

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

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



#### **Key Metrics**

(min EUR, %)	As of 30/09/2023	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



#### Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	17,343	17,389	18,965	18,745	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	17,283	17,305	18,956	18,738	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %)  OWN FUNDS	19,770	19,768	22,903	22,669	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,593	15,639	17,215	16,995	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	6,794	6,456	5,689	5,678	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments)  Retained earnings	10,879	11,197	13,679	13,624	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-497	-329	-422	-337	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4		0	0	0	0	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live  Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5							
	A.1.6		0	0	0	1	C 01.00 (49230,c0010)	Article B4 of CFR
	A1.7		629	526	514	426	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1,829	-1,782	-1,719	-1,689	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-103	-98	-87	-57	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-146	C 01.00 (r0380,c0010)	Atticies 26(1) point (d), 40 and 150 of CRR
	A1.11		-118	-121	-157	-173	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRIR
	A.1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR  Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (+0460,c0010)	Articles 26(1) point (4) (4), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 68 of CRR
	A.1.18A		-55	-57	-54	-74	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-78	-148	-148	-173	C 01.00 (+0524,c0010)	Article 3 CBR
	A1.20		-90	-90	-90	-90	C 01.00 (+0529,c0010)	
	A1.21		61	84	9	7	CA1 (1.1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (49220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRIR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	61	84	9	7	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,750	1,750	1,750	1,750	C 01.00 (r0530,c0010)	Article G1 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,750	1,750	1,750	1,750	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	Ō	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	17,343	17,389	18,965	18,745	C 01.00 (49/15,c0010)	Article 25 of CFFR
	A4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,426	2,379	3,938	3,924	C 01.00 (x0750,c0010)	Article 71 of CPR
	A4.1	Tier 2 Capital instruments	2,426	2,497	4,078	4,085	C 01.00 (r0760,c6010) + C 01.00 (r0890,c0010)	
			2,900	Agrico /	4,070	7,000	C 01.00 (40910,c0010) + C 01.00 (40920,c0010) + C 01.00 (40910,c0010) + C 01.00 (40940,c0010) +	
	A.4.2		-173	-235	-313	-337	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		103	117	173	176	C 01.00 (r0800,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0800,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	115,222	113,029	114,101	115,640	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		-33	-9	0	5	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.53%	13.84%	15.09%	14.70%	GA3(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.05%	15.38%	16.62%	16.21%	CA3 (3)	-
resolución as persou	C.3	TOTAL CAPITAL RATIO (transitional period)	17.16%	17.49%	20.07%	19.60%	GA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,533	15,555	17,206	16,988	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.48%	13.76%	15.08%	14.69%	A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-8.1)	4
Fully loaded <sup>4</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	61	84	9	7	C 05.01 (r0440,c0010)	
	F	Adjustments to ATL due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0029)	
Memo items	F	Adjustments to A12 due to IHRS 9 transitional arrangements  Adjustments to T2 due to FRS 9 transitional arrangements	-75	-60	-4	0	C 05.01 (19440,00020)	
	F	Adjustments to T2 due to FRS 9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	-75	-9	-4			
		Adjustments included in RWAs due to IFRS 9 transitional arrangements  ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a			0	5	C 05.01 (r9440,c0040)	



#### Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	97,858	94,378	95,953	97,560	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,055	2,245	1,960	1,996	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001)+ C 07.00 (r0130, ct220, s001)+ C 08.01 (r0040, ct280, s002)+ C 08.01 (r0050, ct280, s002)+ C 08.
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 (0470, 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, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*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	

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

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



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(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 <sup>1</sup>	0	-155	0	0
Of which restructuring <sup>1</sup>	0	-56	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

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



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

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2 Level		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	42,324				34,512				45,201				39,930				IAS 1.54 (I)
Financial assets held for trading	9,995	3,010	6,302	684	8,313	2,975	4,627	711	9,800	3,368	5,646	786	10,348	3,629	5,949	769	IFRS 7.8(a)(ii);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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	264,066				258,602				256,662				263,561				IFRS 7.8(f); 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				-2,507				-2,744				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	10,427				10,278				10,816				10,502				
TOTAL ASSETS	328,873				315,941				327,442				329,835				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023				As of 31/03/2024						As of 30/06/2024							
		Gross carry	ing amount <sup>(2)</sup>		Ac	cumulated impairme	nt <sup>(2)</sup>	Gr	oss carrying amou	nt <sup>(2)</sup>	Acci	amulated impairms	ent <sup>(2)</sup>	Gro	ss carrying amoun		Acc	umulated impairme	ent <sup>(2)</sup>	Gro	s carrying amount		Accu	mulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another sink alone		Credit-impaired	Stage 1 Assets without significant increase in credi 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			References
Financial assets at fair value through other		4,772	10	0	-1	0	0	5,256	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)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		48,076	106	0	-5	-2	0	47,498	64	5	-6	-2	-2	45,309	63	5	-7	-1	-2	44,649	63	5	-6	-1	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	181,817	32,584	3,599	-153	-554	-1,736	175,904	33,509	3,691	-145	-490	-1,749	185,243	24,369	3,678	-177	-395	-1,753	191,514	25,796	3,477	-159	-434	-1,726	Annex V.Part 1.32, 44(a)

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

<sup>[9]</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### Breakdown of liabilities

KBC Groep

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	8,181	7,089	6,189	5,810	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial 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
inancial liabilities measured at amortised cost	294,303	281,891	294,401	298,402	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	388	401	331	311	IFRS 9.6.2.1; Annex V.Part 1.26
air 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
rovisions	203	180	169	185	IAS 37.10; IAS 1.54(I)
ax liabilities	142	167	196	137	IAS 1.54(n-o)
hare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	2,432	1,927	2,377	2,054	Annex V.Part 2.13
iabilities 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
aircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	306,023	292,509	304,579	307,815	IAS 1.9(b);IG 6
DTAL EQUITY	22,851	23,431	22,863	22,020	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	328,873	315,941	327,442	329,835	IAS 1.IG6

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



#### Breakdown of liabilities

KBC Groep

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	1,339	1,421	1,026	787	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	5,846	5,573	3,944	9,247	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	nated 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	



Market Risk KBC Groep

	SA					l l	М									IM						
			VaR (Memorano	fum item)	STRESSED Var (	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	lemorandum item)			ALL PRICE RIS	KS CAPITAL CH/	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	68	64	63	19	119	41							65	28	105	32						
Of which: General risk Of which: Specific risk	11 57	10	63	19	119	41							65	28	105	32						
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	208	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		1,797
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
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	35	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 Total	0 234	200	0	0	0	0						1.862	0	0	0	0						1.694
otat	234	200	64	18	85	31	0	0	0	0	0	1,862	49	16	87	35	0	0	0	0	0	1,694

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

## ebal European Banking Authority 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(minSUR, %) Central governments or central banks	4.588	5.135	158		83,750	84.728	401	
	Regional governments or local authorities	485	392	78		2,155	2,076	22	
	Public sector entities	22	23	7		2,552	2,760	21	
	Multilateral Development Banks		362			444	775		
	International Organisations	0	0	0		1,729	1,719	0	
	Institutions	753	1,203	127		2,911	2,352	405	
	Corporates	7,737	5,794	5,133		19,139	14,490	12,507	
	of which: SME	3,324	2,548	2,014		7,456	5,614	4,405	
	Retail	5,117	3,969	2,695		3,644	6,757	4,472	
Consolidated data	of which: SME	1,990	1,577	901		4,029	3,337	1,907	
CONSOLIGATED GATA	Secured by mortisales on immovable property	3,336	3,247 540	1,293 199		12,584 1,351	12,314 1,220	4,470 459	
	of which: SME	584 312	540 142	199	142	1,351	1,220	459	
	Exposures in default	10	142	75	142	740	J40 41	62	
	Items associated with particularly high risk	20	33	/5		33	41	02	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	122	122	21		114	114	22	
	Equity	39	39	52		51	51	64	
	Other exposures	3.561	3.362	2,375		4.049	3,853	2.864	
	Standardised Total 2	26,185	23,872	12.010	381	131,941	132,406	25,837	

					Standardised Ap	proach			
			As of 30/09/2	323			As of 31/	12/2023	
	(mtsSUR, %)	Original Exposure <sup>a</sup>	Exposure Value <sup>1</sup>	Pisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	36	35	1		6,193	6,202	3	
	Regional governments or local authorities	16	14	3		1,408	1,405	3	
	Public sector entities	16	13	3		2,424	2,619	4	
	Multilateral Development Banks	0	0	0		٥	0	0	
	International Organisations	0	0	0		٥	0	0	
	Institutions	42	20	10		45	17		
	Corporates	613	519	505		964	902	717	
	of which: SME	43	34	26		51	40	31	
	Retail	70	62	37 31		81	74	44 38	
BELGIUM	of which: SME	62	24	31		/3		30	
	Secured by mortgages on immovable property of which: SME								
	of which: SME Exposures in default	12	10	15				- 4	
	Items associated with particularly high risk								
ĺ	Covered bands			0					
	Claims on institutions and corporates with a ST credit assessment					0			
ĺ	Collective investments undertakings (CIU)					0			
ĺ	Equity					0			
	Other exposures	1,642	1,554	1,250		1,660	1,590	1,306	
	Standardised Total <sup>2</sup>								1

