066				258,602				256,662				263,561				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	480	0	480	0	299	0	299	0	325	0	325	0	349	0	349	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,192				-2,402				-2,307				-2,744				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	10,427				10,278				10,816				10,502					
TOTAL ASSETS	328,873				315,941				327,442				328,835				IAS 1.8(a), K0.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	4,772	10	0	-1	0	0	5,296	10	0	-1	0	0	6,056	0	0	-2	0	0	6,735	20	0	-2	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortized cost	Debt securities	48,076	106	0	-5	-2	0	47,488	64	5	-5	-2	-2	45,309	63	5	-7	-1	-2	44,649	63	5	-6	-1	-2	Annex V Part 1.31.44(b)
	Loans and advances	181,817	32,584	3,599	-153	-54	-1,736	175,904	33,509	3,691	-145	-490	-1,749	185,243	34,369	3,678	-177	-395	-1,753	191,014	25,796	3,477	-159	-434	-1,726	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	8,181	7,089	6,189	5,810	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,309	1,359	1,423	1,388	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	294,303	281,891	294,401	298,402	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	388	401	331	311	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-934	-505	-506	-474	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	203	180	169	185	IAS 37.10; IAS 1.54(l)
Tax liabilities	142	167	196	137	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	2,432	1,927	2,377	2,054	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	306,023	292,509	304,579	307,815	IAS 1.9(b); IG 6
TOTAL EQUITY	22,851	23,431	22,863	22,020	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	328,873	315,941	327,442	329,835	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		6,941	5,941	5,261	5,164	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6	6	11	11	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,339	1,421	1,026	787	Annex V.Part 1.31
Deposits	Central banks	8,164	6,327	5,586	3,282	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,519	1,359	1,009	956	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	15,195	8,986	12,336	10,998	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,813	3,389	3,688	3,891	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,516	10,949	15,105	15,463	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,846	5,573	3,944	9,247	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	20,818	21,881	22,782	23,945	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	13,497	14,888	9,070	18,379	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	63,639	64,362	63,659	64,610	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	45,001	44,526	41,591	43,299	ECB/2013/33 Annex 2.Part 2.9.1
	Households	124,522	125,073	124,510	127,864	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	46,151	45,475	43,933	46,168	Annex V.Part 1.42(f), 44(c)
Debt securities issued		46,349	43,261	47,663	50,025	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,796	2,804	4,408	4,413	Annex V.Part 1.37
Other financial liabilities		2,690	2,533	4,405	3,762	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		304,180	290,740	302,344	305,912	

2024 EU-wide Transparency Exercise
Market Risk
KBC Groep

	SA				IM										IM																					
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT												
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE															
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023																	As of 31/12/2023																
Traded Debt Instruments	68	64	63	19	119	41							65	28	105	32																				
Of which: General risk	11	10	63	19	119	41							65	28	105	32																				
Of which: Specific risk	57	54	0	0	0	0							0	0	0	0																				
Equities	77	24	18	7	24	7							20	6	29	7																				
Of which: General risk	23	4	18	7	24	7							20	6	29	7																				
Of which: Specific risk	39	20	0	0	0	0							0	0	0	0																				
Foreign exchange risk	206	183	8	3	22	11							7	2	19	4																				
Commodities risk	0	0	0	0	0	0							0	0	0	0																				
Total	353	271	57	20	96	37	0	0	0	0	0	1,904	61	25	83	25	0	0	0	0	0	0	1,797													
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024																	As of 30/06/2024																
Traded Debt Instruments	66	59	66	18	99	37							48	15	95	35																				
Of which: General risk	9	11	66	18	99	37							48	15	95	35																				
Of which: Specific risk	57	48	0	0	0	0							0	0	0	0																				
Equities	36	43	17	5	22	7							16	4	38	14																				
Of which: General risk	5	11	17	5	22	7							16	4	38	14																				
Of which: Specific risk	29	31	0	0	0	0							0	0	0	0																				
Foreign exchange risk	134	98	11	3	30	10							10	3	28	15																				
Commodities risk	0	0	0	0	0	0							0	0	0	0																				
Total	234	200	64	18	85	31	0	0	0	0	0	1,862	49	18	87	35	0	0	0	0	0	0	1,694													