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure <sup>s</sup>	Original Exposure* Exposure Vision* Risk exposure amount Vision adjustments and providered* Original Exposure* Exposure Vision* Risk exposure amount Vision (Control Exposure Vision*)								
	(minEUR, %)					34,302	34,386				
	Central governments or central banks	86				34,312	34,386				
	Regional sovernments or local authorities  Public sector entities					3	,				
	Multilateral Development Banks			0							
	International Organisations			0			0				
	Institutions	55	55	16		206	206	70			
	Corporates	264	249	232		1,435	1,276	1,089			
	of which: SME	116	110	93		945	204	715			
	Retail	46	35	27		1,624	1,416	823			
CZECH REPUBLIC	of which: SME	0	0	0		1,539	1,342	767			
CZECH REPUBLIC	Secured by mortstastes on immovable property	1	1	0		129	127	51			
	of which: SME	0		0		114	112	44			
	Exposures in default	5	1	1	4	55	23	26	30		
	Items associated with particularly high risk	0				°	0				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment						0				
	Chaims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0				
	Equity		,	14				15			
	Other exposures	206	205	214		214	214	224			
	Planetardized Total <sup>2</sup>				17						

					осил чамы водилятеля, вод рочноми дея сочите угану часывен тога все насилением об насилением и посилением об насилением об									
Resiserat dove Public sector Multilaterat C International			Standardised Approach											
Resiserat dove Public sector Multilaterat C International			As of 30/09/2	023			As of 31/	12/2023						
Resiserat dove Public sector Multilaterat C International		Original Exposure <sup>1</sup>	Exposure Velue	Fisk exposure amount	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
Resiserat dove Public sector Multilaterat C International	(minEUR, %)	3.917	1922	121		6.372	6,376							
Public sector Multilateral C International	arnments or central banks	3,917	3,922	121		6,372	6,378	138						
Multifater at C Internation at	vernments or local authorities	110		17		100	91	10						
International		1		2			,	2						
		,												
	a Creatisations	š	29	13		4	27	12						
Corporates		5.471	3.778	3.392		5.467	3,885	3.491						
of which: S	OMF	2,540	1,820	1,442		2.371	1,700	1.321						
Retail		3.382	2,809	1.953		3.422	2,873	1.998						
	SME	1,261	864	494		1,264	882	505						
BULGARIA Secured by a	mortisales on immovable property	2,911	2,828	1,046		3,059	2,960	1,095						
of which: S	946	566	524	193		574	527	192						
Exposures in	n default	228	98	108	113	232	110	122						
Items associ	lated with particularly high risk	50	50	75		51	41	62						
Covered bon		0	0	0		0	0	0						
	nstitutions and corporates with a ST credit assessment	0	0	0		0	0	0						
Collective in	westments undertakings (CRII)	0	0	0		0	0	0						
Equity		11	11	14		11	11	14						
Other exposu	ures	600	599	278		660	650	297						

		(2) Total value adjustments and provisions per c	Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure <sup>6</sup>	Original Exposure* Exposure Vision* Risk exposure amount Vision adjustments and productors of Exposure Vision* Risk exposure amount Vision adjustments and productors.									
	(minEUR, %)	24	24			1.736	3.736					
	Central dovernments or central banks	235	29			3,736	315					
	Regional governments or local authorities Public sector entities		2.0			330		3				
	Public sector entities Multilateral Development Banks	í				, i	0					
	International Organisations			0								
	Institutions	30	30	12		192	198	42				
	Corporates	740	700	573		3,971	3,214	2,852				
	of which: SME	592	564	437		1,617	1,377	1,094				
	Retail	1,071	1,055	673		2,441	2,015	1,324				
01.01/41/14	of which: SME	666	659	377		1,143	1,047	598				
SLOVAKIA	Secured by mortgages on immovable property	420	414	145		6,763	6,695	2,365				
	of which: SME	15	13	5		255	222	84				
	Exposures in default	51	33	38	18	168	82	91	8			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment			0		0	0					
	Collective investments undertakings (CIUI)	۰	0	0		0	0					
	Equity	. 1	1 105	4		1	1	2				
	Other exposures	496	361	160		27	27	31				
	Standardised Total <sup>2</sup>				166				25			

Credit Risk - Standardised Approach

	KBC Groep								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Esposure Velue <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %)	70				5.824	7.127		
	Central dovernments or central banks	32	573	3		5,824	7,127	105	
	Resional sovernments or local authorities  Public sector entities	0		0		26	40	,	
	Multilateral Development Banks					20			
	International Organisations	o o							
	Institutions	27	27	11		591	46	21	
	Corporates	116	65	64		5.921	3,904	3.536	
	of which: SME	27	15	12		2,465	1,580	1,240	
	Retail	543	3	2		1,069	374	281	
HUNGARY	of which: SME	0	0	0		0	0	0	
HUNGARY	Secured by mortalistics on immovable property	0	0	0		2,629	2,518	955	
	of which: SME	0	0	0		405	356	138	
	Exposures in default	9	0	0	0	163	93	95	45
	Items associated with particularly high risk	0	0	0		٥	0	0	
	Covered bonds			0		0	0		
	Claims on institutions and corporates with a ST credit assessment			0		0	0		
	Collective investments undertakings (CIUI)						0		
	Equity	194	193	4		2 34	2 M	42	
	Other exposures	194	193	3		34	34	42	115
	Standardised Total <sup>2</sup>	Criginal exposure, unlike Exposure value, is n							115

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(minSUR, %) Central everyments or central banks	196	194	0		8,029	8,019	0	
	Regional governments or local authorities	24	24	5		23	23	5	
	Public sector entities	0		0			0	0	
	Multilateral Development Banks International Organisations	0		0			0		
	Institutions	36	20	4		37	37		
	Corporates	9		8		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0		0			0	0	
	Secured by mortstates on immovable property of which: SME	0					0		
	Exposures in default		· ·	0	0		0		0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Ctaims on institutions and corporates with a ST credit assessment	0		0				0	
	Collective investments undertakings (CRII) South	121	121	21 17		114	114	21 31	
	Other exposures						0		
	Standardised Total				0				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(mtsSUR, %)	Original Exposure <sup>s</sup>	Esposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	67	67	0		3,215	3,215	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0				47	47		
	Multilateral Development Banks	0		0		0	0		
	International Organisations	120	616	13		859	955	125	
	Institutions	306	305	193		443	443	283	
	Corporates of which: SME	300	0.00	100		1	1	200	
	OF WHERE SAME Retail								
	of which: SME			0			0		
FRANCE	Secured by morbitales on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0	
	Collective investments undertakings (CRII)	0		0		0	0		
	Equity			0			0		
	Officer exposures								
	Standardised Total <sup>2</sup>	Cristonia servo con unidos Denos con unhas da c							

					Standardised Ap	proach							
			As of 30/09/2	1023			As of 31	31/12/2023					
		Original Exposure <sup>®</sup>	Exposure Value	Fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(minSUR, %) Central sovernments or central banks												
	Central governments or central banks Regional governments or local authorities	0					0						
	Public sector entities	0		0			0						
	Multilateral Development Banks						0						
	International Organisations	0	0	0		0	0	0					
	Institutions	8	4	1		38	5	1					
	Corporates	37	37	37		es	68	68					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
NETHERLANDS	of which: SME	0	0	0		0	0	0					
THE THE THE O	Secured by mortifales on immovable property	0		0			0						
	of which: SME	0					0						
	Exposures in default Items associated with particularly high risk			0		0	0						
	Rems associated with particularly high risk Covered bonds	0				ů							
	Claims on institutions and corporates with a ST credit assessment						0						
	Collective investments undertakings (CIU)						0						
	Equity		0	0		0	0						
	Other exposures		0	0		0	0						
	Standardined Total <sup>2</sup>				0								

		(2) rous time augustimits and promoting in	From transfer appearance, and per before in principal control of the control of t									
					Standardised Ap	proach						
			As of 30/09/2	023				/12/2023				
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(minSER, %) Central governments or central banks	0	0	0		2,904	2,904	6				
	Regional governments or local authorities Public sector entities	0					0					
	Multilateral Development Banks						0					
	International Organisations	0	0	0		0	0	0				
	Institutions	125	115	4		169	160					
	Corporates	45	5	4		345	329	152				
	of which: SME	0	0	0		0	0	0				
	Retail	1				1	0	9				
UNITED KINGDOM	of which: SME Secured by morbiales on immovable property						0					
	of which: SME	0		0			0					
	Exposures in default	3			2	3	0					
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIUI)	0	0	0		0	0	0				
	Equity			0			0	0				
	Other exposures	۰	۰			۰						
	Standardised Total <sup>2</sup>											

			Standardised Approach									
			As of 30/09/2	023			As of 31.	12/2023				
	(minSUR, %)	Original Esposare <sup>s</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
GERMANY	Control assessments control which  Administrations and administration  Administration and administration  Administration and administration  Administration and administration  Control admini	0 0 0 107 77 0 0 0 0 0 0 0 0 0 0	0 0 0 0 143 3 3 0 2 2 0 0 0 0	0 0 0 0 4 3 3 2 2 0 0 0 0	0	2 1780 0 0 0 244 180 0 0 0 0 0	2 176 0 0 0 0 0 2256 0 0 0 0 0 0 0 0 0	0 0 0 0 7 22 22 0 0 0 0 0				

## elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach						
			As of 31/	03/2024			As of 30:	/06/2024				
	(min DUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	79,661	80,567	1,010		87,582	88,755	973				
	Regional governments or local authorities	2,142	2,067	27		2,049	1,953	83				
	Public sector entities	2,437	2,634	19		2,518	2,686	20				
	Multilateral Development Banks	419	763	0		421	811	0				
	International Organisations	1,975	1,975	0		2,153	2,153	0				
	Institutions	3,213	2,641	453		2,789	1,924	317				
	Corporates	18,710	14,117	12,244		19,086	14,453	12,488				
	of which: SME	7,199	5,472	4,287		6,654	4,964	3,884				
	Retail	8,702 4,009	6,826 3.314	4,527 1,894		9,281	7,200 3,507	4,774				
Consolidated data	of which: 3ME	4,009 12,892	3,314 12,620	1,894		4,413 12,989	3,507 12.733	2,005 4,628				
	Secured by mortalistics on immovable property of which: 1365	1,376	1,243	4,500		12,369	12,733	4,020				
	Dropoures in default	737	338	393	277	698	305	346	27			
	Hems associated with particularly high risk	45	37	55		33	29	43	-			
	Covered bonds	20	20	2		729	729	73				
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0				
	Collective investments undertakings (CIU)	117	117	22		119	119	22				
	Equity	54	54	63		51	51	64				
	Other exposures	4,041	3,856	2,889		4,070	3,904	2,972				
	Standardised Total. <sup>2</sup>	135,166	128,631	26,369	622	144,567	137,805	26,865	60			