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
<i>(MILLION EUR)</i>							
Central governments or central banks	4381	5,131	150	4370	48,721	401	
Regional governments or local authorities	461	391	78	2,151	2,039	99	
Public sector entities	23	23	7	3,552	3,780	23	
Multi-national Development Banks	0	292	0	444	773	0	
International Organisations	0	0	0	1,739	1,739	0	
Institutions	732	2,299	127	2,921	2,282	489	
Corporates	7,727	5,794	5,113	16,139	14,449	12,017	
<i>of which: SME</i>	3,339	2,546	2,024	7,629	5,614	4,442	
Real estate	5,127	3,096	2,695	8,544	6,707	6,427	
Secured by mortgages on immovable property	1,990	1,577	961	4,039	3,337	1,967	
<i>of which: SME</i>	3,326	3,247	3,282	12,944	12,344	4,479	
Reserve in default	584	540	399	1,351	1,229	459	
Exposure in default	122	142	102	746	746	291	
Items associated with particular high risk	59	59	75	51	41	62	
Covered bonds	23	23	0	23	23	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIS)	129	129	23	119	119	23	
Equity	29	29	12	51	51	64	
Other exposures	1,611	3,707	3,275	4,049	3,603	2,861	
Standardised Total ²	26,399	28,272	19,992	118,943	114,696	29,223	643

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Standardised Total does not include the securitisation portfolio unless in the results prior to the 2012 section.
³ Only the most relevant exposures are disclosed. These have been selected using the following rule: Creditlines of counterparty covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
<i>(MILLION EUR)</i>							
Central governments or central banks	20	20	1	6,131	6,202	0	
Regional governments or local authorities	59	13	0	2,698	2,408	0	
Public sector entities	19	13	3	2,624	2,639	4	
Multi-national Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	42	20	19	46	17	0	
Corporates	612	102	95	902	902	717	
<i>of which: SME</i>	43	24	26	51	40	31	
Real estate	49	42	27	63	34	44	
Secured by mortgages on immovable property	62	31	0	73	66	36	
<i>of which: SME</i>	0	0	0	0	0	0	
Reserve in default	0	0	0	0	0	0	
Exposure in default	12	10	10	41	36	54	0
Items associated with particular 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 (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	1,641	1,551	1,259	1,609	1,529	1,309	
Standardised Total ²	2,820	2,820	1,329	13,824	13,486	2,820	0

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

³ Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
<i>(MILLION EUR)</i>							
Central governments or central banks	80	80	0	24,202	24,249	0	
Regional governments or local authorities	0	0	0	1	1	0	
Public sector entities	0	0	0	29	33	7	
Multi-national Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	59	59	14	299	299	28	
Corporates	294	232	232	1,438	1,278	1,089	
<i>of which: SME</i>	139	110	91	949	904	713	
Real estate	263	202	27	1,624	1,424	621	
Secured by mortgages on immovable property	0	0	0	1,539	1,342	767	
<i>of which: SME</i>	0	0	0	129	127	51	
Reserve in default	0	0	0	114	112	44	
Exposure in default	0	0	0	1	1	29	0
Items associated with particular 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 (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	200	200	214	231	231	221	
Standardised Total ²	493	493	214	27	27	221	64

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

³ Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
<i>(MILLION EUR)</i>							
Central governments or central banks	3,917	3,902	121	6,312	6,318	131	
Regional governments or local authorities	110	84	17	109	91	18	
Public sector entities	12	13	1	1	1	1	
Multi-national Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	49	29	13	4	27	12	
Corporates	1,671	3,779	3,062	3,467	3,889	3,461	
<i>of which: SME</i>	1,340	3,020	3,442	3,215	3,708	3,321	
Real estate	1,362	2,809	1,953	3,422	3,871	3,399	
Secured by mortgages on immovable property	1,252	864	494	3,246	3,602	3,023	
<i>of which: SME</i>	1,211	1,046	1,046	3,059	3,069	1,099	
Reserve in default	566	524	183	124	127	183	
Exposure in default	228	98	113	232	116	121	209
Items associated with particular high risk	59	59	70	53	43	63	
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 (CIS)	0	0	0	0	0	0	
Equity	11	11	14	11	11	14	
Other exposures	600	600	273	600	600	221	
Standardised Total ²	6,627	6,627	3,177	187	187	3,177	374

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

³ Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

Standardised Approach							
As of 30/09/2023				As of 31/12/2023			
Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
<i>(MILLION EUR)</i>							
Central governments or central banks	21	21	0	3,739	3,739	0	
Regional governments or local authorities	339	279	17	339	309	18	
Public sector entities	19	19	12	7	16	13	
Multi-national Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	20	30	12	192	198	162	
Corporates	740	709	573	3,311	3,214	2,802	
<i>of which: SME</i>	260	264	437	1,617	1,377	1,094	
Real estate	1,375	1,293	675	2,445	2,324	1,324	
Secured by mortgages on immovable property	698	609	377	1,143	1,047	598	
<i>of which: SME</i>	620	424	143	1,763	1,606	2,286	
Reserve in default	15	13	14	238	222	84	
Exposure in default	51	39	38	113	99	91	83
Items associated with particular 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 (CIS)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	499	499	193	27	27	33	
Standardised Total ²	1,600	1,600	800	547	547	800	124

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

³ Total value adjustments and provisions per country of country include those for securitisation exposures but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
HUNGARY								
Central governments or central banks	30	371	3	3,534	2,127	103		
Regional governments or local authorities	0	0	0	80	45	0		
Public sector entities	0	0	0	25	24	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	27	27	11	531	46	21		
Corporates	218	68	64	2,021	2,086	2,086		
of which: SME	13	13	12	2,063	1,588	1,348		
Retail	543	0	0	1,058	378	283		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	2,629	2,531	995		
of which: SME	0	0	0	0	266	124		
Exposures in default	0	0	0	151	93	93		43
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	134	134	4	-1	-1	-1		
Standardised total ⁽⁴⁾								115

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
UNITED STATES								
Central governments or central banks	191	191	0	6,022	6,022	0		
Regional governments or local authorities	24	24	0	20	0	0		
Public sector entities	0	0	0	0	0	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	38	28	8	32	32	0		
Corporates	3	3	3	3	3	3		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	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)	121	121	21	134	134	21		
Equity	27	27	27	25	25	25		
Other exposures	0	0	0	0	0	0		
Standardised total ⁽⁴⁾								4

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
FRANCE								
Central governments or central banks	67	67	0	3,213	3,213	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	120	634	13	839	950	126		
Corporates	306	305	193	443	443	283		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	1	1		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁽⁴⁾								0

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
NETHERLANDS								
Central governments or central banks	0	0	0	0	0	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		
Corporates	23	23	21	30	15	15		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁽⁴⁾								0

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
UNITED KINGDOM								
Central governments or central banks	0	0	0	2,967	2,967	0		
Regional governments or local authorities	0	0	0	0	0	0		
Public sector entities	0	0	0	0	0	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	120	115	4	166	166	0		
Corporates	40	5	4	346	329	152		
of which: SME	0	0	0	0	0	0		
Retail	1	0	0	1	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁽⁴⁾								0

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
GERMANY								
Central governments or central banks	0	0	0	-1	-1	0		
Regional governments or local authorities	0	0	0	170	170	0		
Public sector entities	0	0	0	0	0	0		
Multinational Development Banks	0	0	0	0	0	0		
International Organisations	0	0	0	0	0	0		
Institutions	147	143	4	244	234	7		
Corporates	0	0	0	188	171	95		
of which: SME	0	0	0	0	0	0		
Retail	0	0	0	1	0	0		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable security	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	0	0	0	0	0		0
Items associated with particularly high risk	0	0	0	0	0	0		
Closed banks	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁽⁴⁾								0