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	IntelDA. Ni	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Rbk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central sovernments or central banks	5,816	5,835	11		5,665	5,690	3	
	Regional governments or local authorities	1,401	1,399	3		1,376	1,309	3	
	Public sector entities	2,244	2,447	4		2,313	2,492	4	
	Multifateral Development Banks	۰	0	0		0	0	0	
	International Organisations			0		0		0	
	Institutions	49	21	9		47	19	8	
	Corporates	1,012	256	745		1,231	1,181	861	
	of which: SME	49	41 71	31		47	40	31 43	
	Retail of which: SME		71	17		79	/3	45	
BELGIUM	Secured by mortalises on immovable property	,,,		27		72			
	of which: SME								
	Exposures in default	59	53	80		30	28	42	0
	Hems associated with particularly high risk								
	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 undertakinsis (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	1,630	1,571	1,274		1,647	1,520	1,292	
	Standardised Total <sup>2</sup>				- 2				10

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.R. No	Original Exposure <sup>6</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central abvernments or central banks	34,811	34,890	0		37,657	37,736	0	
	Regional governments or local authorities	3	3	1		3	2	0	
	Public sector entities	26	16	3		30	18	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	222	221	73		224	224	77	
	Corporates	1,492	1,332	1,133		1,657	1,494	1,283	
	of which: SME	985	939	740		1,011	944	733	
	Retail	1,564	1,366	803		1,572	1,370	797	
CZECH REPUBLIC	of which: SME	1,428	1,242	710		1,482	1,293	739	
CZECH REPUBLIC	Secured by mortsialies on immovable property	123	121	40		124	122	40	
	of which: SME	105	204	40		109	107	42	
	Exposures in default	54	23	26	30	56	24	29	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
ı	Equity	6	6	15		6	6	14	
ı	Other exposures	219	219	230		206	205	216	
ı	Standardised Total <sup>2</sup>				64				64

		(2) local value adjustments and pri	manus per country or country any	excludes trose for secure susion e	spoures our includes general cred	ninkagarana.			
					Standardise	ed Approach			
			As of 31/	63/2024			As of 30	106/2024	
	(mb EUR, No	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure i	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,898	4,904	400		5,161	5,166	450	
	Regional governments or local authorities	101	87	17		77	74	15	
	Public sector entities	1	6	2		3	5	2	
	Multilateral Development Banks	0	10	0		0	10	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	23	10		4	20	9	
	Corporates	5,402	3,872	3,489		4,893	3,664	3,300	
	of which: SME	2,313	1,651	1,275		1,879	1,412	1,095	
	Retail	3,559	2,988	2,077		4,094	3,314	2,304	
BULGARIA	of which: SME	1,330	922	527		1,632	1,015	581	
DOLOGICA	Secured by mortalisies on immovable property	3,185	3,095	1,139		3,353	3,241	1,201	
	of which: SME	590	539	197		696	630	232	
	Exposures in default	240	112	126	112	243	112	122	115
	Items associated with particularly high risk	45	37	55		33	29	43	
	Covered bands					0			
	Claims on institutions and corporates with a ST credit assessment		0						
	Collective investments undertakings (CIU)		0						
	Equity	621	621	10 281		11	11 597	14 287	
	Other emosures	621	621	281			397	287	

		(2) Total value adjustments and pro	ovisions per country of counterparty	excludes those for securification e	oposures but includes general cred	litrisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30:	06/2024	
	(minDLR, N)	Original Exposure <sup>b</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Esposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central dovernments or central banks	3,890	3,890	0		4,128	4,128	0	
	Regional governments or local authorities	330	307	61		313	265	53	
	Public sector entities	3	7	3		8	8	4	
	Multilateral Development Banks	9				0			
	International Organisations		0						
	Institutions	166	172 3.155	46 2.774		184 3.863	191 3.034	2,721	
	Corporates	3,918 1,599	3,155 1,369	2,774		3,863	1,034	2,721	
	of which: SME	2,429	2,020	1,321			2,047	1.333	
	Retail of which: SME	1,180	2,020	1,321		2,420 1,228	1,133	1,333	
SLOVAKIA	of which: SME Secured by mortalisies on immovable property	6,631	6,770	2.392		1,220 6,862	6.810	2.404	
	of which: SME	263	235	2,232		269	262	2,404	
	Exposures in default	176	87	96		178	87	97	200
	Hems associated with particularly high risk			0				0	
	Covered bonds	· ·							
	Claims on institutions and corporates with a ST credit assessment	· ·							
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	1	1	2		1	1	2	
	Other exposures	27	27	27		27	27	27	
	Standardised Total <sup>2</sup>				142				136

## elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Central dovernment	priorities, to j	Original Exposure <sup>5</sup>	As of 31/ Exposure Value <sup>1</sup>		Standardise	d Approach	As of 30/	06/2024	
Central sovermen		Original Exposure <sup>2</sup>					As of 30/	06/2024	
Central dovernmen		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>						
Central abvernm				Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	rements or central banks	6,112	7,389	238		5,836	7,345	155	
Region at govern	emments or local authorities	87	53	10		73	38	8	
Pablic sector en	r entities	32	31	1		38	37	2	
Multilateral Des	Development Banks	0	0	0		0	0	0	
International Or	l Organisations	0	0	0		0	0	0	
Institutions		575	42	18		587	54	21	
Corporates		5,752	3,736	3,381		6,065	3,808	3,474	
of which: SME	MÉ	2,242	1,451	1,141		2,288	1,350	1,057	
Retail		1,067	376	282		1,109	390	293	
HUNGARY of which: \$145				0		0		0	
Secured by mor	mortsiales on immovable property	2,749 414	2,630 362	1,009		2,646 274	2,556 236	972 91	
of which: SME		124	502	140	21	110	230	91	77
Exposures in de	default lated with particularly high risk	224			20				
Covered bonds			0			0			
	stitutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	vestments undertakings (CIU)	0	0	0		0	0	0	
Equity		2	2	2		2	2	2	
Other exposures	uns	26	26	28		28	28	30	
Standardised To	d Total <sup>2</sup>				93				85

					April 11 Sept				
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min 100, %) Central sloveraments or central banks Regional governments or local authorities	8,749	8,749	0		12,972 24	12,972	0 5	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	51	49	10		0 36	34	7	
	Corporates of which: 546 Retail	0	0	0		0	0	0	
UNITED STATES	of which: \$340 Secured by mortalisis on immovable property	0	0	0		0	0	0	
	of which: 596 Exposures in default Heres associated with particularly high risk	0	0	0	0	0	0	0	0
	nems associated with carpopulary rean risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments un dertakinss (CIU) Equity	117 34	117 34	22 34		118 31	118 31	21 31	
	Other exposures Standardised Total <sup>2</sup>		0	0	٠	0	•		0

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	intella, Ni	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	3,111	3,111	0		3,147	3,147	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	104	204	0		104	104	0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations	947	1.049	156		785	618		
	Institutions	398	398	259		419	416	274	
	Corporates of which: SME			0		423		2.4	
	Of WHICH: SPIC Retail	o o		0				0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds		0	0		560	560	56	
	Claims on institutions and corporates with a ST credit assessment		0			0		0	
I	Collective investments undertakings (CIU)	· °				0			
	Equity Other exposures					0		0	
	Standardised Total <sup>2</sup>	·				, and the same of			

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
NETHERLANDS	Amenda, Va.  Control deverments of critical backs  Additional control and administration  Additional control and administration  Control and Control  Control and Control  Control and Control  Control and Control  Control  Control and Control  Co	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3 7 7 0 0 0 0 0	۰	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 20 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standarding Trous	۰	۰					٥	

		(a) to a reson as passion as any pro-	ventions per country or country and	THE REAL PROPERTY AND ADDRESS OF THE PERSON OF	nquarer sur recourt general con-	ninkaquarena.			
					Standardis	ed Approach			
				03/2024			As of 30:	06/2024	
		Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Rbk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control of	974 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	974 0 0 0 0 0 255 233 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	1,661 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,651 0 0 0 0 1255 344 0 0 0 0 0	0 0 0 0 4 151 0 0 0 0 0 0 0	,
	Standardised Total <sup>2</sup>				3				2

			As of 31/		Standardise	ed Approach			
			As of 31/						
				03/2024			As of 30/	06/2024	
	(min D.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY  GERMANY  GERMANY  GERMANY  GERMANY	of consessation of a crisical leaders of control le	1 1766 0 0 0 0 2622 51 0 0 0 0 0 0 0 0 0	1 175% of control of c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1 1611 161 161 161 161 161 161 161 161	1 1011 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Credit Risk - IRB Approach

YBC Green

							IRB Ap	proach					
				As of	30/09/2023					As o	31/12/2023		
		Original E	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original E	opesure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	76,177	58	75,915	5,209	33	32	0	0	0	0	0	0
	Institutions	17,798	12	15,818	3,533	9	20	16,643	24	14,554	3,327	21	19
	Corporates	116,385	2,704	81,768	42,947	2,956	1,751	104,946	2,666	71,859	35,274	2,631	1,628
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13,328 31,323	315 1.022	12,246 26,068	8,655 9,561	741 1.063	182 579	12,392 25,969	446 893	11,144 21,400	6,898 7,237	877 862	127 531
	Retail - Secured on real estate property	109,134 86,808	1,007	101,599 86,034	14,048	1,102 605	576 165	97,619 75,560	820 391	90,248 74.838	11,399 7.758	984 618	394
	Retail - Secured on real estate property - Of Which:		91	11.070	1,520	58	25	11.570	97	10.853	1,424	64	15
Consolidated data	Retail - Secured on real estate property - Of Which:		375	74,964	8.423	548	140	63,990	294	63.985	6.334	554	82
	Retail - Qualifying Revolving	1,255	3/5	1.071	95	540	6	1.047	3	940	80	354	2
	Retail - Other Retail	21.071	537	14.494	4.011	490	406	21.013	427	14.470	3.561	358	294
	Retail - Other Retail - Other Retail - Of Which: SMF	15.065	362	8 742	2.139	370	265	13,300	276	7.011	1,475	253	167
	Retail - Other Retail - Of Which: one -SMF	6,007	175	5.751	1.872	120	141	7.713	151	7,459	2,086	105	127
	Equity	225	0	225	9.941	0		185	0	185	9.801	0	
	Other non credit-obligation assets	127		223	12.116	_		103			10.941	Ů	
	IRB Total <sup>2</sup>				87,794						70,743		

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

(2) this because the occurrence produces the occurrenc

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Originati	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	9,909 5,921	1	9,775 5,203	871 940	0	21 10	5.982	0 18	0 5.441	1,004	0 21	0 10
	Corporates	61.617	1.845	44,530	21.031	2.217	1.029	62,605	1873	44 580	21.260	1.974	1.047
	Corporates - Of Which: Specialised Lending	5.861	247	5.203	3,760	713	81	6,528	346	5.626	4.454	811	72
	Corporates - Of Which: SME	19,582	739	17,302	5,680	720	373	18,988	682	16,696	5,438	653	389
	Retail	70,185	544	65,865	6,007	737	213	70,106	553	65,772	5,970	756	227
	Retail - Secured on real estate property	57,430	254	56,640	4,031	365	46	57,268	266	56,547	4,060	446	48
BELGIUM	Retail - Secured on real estate property - Of Which: SME	11,700	83	10,915	1,430	54	15	11,548	97	10,833	1,422	64	15
DELOIGIT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	45,730 1,025	171	45,725 915	2,601 77	310	31	45,720 1.029	169	45,715 923	2,638 78	383	33
	Retail - Other Retail	11.730	287	8,309	1.899	367	165	11.809	284	8,301	1.833	302	177
	Retail - Other Retail - Of Which: SME	9.581	264	6.214	1,653	329	153	9,702	262	6,301	1,835	245	163
	Retail - Other Retail - Of Which: non-SME	2,149	24	2.095	446	38	12	2.107	22	2.059	498	58	14
	Equity	155	0	155	9,692	0	0	154	0	154	9,690	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
						30/09/2023						31/12/2023		
			Original E	*posure*	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original E	isposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Vatue adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	42,116	0	42,116	853	0	0	0	0	0	0	0	0
	Institutions		1,280	0	877	226	0	0	1,028	0	687	243	0	0
	Corporates		19,922	221	13,657	6,003	204	216	18,458	224	12,366	5,219	229	180
		Corporates - Of Which: Specialised Lending	3,877	11	3,633	1,806	3	44	3,801	12	3,655	1,440	3	33
	Retail		6,751 25,660	167 283	4,738 25,168	1,547 5,933	185 223	124 218	5,621 23.659	154 244	3,722 23.405	1,315 5.198	183 213	106 155
	Retail	Retail - Secured on real estate property	25,660	283 125	25,168	5,933 4,546	223 163	218 60	23,659 18,208	123	23,405 18,208	5,198 3.677	213 167	155
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	20,983	125	20,983	4,546	163	60	18,208	123	18,208	3,677	167	49
CZECH REPUBLIC		Retail - Secured on real estate property - Of Which: non-SME	20.983	125	20.983	4.546	163	60	18.208	123	18.208	3.677	167	49
		Retail - Qualifying Revolving	20,963	125	20,963	4,540	163	0	10,200	123	20,200	3,677	107	49
		Retail - Other Retail	4.676	158	4.184	1.387	60	158	5.451	121	5.196	1.520	46	106
		Retail - Other Retail - Of Which: SME	1.648	45	1,356	360	14	57	58	0	4.	1,020	0	0
		Retail - Other Retail - Of Which: non-SME	3.028	113	2,828	1.027	46	101	5.393	121	5.192	1.519	45	106
	Equity		1	0	1	5	0	0	1	0	1	5	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>5</sup>		Of which: defaulted	and provisions
	Central banks and central governments	65	0	65	18	0	0	0	0	0	0	0	0
	Institutions	5	0	5	1	0	0	3	0	3	0	0	0
	Corporates	118	0	104	79	0	0	118	0	104	77	0	0
	Corporates - Of Which: Specialised Lending	10	0	9	7	0	0	10	0	9	7	0	0
	Corporates - Of Which: SME				0	0			0	0		0	
	Retail			4	2	0	0		0	5	2	0	
	Retail - Secured on real estate property  Rotail - Secured on real estate property - Of Which	1	0	1	0	0	0	1	0	1	1	0	
BULGARIA	Retail - Secured on real estate property - Of Which				0								
	Retail - Qualifying Revolving	L Hott-SAE			0	0	0		0			0	
	Retail - Other Retail				1					ı ,	,	0	
	Retail - Other Retail - Of Which: SME			1					0			0	
	Retail - Other Retail - Of Which: non-SME	2		2	1	0	0	3	0	1 3	1	0	
	Equity	0			0	0			0			0	
	Other non credit-obligation assets												
	IRB Tetal												

							IRB Ap	proach								
				As o	30/09/2023					Aso	31/12/2023					
		Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments			
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions			
	Central banks and central severnments	3,715	Octobered	3.715	321	detauted	0		detauted	0	٥	defaulted				
	Institutions	294		301	96	0		131		131	28					
	Corporates	3.859	48	3.262	2.494		42	289		235	48	0				
	Corporates - Of Which: Specialised Lending	769	40	746	812		14	24		24	13					
	Corporates - Of Which: SME	877	20	737	480	0	16	5	0	3		0				
	Retail	7.540	74	7.457	1.138	32	92	154	5	143	46	1	4			
	Retail - Secured on real estate property	6.517	24	6.517	794	12	25	24	0	24		0				
	Retail - Secured on real estate property - Of Which: SME	134	6	134	86	1	10	0	0	0		0				
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	6.383	18	6.383	709	11	16	24	0	24		0				
	Retail - Qualifying Revolving	212	1	139	16	1	3	0	0	0	ō	0	0			
	Retail - Other Retail	811	48	801	328	19	64	130	5	119	38	0	4			
	Retail - Other Retail - Of Which: SME	472	37	466	202	16	52	7	0	2		0				
	Retail - Other Retail - Of Which: non-SME	339	11	335	126	3	12	122	5	117	38	0	4			
	Equity	1		1	3	0	0		0	0	0	0	0			
	Other non credit-obligation assets															
	IRB Total															

Credit Risk - IRB Approach

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		RB Approach											
				As o	30/09/2023						131/12/2023		
		Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central basis and central governments firstNations Corporates Corporates Corporates Corporates Corporates Of Which: Specialized Lending Deposites - Of Which: SME	2,843 635 6,767 976 2,836 2,263	0 53 0 45 83	2,845 621 5,287 955 2,291 2,270	1,063 107 4,700 1,449 1,328 805	0 0 142 0 134 92	2 1 66 12 36 46	0 57 107 9 30 21	0 0 0 0 0	0 57 56 9 3 6	0 34 33 4 2	0 0 0 0 0	0 0 0 0
HUNGARY	Mattl. Secund on sel está poporty  Read - Secundo nea estas poporty - Of Whole SME  Read - Secundo nea estas poporty - Of Whole SME  Read - Secundo nea estas poporty - Of Whole neo SME  Read - Cother Read - Of Whole neo SME  Read - Cother Read - Of Whole neo SME  Read - Cother Read - Of Whole neo SME	1,820 0 1,820 0 443 19 424	60 0 60 0 23 0 23	1,837 0 1,837 0 433 4 429 0	557 0 557 0 248 0	60 0 60 0 32 0	33 0 33 0 13 0	0 0 0 21 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 4	0 0 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0
	Other non-credit-obligation assets IRB Total				-						-		Ė

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. submitted to the conversion factors or credit risk mitigation techniques).	stitution effects
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							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	2,369	0	2,369	130 77	0	0	0 284	0	0	0	0	0
	Institutions	299 2.805	74	257	77 553		7		74	238	65 620		7.
	Corporates  Corporates - Of Which: Specialised Lending	2,805	74	1,428	3	0	66	2,844	74	1,420	620	1	66
	Corporates - Of Which: SME	54	13	49	11			49	13	46	10		
	Retail	422	2.5	95	13	1		416	0	90	13		
	Retail - Secured on real estate property	1		1	0	n	0	1	0	1		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	1		0	0	0	0	1	0	0	0	0	
	Retail - Other Retail	420	0	93	13	1	0	415	0	89	13	0	0
	Retail - Other Retail - Of Which: SME	419	0	93	13	1	0	413	0	87	13	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	25	0	25	87	0	0	14	0	14	51	0	0
	Other non credit-obligation assets												
	IRB Yoral												