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

(2) Total value adjustments and provisions per country or country group includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
HUNGARY	Central governments or central banks	6,112	7,389	228	5,325	7,345	105		
	Regional governments or local authorities	87	53	59	73	38	8		
	Public sector entities	21	21	1	28	27	2		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	575	42	38	587	54	22		
	Corporates	5,702	5,708	2,263	4,665	5,685	2,674		
	of which SME	2,242	1,461	1,141	2,288	1,356	1,057		
	Retail	1,887	376	262	1,109	396	295		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	2,749	2,000	1,009	2,846	2,096	972		
	of which SME	854	362	146	874	274	204		
	Exposures in default	124	62	65	110	53	56		
	Items associated with particularly high risk	0	0	0	0	0	0	33	
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	-2	-2	-2	-2	-2	-2			
Standardised Total ²			33				36		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	Central governments or central banks	5,742	5,742	0	12,972	12,972	0		
	Regional governments or local authorities	23	23	24	0	24	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	51	48	39	36	34	7		
	Corporates	10	10	10	4	2	2		
	of which SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	117	117	22	118	118	21			
Equity	34	34	34	31	31	31			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			4				6		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	1,111	1,111	0	1,147	1,147	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	204	204	204	204	204	204		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	947	1,040	156	785	612	44		
	Corporates	388	388	259	419	405	274		
	of which SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	950	950	36		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			0				6		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	Central governments or central banks	4	4	0	4	4	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	29	12	7	19	6	1		
	Corporates	71	71	42	62	60	36		
	of which SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			0				6		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	251	203	136	136	134	4		
	Corporates	249	223	136	136	144	161		
	of which SME	0	0	0	0	0	0		
	Retail	1	0	0	0	1	0		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	2	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			0				2		

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	Central governments or central banks	0	1	0	1	1	0		
	Regional governments or local authorities	176	176	0	161	161	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	362	326	20	300	258	7		
	Corporates	351	326	20	285	248	46		
	of which SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			0				6		