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

								IRB Ap	proach					
					As or	30/09/2023					As o	f 31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bank Institutions	is and central governments	3,152 1,898	0	3,152 1,685	220 457	0	0	0 972	0	0 925	0 268	0	
	Corporates		3,802	71	2,335	1.775	36	51	3 940	71	925 2.423	268 1.853	36	54
	Corporates	Corporates - Of Which: Specialised Lending	417	71	384	295	36	31	566	71	459	286	36	34
		Corporates - Of Which: SME	218	9	186	100	2	7	279	8	192	112	0	7
	Retail		323	2	78	13	0	1	370	2	102	18	0	1
		Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
		Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
		Retail - Other Retail	316	2	70	13	0	1	363	2	95	17	0	1
		Retail - Other Retail - Of Which: SME	312	2	67	12	0	0	357	1	89	16	0	
	Equity	Retail - Other Retail - Of Which: non-SME	4		4	1	0	0	6	0	6	1	0	
		edit-obligation assets			0	0	0	0		0	0		0	
	IRB Total	edr-dedgada arretr												
	IND recat		O.			an indicate into assessment constraint								

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(poin ELIFE, No)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	411	0	367	96	0	0	533	0	489	130	0	0
	Corporates	4,224	41	2,780 437	1,871	66	35	4,138 467	35	2,719 462	1,833	64	34
	Corporates - Of Which: Specialised Lending	443			119	0	0	269	2		224	0	1
	Corporates - Of Which: SME	258	2	222	162	7	3		2	222	135	7	4
	Retail Retail - Secured on real estate property	861 13	9	209 13	37	5	1	891 12	7	225 12	41	4	1
		13		13	1			12	0	12	2	0	
NETHERI ANDS	Rotall - Secured on real estate property - Of Which: SME Rotall - Secured on real estate property - Of Which: non-SME			,			0						
	Retail - Qualifying Revolving									3			
	Retail - Other Retail	845		193	35			876		211	39		
	Retail - Other Retail - Other Retail - Of Which: SME	840		189	34		1	871	,	206	38	1	1
	Retail - Other Retail - Of Which: non-SME	6		4	1			0.71	,	5	1	-	
	Retail - Other Retail - Of Which: non-SME Equity	0		1 7	0	0	0		1 0	1 0	i	0	
	Other non credit-obligation assets				-		, i		Ü	, i	-		
	IRB Total												

(2) Original synosum	unlike Evnouve ve	lise is remorted bet-	ne taking into account any eff	lect close to creedit con	rusmine factors or co	writt nink milliontine h	echnimum (a si subsi	Shotion effects)

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	108	0	108	7	0	0	0	0	0	0	0	0
	Institutions	344	0	348	127	0	1	342	0	347	127	0	1
	Corporates	2,991	62	1,714	734	47	39	2,733	61	1,435	592	33	41
	Corporates - Of Which: Specialised Lending	346	0	293	119	0	0	281	0	237	94	0	0
	Corporates - Of Which: SME	27	0	16	7	0	0	26	0	16	9	0	0
	Retail	209	1	57	9	0	1	220	1	56	10	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	1	1	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED KINODOM	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	1	1	0
	Retail - Qualifying Revolving	1		1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	207	1	55	8	0	1	217	1	53	9	0	0
	Retail - Other Retail - Of Which: SME	205		53	8	0	0	214	0	50	9	0	
	Retail - Other Retail - Of Which: non-SME	2		2			0	3		3		0	
	Equity	1		1	4		0		0	0		0	
	Other non credit-obligation assets												
	IRB Yotal												

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	176 569	0	176 514	12 255	0	0	0 573	0	0 513	0 255	0	0 0
	Corporates  Corporates - Of Which: Specialised Lending	2,210 219	57 0	1,671 211	1,162 97	192	47 14	2,191 224	115 46	1,664 213	1,140 101	236 49	48 7
	Corporates - Of Which: SME Retail	269 1,033	12 5	212 179	145 42	16 10	9 2	288 1,115	22 4	227 203	131 46	19 7	13 1
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	1	3	3	2	0	3	0	3	0	0	0
2210 0001	Rotail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	2 1 1.027	0 4	2 1 173	3 0 36	0 5	0 0	2 1 1.108	0 4	2 1 197	3 0 42	0 4	0 0 1
	Rotali - Other Rotali - Of Which: SME Rotali - Other Rotali - Of Which: non-SME	1,024	4 0	171	35 1	5	1 0	1,104 4	4 0	193	41 1	4 0	1 0
	Equity Other non credit-obligation assets	0	۰	0	0	0	0	۰	0	0	0	0	۰
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original I	ixposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustment
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		15,470	25	13,804	3,024	19	30	15,351	22	14,412	3,873	16	14
	Corporates		104,821	2,850	72,346	35,163	2,707	1,591	105,700	2,851 428	78,154	41,630 5,889	3,165	1,528
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11,978 26,700	468 885	11,007 22,153	6,540 7.741	949	151 483	11,824 26,575	428 887	10,412 22,405	10.580	661 1.124	151
	Retail	Corporation - Of Writer: SME	97.864	858	90,291	11.547	1.031	398	99.112	873	92,491	13,610	1,040	439
	Mercant	Retail - Secured on real estate property	75,544	402	74.842	7.836	628	390	76.442	404	76,229	9.333	632	145
		Retail - Secured on real estate property - Of Which: SME	11.672	108	10,975	1.456	70	10	11,794	101	11.582	2.802	71	29
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	63,872	294	63.867	6.381	557	77	64,648	303	64.647	6.531	561	110
		Retail - Qualifying Revolving	1.036	3	923	81	8	2	1.031	2	921	77	4	2
		Retail - Other Retail	21.284	454	14.526	3.630	395	299	21.639	466	15.341	4.201	403	292
		Retail - Other Retail - Of Which: SME	13,683	305	7,186	1,566	289	175	13,837	313	7,826	2,080	304	170
		Retail - Other Retail - Of Which: non-SME	7,601	149	7,339	2,064	106	125	7,802	153	7,514	2,121	99	122
	Equity		192	0	192	9,826	0		189	0	189	9,832	0	
	Other non o	credit-obligation assets				11,926						3,754		
	IRB Total <sup>2</sup>					71,486						72,700		

							IRBAp	proach					
				As o	131/03/2024					As o	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	6.193	0 19	0 5.535	0 1,046	19	0 21	6.385	0 20	6.129	0 1.873	0	10
	Corporates	62.438	1.903	45.385	21.881	1.908	1.002	62,366	1.898	48 993	26.756	1.961	1.026
	Corporates - Of Which: Specialised Lending	6,289	354	5,620	4.499	869	91	6.127	332	5.128	3.860	601	101
	Corporates - Of Which: SME	19,714	691	17,358	5,826	666	357	19,769	686	17,636	8,471	868	353
	Retail	70,567	578	66,236	6,136	771	236	71,132	585	67,820	7,944	781	248
	Retail - Secured on real estate property	57,547	274	56,847	4,147	446	49	58,024	273	57,812	5,462	451	68
BELGIUM	Retail - Secured on real estate property - Of Which: SME	11,650	108	10,953	1,451	68	18	11,773	101	11,561	2,796	71	29
DEE01011	Retail - Secured on real estate property - Of Which: non-SME	45,898 1.019	166	45,893 906	2,696 79	378	31	46,251 1,014	172	46,250 905	2,666	380	39
	Retail - Qualifying Revolving  Retail - Other Retail	12.001	302	8.483	1.910	318	185	12.094	310	9.104	2.408	326	178
	Retail - Other Retail - Other Retail - Of Which: SME	9.849	281	6,384	1,400	264	171	9,925	290	7,006	1,907	279	167
	Rutail - Other Butail - Of Which: non-SMF	2.152	21	2,099	510	54	13	2,169	20	2,098	500	47	12
	Equity	160	0	160	9,712	0	0	160	0	160	9,725	0	0
	Other non credit-obligation assets												
	IRB Yotal												

							IRB Ap	proach					
					31/03/2024					As of	30/06/2024		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original E	imosure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	985 18,552	0 225	650 12.454	206 5.240	216	174	1,080 19,440	195	843 12.927	244 5.448	204	139
	Corporates - Of Which: Specialised Lending	3.705	25	3,582	1,326	16	38	3.767	120	3.535	1,201	204	139
	Corporates - Of Which: SME	5,694	145	3,783	1,385	169	100	5.461	139	3,675	1.387	173	94
	Retail	23.194	247	22.951	5.154	227	149	23,775	254	23.525	5.385	226	179
	Retail - Secured on real estate property	17.910	126	17.910	3,670	176	45	18.328	130	18,328	3.846	178	77
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	17,910	126	17,910	3,670	176	45	18,328	130	18,328	3,846	178	77
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,284	120	5,041	1,484	50	104	5,447	124	5,197	1,540	48	102
	Retail - Other Retail - Of Which: SME	45	0	3	2	1	0	44	0	3	2	0	0
	Retail - Other Retail - Of Which: non-SME	5,239	120	5,037	1,482	50	104	5,403	124	5,193	1,538	47	102
	Equity	2	0	2	6	0		0	0		0		
	Other non credit-obligation assets												

							IRB Ap	nenach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Vatue adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
BULGARIA	Contract select and personnels institution Companies Com	0 6 118 10 0 8 1 0 1 0 7 5 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 104 9 0 5 1 0 1 0 4 1 2	0 2 74 7 0 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 1 116 10 0 7 1 0 1 0 6 4 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 101 10 0 4 1 0 1 0 3 1 2	0 0 81 5 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit-obligation assets												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	137	0	129	26	0	0	136	0	129	23	0	0
	Corporates	271	0	253 26	49	0		306	0	209	68		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	26	0	26	12	0		29	0	27	21	0	0
	Retail	149		140	45	1		154		146	48		4
	Retail - Secured on real estate property	25		25	40			28		26	40		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	6	0		0	0	26	0		0
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	25	0	25	7	0		26	0	26		1	0
	Retail - Qualifying Revolving	0	0	0	0	0	o o	0	0	0	0	ė.	0
	Retail - Other Retail	124	5	115	38	1	4	128	5	120	41	1	4
	Retail - Other Retail - Of Which: SME	6	0	2	0	0		5	0	2	0		0
	Retail - Other Retail - Of Which: non-SME	118	5	113	38	1	4	123	5	118	40	1	- 4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRS Total												

Credit Risk - IRB Approach

VBC Cross

							IRB Ap	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure		Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0 48	0	0		0	٥	0 47	0	0 47	0	0	0
	Institutions Corporates	48 110	0	48 61	30 34	0		83	0	47 52	29 32		0
	Corporates - Of Which: Specialised Lending	2	0	9	4	0		9	0	9	4		0
	Corporates - Of Which: SME	38	0	11	4	0	0	3	0	1	0	0	0
	Retail	19	0	6	1	0	0	12	0	5	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
HUNGARY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0		0
HONOAIII	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0		0		0
	Retail - Qualifying Revolving  Botoll - Other Botoll	18	0	0		0		11	0		0		0
	Retait - Other Retail - Other Retail - Of Which: SMF	10	0	3		0		11	0	2	1		0
	Retail - Other Retail - Of Which: non-SME	1	0	1		0		2	0	,	i		0
	Equity	i	0	o o	ė.	0		0	0		o o		0
	Other non credit-obligation assets												
	IRB Total												

							IR8 Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	276 2.805	61	232 1,316	68 482	0	61	268 2.743	61	227 1.471	69		0 61
	Corporates - Of Which: Specialised Lending	2,805	61	1,316	482	0	61	2,743	61	37	689		61
	Corporates - Of Which: SME	38	0	34	10	0		70	0	58	30		0
	Retail	434	0	95	13	0		407	0	88	12		0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	432	0	94	13	0	0	405	0	86	12	0	0
	Retail - Other Retail - Of Which: SME	431	0	92	13	0		404	0	85	11		0
	Retail - Other Retail - Of Which: non-SME Equity	1 15	0	1 15	0 55	0		1 13	0	1 13	0 48		0
	Creativy Other non credit-obligation assets	15	0	15	33	U		13	0	13	40		
	IBS Total	_											_

								IRB Ap	proach					
					As of	31/03/2024					Aso	30/06/2024		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		1.075	0	992	0 278	0	0	0 964	0	922	0 275	0	0
	Corporates		3,751	109	2.345	1.651	144	69	3.710	166	2.516	1.712	114	80
	Corporates - Of Which: Specialised Lending		557	0	453	205	0	1	486	0	389	260		1
	Corporates - Of Which: SME		205	11	179	86	0	7	227	9	202	143	6	4
	Retail		360	2	95	17	0	1	361	2	100	19	1	0
	Retail - Secured on real estate property		6	0	6	0	0		6	0	6	2		0
FRANCE	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of			0					0	0				0
-	Retail - Qualifying Revolving	WHICH, NON-SPIC	-	0	9		0			0		0		0
	Retail - Other Retail		352	2	87	17	0	1	352	2	91	17	1	0
	Retail - Other Retail - Of Which: SME		347	2	82	15	0	ė .	347	2	85	16	1	0
	Retail - Other Retail - Of Which: non-SME		5	0	5	1	0	0	5	0	5	1		0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRBAp	proach					
				Aso	f 31/03/2024					As o	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	318	0	272	78	0	0	277	0	232	68	0	0
	Corporates - Of Which: Specialised Lending	4,503 470	40	2,778	1,862 139	81	31	4,291 458	42	2,991 451	1,915 126	70	16
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	470 301	0	466 259	139		1	458 332	0	451 302	126 196		
	Corporates - Of Which: SME Retail	1.057	11	259	164 53	12	3	1.105	12	248	196 57	13	1
	Retail - Secured on real estate property	1,057	11	248 12	53	12	1	1,105	12	248 15	57	13	1
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	12		12				15		15	*		
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME				1	0		2	0		2		0
	Retail - Qualifying Revolving			2		0			0				0
	Retail - Other Retail	1.042	11	234	51	12	,	1.087	12	231	53	13	,
	Retail - Other Retail - Of Which: SME	1.034	11	227	49	12	1	1.081	12	226	51	13	1
	Retail - Other Retail - Of Which: non-SME	8	0	8	2	0		7	0	5	1	0	
	Equity		0		i i	0		ó	0		0		
	Other non credit-obligation assets		_				-		_	-			
	IRB Total												

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		348	0	352	129	0	1	351	0	351	129	0	1
	Corporates		2,737	61	1,396	582	31	42	2,816	62	1,685	848	107	51
		Corporates - Of Which: Specialised Lending	276	0	242	98	0		275	0	236	90		0
			28	0	17	10	0		28	0	18	8		0
	Retail		228	1	53	10	1		229	1	59	11	1	0
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	2	0	2	1	1		2	0	2	1	1	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME												
		Retail - Qualifying Revolving	1		1				1	0	1	1		0
		Retail - Other Retail	225	1	51		0		226	1	56	10		0
		Retail - Other Retail - Of Which: SME	222		47		0		223	1 ;	54	9		0
		Retail - Other Retail - Of Which: non-SME	3		3	1	0		2		2	1		0
	Equity			0	0		0		2	0	2	8		
		redit-obligation assets												
	IRB Total													
			(1) Original every	ure unlike Evnos	ne value is renorte	before taking into accoun	c any effect this to	credit conversion f	actors or credit risi	k mitigation tachnic	nues le e substitue	ion effects)		

							IRB Ap						
							ino Ap	proacn					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions	499	0	432	207	0	0	566	0	509	234	0	0
	Corporates	2,130	231	1,554	989	251	51	2,218	265	1,744	1,206	430	62
	Corporates - Of Which: Specialised Lending	210	46	205	94	50	7	209	47	208	90	45	21
	Corporates - Of Which: SME	265	21	210	161	51	9	280	42	226	174	74	10
	Retail	1,174	11	204	55	15	2	1,213	8	213	54	10	1
	Retail - Secured on real estate property	7	1	6	4	3		5	0	5	2		0
GERMANY	Retail - Secured on real estate property - Of Which: SME	4	1	4	3	3		3	0	3	1		0
OLIU BUTI	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0		2	0	2	1		0
	Retail - Qualifying Revolving Retail - Other Retail	1.166	10	196	0 51	12	0	1 1.207	0	207	0 52	10	0
	Retail - Other Retail Basail - Other Basail - Of Which: SMF						2		8		52	10	1
		1,162	10	193	50	12	1	1,195 12	8	196 12	48	9	0
l	Retail - Other Retail - Of Which: non-SME	1 1		1 4	1			12	0	12	1 :	1	0
l	Equity			0		0			0		U		0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
					<u> </u>	<u> </u>			<u> </u>			-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITCH. FIHAIICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Nodonat amount			
[0-3M[			0 0	0		0	0		0	0	0	0		
[3M-1Y[ [1Y-2Y[		21	6 5	0		6 0	25	i i	0 0	0	0	0		
[2Y - 3Y [ [3Y - 5Y [	Austria	5-33	4 54 9 39	0		0	54		0	0	0	0		
[5Y - 10Y [ [10Y - more		60	1 601	0		160	441		0	0	0	0		
Total F 0 - 3M f		72!	5 725 7 57	0		166	559		0	0	0	0		3
[3M-1Y] [1Y-2Y]		944 1,67	6 939 1 1,602	57 121 1		0 49	820 1,546		0 0	0	0	0 46		
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	344 1,38: 10,20	6 312 2 1,338	3 25		0 66	343 1,290	3	5 100 3 280	0 28	0 399	2 4		
[5Y - 10Y [ [10Y - more Total		10,209 8: 14,690	2 0	96 78 <b>371</b>		591 0 707	0		292 0 0 1,133	0	77 0 512	480 83 <b>616</b>		545
[0-3M[ [3M-1Y[		32	4 4	0		0 110	4		0 0	0	0	1 0		3.00
[ 1Y - 2Y [	Bulgaria	38: 18:	1 321 7 386 1 181 3 433	0		40	346 150		0 0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [	Sugara	433 891	3 433 5 895 4 243	4 2 2		70	360 888 237		0 0	0	0	2 4		
[10Y - more Total [ 0 - 3M [		2,46	4 243 4 2,463	3 12		259			0	0	0	28 35		159
[3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus													
[5Y - 10Y [ [10Y - more Total	1													
Total [0-3M[ [3M-1Y[	1	1:	1 11 2 688	0		0 181	11		1	0	7	1,219		
[3M-17] [1Y-2Y] [2Y-3Y]		95:	1 947	381		120	450		161	0	7	2 2 28		
[3Y - 5Y [ [5Y - 10Y [	Czech Republic	2,15: 7,71:	2 2,084 3 7,136	76 311 367 531		92 157 3	7,308		0 7	0	5 19	12 28		
[10Y - more Total		2,86; 15,16	2,739	531 2,254		599	2,320	1	0 0	-1 -1	6 44	104 1,394		86
[0-3M[ [3M-1Y] [1Y-2Y]														
[1Y-2Y] [2Y-3Y] [3Y-5Y]	Denmark													
[5Y - 10Y [   110Y - more   Total	]													
]ME-0]	1		0 0	0		0	0		0	0	0	0		
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [			0 0	0		0	0		0	0	0	0		
[2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia	95	0 0 7 97	0		0	97		0	0	0	0		
[10Y - more Total	1	99	0 0	0		0	97		0 0	0	0	0		0