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

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

		IRB Approach							
		As of 30/09/2023				As of 31/12/2023			
	(in EUR, %)	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: individual		Of which: individual		Of which: individual		Of which: individual	
Central banks and central governments		76,117	58	75,915	5,209	33	32	0	0
Institutions		17,788	12	15,834	5,329	0	0	18,543	24
Corporates		116,383	2,704	81,768	43,347	2,926	1,751	104,949	2,686
Corporates - Of which: Specialised Lending		11,238	251	12,248	8,065	741	342	12,292	448
Corporates - Of which: SME		31,223	1,822	26,068	9,561	1,083	379	25,989	885
Retail		189,124	1,807	181,599	54,046	1,102	376	97,919	820
Retail - Secured on real estate property		86,808	466	86,054	3,942	605	185	75,560	281
Retail - Secured on real estate property - Of which: SME		11,856	91	11,070	1,520	58	25	11,570	97
Retail - Secured on real estate property - Of which: non-SME		74,952	375	74,984	6,423	548	140	63,990	284
Retail - Other retail		1,255	4	1,071	95	6	3	1,847	3
Retail - Qualifying Revolving		21,071	537	14,494	4,811	490	406	21,813	427
Retail - Other Retail - Of which: SME		15,895	282	8,762	2,309	270	283	13,200	276
Retail - Other Retail - Of which: non-SME		6,007	175	5,751	1,872	120	141	7,713	151
Equity		225	0	3,942	0	0	0	185	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³				87,794				76,743	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach							
		As of 30/09/2023				As of 31/12/2023			
	(in EUR, %)	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: individual		Of which: individual		Of which: individual		Of which: individual	
Central banks and central governments		9,309	1	9,278	871	0	21	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		61,617	1,845	44,530	21,031	2,217	1,029	62,605	1,873
Corporates - Of which: Specialised Lending		5,861	247	5,203	3,700	713	81	6,526	346
Corporates - Of which: SME		19,182	739	17,302	5,800	729	373	19,398	662
Retail		70,185	544	65,863	6,007	737	213	70,308	553
Retail - Secured on real estate property		83,420	264	85,661	2,965	46	0	83,296	266
Retail - Secured on real estate property - Of which: SME		11,700	83	10,951	1,430	54	15	11,548	97
Retail - Secured on real estate property - Of which: non-SME		45,730	171	45,751	2,081	318	31	45,720	169
Retail - Other retail		1,425	2	1,615	77	5	2	1,629	2
Retail - Qualifying Revolving		17,708	287	8,309	1,899	387	165	11,830	284
Retail - Other Retail - Of which: SME		9,861	284	6,214	1,453	329	151	9,702	282
Retail - Other Retail - Of which: non-SME		2,149	24	2,095	446	38	12	2,107	22
Equity		155	0	155	3,622	0	0	154	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach							
		As of 30/09/2023				As of 31/12/2023			
	(in EUR, %)	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: individual		Of which: individual		Of which: individual		Of which: individual	
Central banks and central governments		42,118	0	42,116	653	0	0	0	0
Institutions		1,280	0	877	236	0	0	1,628	0
Corporates		19,922	211	13,627	6,903	246	216	16,658	214
Corporates - Of which: Specialised Lending		3,877	11	3,833	3,806	3	44	3,801	12
Corporates - Of which: SME		6,751	187	6,738	1,547	145	134	5,821	154
Retail		25,668	283	25,368	5,933	223	219	23,659	244
Retail - Secured on real estate property		20,983	125	20,963	4,546	163	60	18,208	123
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of which: non-SME		20,983	125	20,963	4,546	163	60	18,208	123
Retail - Other retail		0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		4,678	156	4,484	1,387	60	158	5,451	121
Retail - Other Retail - Of which: SME		1,648	45	1,358	380	14	57	1,648	4
Retail - Other Retail - Of which: non-SME		3,028	111	2,828	1,007	46	101	3,803	117
Equity		1	0	1	0	0	0	1	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach							
		As of 30/09/2023				As of 31/12/2023			
	(in EUR, %)	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: individual		Of which: individual		Of which: individual		Of which: individual	
Central banks and central governments		63	0	65	16	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		118	0	104	79	0	0	118	0
Corporates - Of which: Specialised Lending		10	0	9	7	0	0	10	0
Corporates - Of which: SME		0	0	0	0	0	0	0	0
Retail		7	0	4	2	0	0	8	0
Retail - Secured on real estate property		1	0	1	0	0	0	1	0
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of which: non-SME		1	0	1	0	0	0	1	0
Retail - Other retail		0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		6	0	3	1	0	0	7	0
Retail - Other Retail - Of which: SME		4	0	1	0	0	0	4	0
Retail - Other Retail - Of which: non-SME		2	0	2	1	0	0	3	0
Equity		0	0	0	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach							
		As of 30/09/2023				As of 31/12/2023			
	(in EUR, %)	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: individual		Of which: individual		Of which: individual		Of which: individual	
Central banks and central governments		3,715	0	3,715	221	0	0	0	0
Institutions		294	0	281	96	0	0	131	0
Corporates		3,859	48	2,882	2,494	0	42	289	0
Corporates - Of which: Specialised Lending		769	4	746	812	0	14	24	0
Corporates - Of which: SME		877	20	737	440	0	16	5	0
Retail		7,048	74	7,657	1,339	22	92	164	0
Retail - Secured on real estate property		6,517	24	6,517	704	12	25	34	0
Retail - Secured on real estate property - Of which: SME		134	6	134	86	1	10	0	0
Retail - Secured on real estate property - Of which: non-SME		6,283	18	6,283	709	11	16	24	0
Retail - Other retail		212	1	139	16	1	3	0	0
Retail - Qualifying Revolving		811	48	821	326	19	84	130	0
Retail - Other Retail - Of which: SME		472	37	466	202	16	52	7	0
Retail - Other Retail - Of which: non-SME		339	11	355	126	3	12	57	0
Equity		1	0	1	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	16
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		88	88	0	0	0	25	64	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		124	124	0	0	25	64	0	0	0	0	0	0	0	0	0	33
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	105	103	0	0	0	0	103	0	0	0	0	0	0	0	0	0	
[10Y - more]	6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0	
Total		146	132	0	0	0	132	0	0	0	0	0	0	0	0	0	26
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Total		26	26	0	0	0	26	0	0	0	0	0	0	0	0	0	25