General governments exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Finland	22 100 122	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 100 0 129		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		5
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	France	31 11 58 29 13 2,500	39 10 5899 3 298 3 133 2,484 0 0	28 10 0 0 0 0		0 0 0 0 0 0 118 0 118	0 0 589 299 133 2,388 0 3,410		0 0 0	0	0	0 0 0 3 2 0		72
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	114 55 11 22 20	0 0 110 50 50 15 5 0 25 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 110 25 15 25 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M[	Croatia	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 27 0	0 0 0 0 7		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	77 400 139 31-12 1.100 1.282 66	4 297 1,087 1 1,254 5 62	0 61 19 2 2 13 46 49		0 0 0 0 202 217 4 422	75 344 118 312 887 1,017 13 2,766	223 24 25 26 27 28 28 28 28 28 28 28 28 28 28 28 28 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 15 1 0 0 1 11 77		301
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Ireland	277 244 7 500 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 54 0 0 0 34 0	0 0 221 242 71 466 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	( 456) 456) 25- 5 - ( 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 440 303 254 2 2 0 1,000	0 52 126 0 49		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M]   13M - 1Y    11Y - 2Y    2Y - 3Y    3Y - 5Y    10Y - more   Total	Latvia	6 1 17 8 8	0 0 0 0 0 9 69 55 15 170 170 4 4 84 4 0 0 9 339	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( 41 11 128 28 ( 255	2 2 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania	7 7 6 17 19	9 339 0 0 0 0 1 1 71 2 62 9 179 3 193 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 ( ) ( ) ( ) ( ) ( ) ( )	5 5 4 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M1 1 3M - 1Y1 [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Luxembourg	17 2 4 28	0 0 0 0 0 1 1 171 171 171 171 171 171 17	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita	2 2 2 2	0 0 0 0 1 1 21 1 21 1 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( 22 ( 22 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
[ 0 - 3M[	Poland	2 4 35 6 8 20	9 29 1 41 41 6 356 4 2 92 92 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 2 0 0 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 44 353 63 77 200 (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	2 2 2 2 4 4	750 0 0 0 0 0 20 1 21 28 28 3 43 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	700 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	8 8 4 7 1	5 5 5 5 6 6 86 86 2 42 42 3 6 16 1 1 1 1	0		5 0 0 0 0 14 0 0 0 0 0 0 1 0 0 0 0 0 0 0	5 ( 77 45 66 18 ( 19	2 2 2 5 5 5 5 5 5 5 5 6 6 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Slovakia	: 27 43 17: 6: 2.33 37: 4.2124	436 173 613 2,334 373	0 2 6 0 3 46 8		0 15 20 11 11 188 1 236 236	364		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 3 1 0 1 5 41		222
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Slovenia	51	0 0 2 2 2 2 3 5 5 8 5 8 2 702 0 0 0 5 752 752 753	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 38 0 0	2000 2 2 0 200 702 0 722		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1
0 - 3M      3M - 1Y      1 Y - 2Y        1 Y - 2Y	Spain	(4) 844 299 11 1,090 (4)	0 0 0 841 7 297 10 1,093 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 300 0 0 0 259 0	0 0 541 297 10 825 0 1.673	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[ 0 - 3M[	United Kingdom	2. 2. 1: 1: 2: 399	0 0 0 24 22 12 3 3 3 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 12 23 395 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		133
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland		0 0 0 3 3 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 5 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M[	Norway													



General governments exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Australia													
[ 0 - 3M[	Canada	23. 3 5 14	0 0 2 2 37 53 3 143 0	0		0 0 47 0 0 17 0	0 0 185 37 53 126 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	50
0 - 3M      3M - 1Y      1 M - 2Y        1 Y - 2Y	Hong Kong	7.76 62 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 25 0 0	0 0 73 69 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more Total	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	32 22 21 1,311 68 4	216 3 1,318 7 587 6	0 0 0		5 0 9 0 0	0 9 312 216 1,318 587 6 2,448	s c	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	76
[ 0 - 3M[	China	3	0 0 5 5 0 0 0 4 34	0		0 0 0	0 0 5 0 0 34		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1053    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Switzerland		39	0		0	392		0	0	0	0	U	8
Total   Tota	Other advanced economies non EEA	16:	0 0 5 5 5 132 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0		0 0 0 0 0 11	0 5 132 53 90 149 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	1	441	440		1	11	428	1	1 0		0	0	0	58



General governments exposures by country of the counterparty

							KBC Groep							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
					No. de de de la Companya de la Compa	ssets by accounting portfolio		Derivatives with pos	labor fallocation		n negative fair value	Off-balance st	heet exposures	
					NON-GENVAUVE IMANCIALA:	ssets by accounting portiono		Denvatives with pos	icive iaii value	Derivatives with	i negative rair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of 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	Risk weighted exposure amount
[0-3M[ [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 12 4	0 0 0 0 12 4 4				0 0 0 12 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [27-3Y] [33'-5Y] [53'-10Y] [100'-more Total	Middle East		0 0 0 0 0 0 4				0 0 0 0 0 0 4	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
10 - 3M     13M - 1Y	Latin America and the Caribbean	0 0 358 88 0 0 0	0 0 36 88 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 36 64 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10138	Africa	124 0 3 11 8 22 100 6	0 3 11 8 22 103 5				99 0 3 111 8 22 103 5	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 7		33
To -3M	Others	0 0 7 0 0 0 19	0 0 7 0 0 0 0 13				0 0 7 0 0 0 0 19	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 63		

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							KBC Groep							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	1,000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 6 0 0 0 569 0	0 0 0 33 4 438 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	
10 - 3M      3M - 1Y      1M - 2Y      1Y - 2Y      2Y - 3Y      3Y - 5Y	Belgium	12: 1.477.55 76 24. 1.721 10.939 10.939 18.3 16.33	5 125 8 1,470 5 708 4 221 0 1,719 0 10,821	125 783 1 8 70 54		0 0 49 0 63 1,483	0 695 673 236 1,587 9,587 0 12,578		0 0 452 107 296 294 0 1,149	4 0	0 0 37 0 351 94 0	2 0 56 27 20 332 136 573	0 0 0 1 1	2,175
[0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Bulgaria	330 34-44 191 33-11-1 11-11-1 2-29-2	320 3 343 5 195 0 330 4 313 7 1,187 7 2,297	1 0 0 1 1 1 8		112 14 57 74 71 314 46	207 329 138 256 241 855 246		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 2 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз	2,200	2,900			000	4,001			v	v	9	Ü	400
[0 - 3M] [3M - 1Y] [11Y - 2YY] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	500 666 1.3131 600 7.933 1.371 1.4770	5 550 0 1,432 2 7,355 9 1,857	205 588 497 112 305 237 101 2,045		0 67 96 5 150 220 48	305 214 719 487 1,044 7,445 1,830 12,044		0 0 170 0 0 7 0	0 0 0 0 -1 1 1	8 0 8 0 8 14	1,993 5 28 3 1 10 130	000000000000000000000000000000000000000	99
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Denmark	34,70	33,/24	2,040		61/	12,044		1/8	-1	44	2,169	0	99
[ 0 - 3M [ 1 3M - 1 Y ]	Estonia	66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 6	0 0 0 0 63 0		0 0 0 0	0 0 0 0	0 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 exposures by country of the counterparty

							KBC Groep							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Finland	2 2 100 103	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 109 0 131		0 0 0	0 0 0 0 0	0	0 0 0 0		5
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	76/ 55 54/ 54/ 2.191	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 768 53 540 1,965 0 3,327		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 1 2 0		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	120 11 21	0 0 0 120 150 15 15 0 5 1 15 0 0 1 160 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 120 15 0 25 0		0 0 0	0	000000000000000000000000000000000000000	0 0 0 0		
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y]   13Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Creatia	41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
00 aM	Greece	-	40	·		, , ,				Ü	v	· ·		
[ 0 - 3M [	Hungary	1,16: 25: 77: 44: 1,21: 1,09: 3: 4,28:	8 233 9 79 3 426 4 1,197 3 1,071 2 28	1,139 27 7 118 20 27 26 1,363		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 231 71 325 998 860 6 2,514	23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 20 0 0 1 1 3		355
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	256 30,266 622	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 204 0 303 233 0 741		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	45 122 5 5 5 7 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 51 125 0 49		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							KBC Groep							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	22 21 11 12 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2: 11 100 5	2 2 6	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [ ] 3M - 1Y [ ] 17 - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 15Y - 10Y [ ] 10Y - more  Total	Lithuania	4 9 7 15	20 0 0 41 190 72 7 197 0 400	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 35 51	5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Luxembourg	2 2 9 2.77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 22 16 16	5 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta	22 22 26 6	0 0 0 0 20 21 1 6 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	4.4 22:27 7.13:13:14:44	42 49 3 223 5 79 130 142 0	0 0 0 6 15 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4: 41 22: 7: 11: 11:	9 4 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	31 32 7	0 0 0 0 0 0 3 3 39 2 0 71	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		
[ 0 - 3M[	Romania	66 66 55 51 11	0 0 60 8 5 5 5 16 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5: 5: 5: 5: 1: 1:	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	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 exposures by country of the counterparty

							KBC Groep							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Stovakia	266 699 377 67 2,14 311	2 372 676 9 2,148 5 315	0 9 218 1 46 47 6 327		0 36 1 44 11 288 1 380	309		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	6 3 0 1 1 1 0 100		216
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	3-14/ 52/	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 34 0 9 0	0 0 0 140 517 0 657		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	5.5 300 32: 777 71	779	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 142 0 0 0 278 0 420	0 0 411 299 323 501 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y]   13Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Sweden		0 0 0	0 0 0 0		0 0 0 0	0 0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
00 aM	United Kingdom	11 11 22 41	0 0 0 2 12 12 24 4 4 4 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 12 12 24 412 0	6	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total [0-3M[ [3M-1Y[ 13Y-2Y] 12Y-2Y] 12Y-3Y  13Y-5Y[ 13Y-5Y[ 15Y-10Y] 10Y-more Total	loeland	460	460 0 0 0 3 3 0 5 5 5 0 0 0	0 0 0 0 0		0 0 0 0 0 0	466 0 0 3 3 5 5 0		0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		129
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y] [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y] [10Y - more Total	Liechtenstein		8	0		0	8		0	0	0	0		1
0 - 3M       13M - 1Y	Norway													