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Australia													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Canada													
[3M - 1Y]		223	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		53	53	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		150	150	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	426	426	0	0	0	0	0	0	0	0	0	0	0	41
[0 - 3M]	Hong Kong													
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		75	75	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		93	93	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	168	168	0	0	0	0	24	144	0	0	0	0	0	0
[0 - 3M]	Japan													
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.													
[3M - 1Y]		28	28	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		372	372	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		263	263	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		1,314	1,314	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		610	610	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	2,588	2,588	0	0	0	0	9	2,579	0	0	0	0	0	27
[0 - 3M]	China													
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		34	34	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	39	39	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Other advanced economies non EEA													
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		151	151	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		53	53	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		108	108	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		103	103	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0		
Total	415	415	0	0	0	0	17	398	0	0	0	0	0	51

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		107	107	0	0	0	0	24	83	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	123	123	0	0	0	0	24	98	0	0	0	0	0	0	0	0	32
[0 - 3M]	Africa	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		27	27	0	0	0	0	27	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		129	127	0	0	0	0	127	0	0	0	0	0	0	0	0	0
[10Y - more]	30	30	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Total	166	162	0	0	0	0	162	0	0	0	0	0	0	0	0	0	140
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Total	27	27	0	0	0	0	27	0	0	0	0	0	0	0	0	0	25

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
KBC Group

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil EUR																						
Cash balances at central banks and other demand deposits	46,970	0	0	0	0	0	0	0	0	0	33,093	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	52,989	0	0	0	0	8	0	0	0	0	52,848	0	5	5	5	8	2	2	0	0		
Central banks	608	0	0	0	0	0	0	0	0	0	548	0	0	0	0	0	0	0	0	0		
General governments	46,075	0	0	0	0	4	0	0	0	0	46,158	0	4	0	0	4	0	0	0	0		
Credit institutions	4,728	0	0	0	0	1	0	0	0	0	4,728	0	0	0	0	1	0	0	0	0		
Other financial corporations	1,045	0	0	0	0	1	0	0	0	0	951	0	0	0	0	1	0	0	0	0		
Non-financial corporations	527	0	0	0	0	2	0	0	0	0	469	0	5	5	5	2	2	2	0	0		
Loans and advances (including at amortised cost and fair value)	219,177	460	3,813	3,813	3,599	708	1,823	1,738	1,565	214,353	445	3,937	3,937	3,691	633	1,840	1,748	1,628	1,628			
Central banks	30,062	0	0	0	0	0	0	0	0	0	24,860	0	0	0	0	0	0	0	0	0		
General governments	6,574	0	80	80	80	4	4	4	50	6,873	0	50	50	50	4	7	7	52	52			
Credit institutions	5,173	0	24	24	24	2	16	16	8	3,716	0	21	21	21	2	16	16	16	16			
Other financial corporations	6,579	0	105	105	105	13	56	53	40	6,598	2	107	107	101	18	59	57	37	37			
Non-financial corporations	81,876	321	2,826	2,826	2,640	486	1,457	1,375	1,087	82,992	301	2,988	2,988	2,775	429	1,483	1,397	1,160	1,160			
of which: small and medium-sized enterprises	41,973	44	1,421	1,421	1,307	251	640	604	654	42,050	49	1,432	1,432	1,359	230	623	585	503	700			
of which: Loans collateralized by commercial immovable property	22,548	12	913	913	883	123	243	238	613	22,600	4	907	907	832	94	243	234	678	678			
Households	88,914	159	777	777	752	281	288	286	379	89,322	111	762	762	738	180	276	273	372	372			
of which: Loans collateralized by residential immovable property	75,238	93	415	415	403	98	83	83	319	75,607	80	410	410	399	89	77	77	310	310			
of which: Credit for consumption	7,393	26	243	243	236	66	137	137	32	7,494	24	232	232	225	58	133	133	29	29			
DEBT INSTRUMENTS other than HFT	313,127	460	3,813	3,813	3,599	714	1,823	1,738	1,565	300,292	445	3,942	3,942	3,694	642	1,842	1,751	1,628	1,628			
OFF-BALANCE SHEET EXPOSURES	60,495		171	171	148	40	55	51	64	60,262		211	211	192	42	49	48	101	101			

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

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

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

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Groep

	As of 31/03/2024										As of 30/06/2024																													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures														
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures																		
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾																											
(in € bn)																																								
Cash balances at central banks and other demand deposits	43,896	0	0	0	0	0	0	0	0	0	38,884	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	51,446	0	5	5	10	2	2	5	2	0	51,486	0	5	5	9	2	2	5	2	2	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	724	0	0	0	0	0	0	0	0	0	1,128	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	44,834	0	0	0	7	0	0	7	0	0	44,633	0	0	0	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,442	0	0	0	0	1	0	0	0	0	4,336	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,045	0	0	0	0	1	0	0	0	0	996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	400	0	5	5	1	2	2	5	2	0	392	0	5	5	1	2	2	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	214,576	364	3,964	3,964	3,674	670	1,863	1,753	1,659	0	222,179	450	3,821	3,821	3,477	690	1,838	1,728	1,556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	24,505	0	0	0	0	0	0	0	0	0	28,231	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	6,869	0	58	58	58	7	7	7	51	0	7,116	0	57	57	57	4	4	4	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	3,425	0	20	20	20	3	15	15	5	0	3,624	0	19	19	19	3	15	15	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	7,320	0	104	96	96	18	59	56	36	0	7,551	0	105	100	96	19	60	56	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	83,223	245	3,051	3,051	2,798	378	1,509	1,407	1,213	0	85,010	343	2,907	2,907	2,589	410	1,487	1,382	1,117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises	42,454	53	1,523	1,387	1,234	234	638	597	716	0	42,991	54	1,461	1,461	1,257	226	639	583	673	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Loans collateralised by commercial immovable property	22,750	12	985	985	900	74	246	230	671	0	22,845	0	934	934	793	44	240	217	631	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	89,239	119	751	751	704	161	272	268	354	0	90,699	104	755	755	714	151	271	267	351	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
of which: Loans collateralised by residential immovable property	76,419	82	392	392	352	73	259	259	74	0	76,389	72	393	393	383	67	69	68	301	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	7,513	26	217	217	212	61	132	132	21	0	7,794	25	223	223	220	55	136	136	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	309,918	364	3,969	3,969	3,683	679	1,864	1,754	1,659	0	312,348	450	3,826	3,826	3,482	699	1,840	1,728	1,556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
OFF-BALANCE SHEET EXPOSURES	69,909		217	217	194	28	52	47	90		69,877		197	197	174	42	48	44	94		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	2,348	1,256	391	343	1,486	765	2,314	1,329	387	361	1,474	804
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	1	1	1	9	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	27	26	15	15	12	11	27	25	15	15	12	11
Non-financial corporations	1,605	973	309	265	1,024	596	1,565	1,060	309	286	1,010	642
of which: small and medium-sized enterprises	913	476	157	120	615		898	523	129	109	623	
Households	705	257	66	62	441	158	720	243	63	60	451	151
DEBT INSTRUMENTS other than HFT	2,348	1,256	391	343	1,486		2,314	1,329	387	361	1,474	
Loan commitments given	67	4	1	0	34	2	76	7	2	2	43	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,292	1,296	390	377	1,426	751	2,130	1,201	382	364	1,315	680	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	32	26	15	15	12	11	33	25	14	14	12	11	
Non-financial corporations	1,548	1,063	317	309	968	619	1,397	972	314	300	866	553	
of which: small and medium-sized enterprises	892	523	125	118	616		778	453	119	110	537		
Households	712	207	58	53	446	122	700	204	53	50	436	116	
DEBT INSTRUMENTS other than HFT	2,292	1,296	390	377	1,426		2,130	1,201	382	364	1,315		
Loan commitments given	69	6	1	1	38	2	77	5	1	1	63	2	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
KBC Groep

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	3,107	71	71	3,107	31	0	3,112	78	78	3,112	30	0	3,139	75	75	3,139	30	0	3,057	69	69	3,057	29	0
B Mining and quarrying	186	3	3	186	1	0	182	2	2	182	2	0	177	2	2	177	1	0	179	2	2	179	3	0
C Manufacturing	14,520	693	693	14,520	365	0	14,516	691	691	14,516	338	0	14,626	691	691	14,626	360	0	14,668	643	643	14,668	362	0
D Electricity, gas, steam and air conditioning supply	3,147	17	17	3,147	17	0	3,246	16	16	3,246	16	0	3,270	15	15	3,270	16	0	3,264	14	14	3,264	22	0
E Water supply	1,254	6	6	1,254	3	0	1,347	4	4	1,347	4	0	1,345	4	4	1,345	3	0	1,469	3	3	1,469	4	0
F Construction	6,915	247	247	6,915	186	0	6,257	300	300	6,257	177	0	6,436	311	311	6,436	175	0	6,685	312	312	6,685	192	0
G Wholesale and retail trade	13,738	778	778	13,738	675	0	13,649	799	799	13,649	689	0	13,646	816	816	13,646	686	0	13,788	769	769	13,788	670	0
H Transport and storage	4,704	69	69	4,704	51	0	4,651	64	64	4,651	46	0	4,767	61	61	4,767	46	0	5,054	52	52	5,054	47	0
I Accommodation and food service activities	1,088	66	66	1,088	29	0	1,097	84	84	1,097	25	0	1,155	81	81	1,155	25	0	1,155	74	74	1,155	24	0
J Information and communication	1,686	44	44	1,686	29	0	1,705	42	42	1,705	30	0	1,673	60	60	1,673	43	0	1,704	62	62	1,704	65	0
K Financial and insurance activities	3,613	102	102	3,613	77	0	3,793	106	106	3,793	84	0	3,578	48	48	3,578	51	0	3,671	48	48	3,671	55	0
L Real estate activities	12,027	439	439	12,027	213	0	12,366	484	484	12,366	192	0	12,470	523	523	12,470	196	0	12,611	468	468	12,611	198	0
M Professional, scientific and technical activities	6,513	170	170	6,513	135	0	6,657	179	179	6,657	131	0	6,638	239	239	6,638	151	0	6,724	232	232	6,724	152	0
N Administrative and support service activities	2,706	81	81	2,706	29	0	2,647	78	78	2,647	29	0	2,668	61	61	2,668	35	0	2,790	57	57	2,790	34	0
O Public administration and defence, compulsory social security	90	6	6	90	13	0	73	7	7	73	12	0	69	7	7	69	7	0	58	0	0	58	0	0
P Education	167	0	0	167	1	0	165	1	1	165	1	0	170	1	1	170	1	0	179	1	1	179	1	0
Q Human health services and social work activities	4,980	55	55	4,980	40	0	5,014	73	73	5,014	38	0	4,998	72	72	4,998	48	0	5,025	70	70	5,025	45	0
R Arts, entertainment and recreation	571	16	16	571	6	0	562	13	13	562	5	0	658	9	9	658	4	0	623	8	8	623	5	0
S Other services	1,054	15	15	1,054	13	0	1,075	14	14	1,075	50	0	1,011	14	14	1,011	9	0	2,086	13	13	2,086	16	0
Loans and advances	81,875	2,826	2,826	81,875	1,943	0	82,982	2,988	2,988	82,982	1,612	0	83,223	3,051	3,051	83,223	1,889	0	85,059	2,927	2,927	85,059	1,896	0

¹The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.