General governments exposures by country of the counterparty

							KBC Groep							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[ 0 - 3M[	Canada	222 55 156 257	0 0 3 223 3 0 0 150 0 0 426	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 175 53 0 126 0 355	6	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	41
[ 0 - 3M]     [ 3M - 1Y]     [ 1Y - 2Y]     [ 2Y - 3Y]     [ 3Y - 5Y]     [ 5Y - 10Y]     [ 10Y - more	Hong Kong	5 77 90 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 75 69 0 0	6	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[ 0 - 3M[	Japan			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	26 27 26 2,31 2,31 61 61	263 4 1,314 5 610	0		0 4 5 5 0 0	0 24 367 263 1,314 610 0 2,579		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	27
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	34	0 0 5 5 0 0 0 4 34	0			0 0 5 0 0 34 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	31	33				39				v		U	0
[0 - 3M]	Other advanced economies non EEA	15515 15515 106 107 107 414	0 0 0 0 1 151 151 151 151 151 151 151 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 151 53 103 92 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	51



General governments exposures by country of the counterparty

							KBC Groep							
			_			_	As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	issets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[ [ 3M - 1Y[			0 0	0		0 0	(	0	0	0	0	0	0	
[ 1Y - 2Y [	Other Central and eastern Europe countries non EEA	12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	15 4 0		0	0	0	0	0	
Total [ 0 - 3M [		16	6 16 0 0	0		0 0	16	i (	0	0	0	0	0	16
[3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y]	Middle East		0 0 0 0 0 0	0		0 0 0	0		0	0 0	0	0	0	
f10Y - more Total			0 0 5 5	0		0 0	(	6	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		11	0 0 5 15 7 107	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 83	6	0 0	0	0	0	0	2
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Latin America and the Caribbean		0 0	0		0 0 0	0		0 0	0	0	0	0	
Total [ 0 - 3M [		123	3 123 1 1	0		0 24	98		0	0	0	0	0	32
[3M-1Y] [1Y-2Y] [2Y-3Y]	Africa	2	0 9 8 7 27	0		0 0	8 23	6 6	0	0	0	0	0	1
[3Y - 5Y] [5Y - 10Y] [10Y - more		128 18	0 9 127 9 18	0		0 0 0	127 18	5	0	0	0	0 11 102	0	
Total 1 ME - 0 1		18	6 182 0 0	0		0 0	182		0	0	0	113	0	140
[3M-1Y[ [1Y-2Y[ [2Y-3Y[			7 7 0 0	0		0 0	7		0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Others		0 0	0		0 0	i d		0	0	0	0	0	,
[10Y - more Total	1	22	9 19 7 27	0		0 0	27	,	0	0	0	63 63	0	25

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



#### Performing and non-performing exposures

									NDO.									
					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	anges in fair value due to			Gros	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chi	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforn	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	40,970	0	0	0					0	33,09		0	0		0 0	0		0 0
Debt securities (including at amortised cost and fair value)	52,980	0	0	0						52,84		5	5		5 8	2	:	2 0
Central banks	608	0	0	0						54		0	0		0 0	0		0 0
General governments	46,075	0	0	0		4	0		0	46,15		0	0		0 4	0		0
Credit institutions	4,726	0	0	0		1	. 0			4,721		0	0		0 1	0		
Other financial corporations	1,045	0	0	0		1	. 0		0	96	. 0	0	0		0 1	0		0
Non-financial corporations	527	0	0	0		2			0	46		5	5		5 2	2	:	2 0
Loans and advances(including at amortised cost and fair value)	219,177	450	3,813	3,813	3,591	708	1,823	1,73	1,565	214,35	415	3,937	3,937	3,66	1 633	1,840	1,74	9 1,626
Central banks	30,062	0	0	0					0	24,86		0	0		0 0	0		0
General governments	6,574	0	80	80	81	4	6		50	6,87		59	59		9 6	7		7 52
Credit institutions	5,173	0	24	24	24	2	16	1	8	3,71		21	21	5	1 2	16	1	8 5
Other financial corporations	6,579	0	105	105	100	15	56	5	3 40	6,59	2	107	107	10	16	59	5	7 37
Non-financial corporations	81,876	321	2,826	2,826	2,640	486	1,457	1,37	1,087	82,990	301	2,988	2,988	2,77	5 429	1,483	1,39	7 1,160
of which: small and medium-sized enterprises	41,972	44	1,421	1,421	1,307	251	640	60	654	42,05	49	1,482	1,482	1,35	9 230	623	58	3 700
of which: Loans collateralised by commercial immovable property	22,546	12	913	913	863	121	243	23	615	22,60	4	997	997	90	94	242	23	4 678
Households	88,914	129	777	777	752	201	288	28	379	89,32	113	762	762	75	180	276	27	3 372
of which: Loans collateralised by residential immovable property	75,238	93	415	415	403	98	83	8	315	75,60	80	410	410	36	85	77	7	7 310
of which: Credit for consumption	7,393	26	243	243	234	66	137	13	32	7,49	24	232	232	25	5 58	133	13	3 29
DEBT INSTRUMENTS other than HFT	313,127	450	3,813	3,813	3,599	716	1,823	1,73	1,565	300,29	415	3,942	3,942	3,66	642	1,842	1,75	1 1,626
OFF-BALANCE SHEET EXPOSURES	60,495		171	171	148	40	55		1 64	60,36		215	215	15	12 42	49	4	6 101

<sup>(2)</sup> For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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



#### Performing and non-performing exposures KBC Groep

									Nac.									
					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal arr	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative chang	es in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforr	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing	g exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	43,895	0	0	0					0	38,68		0	0			0		0
Debt securities (including at amortised cost and fair value)	51,445	0	5	5		10	2	:	2 0	51,48		5	5		9	2		0
Central banks	724	0	0	0			0		0	1,12	0	0	0			0		0
General governments	44,834	0	0	0		1			0	44,630	0	0	0		6	0		0
Credit institutions	4,441	0	0	0		1	. 0		0	4,33	0	0	0		1	0		0
Other financial corporations	1,045	0	0	0		1	. 0		0	99	0	0	0		1	0		0
Non-financial corporations	400	0	5	5	5	1	. 2	:	2 0	390	. 0	5	5		5 1	2	2	0
Loans and advances(including at amortised cost and fair value)	214,576	364	3,964	3,964	3,678	570	1,863	1,75	1,659	222,179	450	3,821	3,821	3,47	7 590	1,838	1,728	1,556
Central banks	24,505	0	0	0			0		0	28,23	. 0	0	0		0	0		0
General governments	6,868	0	58	58	58	1	7		51	7,11	0	57	57	5	7 8	6	6	51
Credit institutions	3,425	0	20	20	20		15	11	5	3,62	. 0	19	19	1	3	15	15	2
Other financial corporations	7,320	0	104	104	96	18	59	54	36	7,55	. 0	105	105	9	19	60	56	35
Non-financial corporations	83,223	245	3,051	3,051	2,796	378	1,509	1,40	1,213	85,05	343	2,907	2,907	2,58	410	1,487	1,380	1,117
of which: small and medium-sized enterprises	42,454	53	1,523	1,523	1,387	224	638	59	716	42,99	54	1,461	1,461	1,25	226	639	583	673
of which: Loans collateralised by commercial immovable property	22,760	12	985	985	909	74	246	23	673	22,84	9	934	934	79	3 44	240	217	631
Households	89,235	119	731	731	706	163	272	261	354	90,60	106	733	733	71	151	271	267	351
of which: Loans collateralised by residential immovable property	75,419	82	392	392	382	72	75	7-	295	76,38	72	393	393	38	3 67	69	68	301
of which: Credit for consumption	7,513	26	217	217	212	6:	132	13:	2 21	7,79	25	223	223	22	55	136	136	24
DEBT INSTRUMENTS other than HFT	309,916	364	3,969	3,969	3,683	579	1,864	1,75	1,659	312,34	450	3,826	3,826	3,48	2 599	1,840	1,728	1,556
OFF-BALANCE SHEET EXPOSURES	59,909		217	217	194	36	52	4	90	59,87		197	197	17	42	49	44	94

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Forborne exposures

			As of 30/0	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	
		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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0					

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

<sup>(</sup>P) 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) 2021/45-1. TS 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.

(II) 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 (excluding loans and advances classified as held for siae, cash balances at central banks and other demand deposits) of 5% or



#### Forborne exposures

KBC Groep

i			As of 31/0	3/2024			As of 30/06/2024								
	Gross carrying exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	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)				•				0		0					
Cash balances at central banks and other demand deposits	0	0	0	0	0	Ů	U	U	U	0	U	0			
Debt securities (including at amortised cost and fair value)	0	0	Ü	U	U	U	U	U	U	U	U	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)	2,292	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	o			
General governments	0	0	0	0	0	0	0	0	0	0	0	o			
Credit institutions	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 <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting. However, for the off-balance sheet instruments, he same item ("Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (wided 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



### Breakdown of loans and advances to non-financial corporations other than held for trading KBC Groep

			As of 3	0/09/2023			As of 31/12/2023								As of 3	1/03/2024				As of 30/06/2024						
	Gross carrying amount				Accumulated	Gross carr	arrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				4	Accumulated				
	nor		Of which: on- in- in- in- in- in- in- in- in- in- i		Accumulated impairment <sup>1</sup>	negative changes ed in fair value due		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		non- performing		Of which loans and advances subject to		negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	to credit risk on		
(mln EUR)			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>2</sup>			of which: defaulted	impairment		non-performing exposures <sup>2</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>		
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	162	2	2	162	2	0	177	2	2	177	1	0	179	2	2	179	3	0		
C Manufacturing	14,520	623	623	14,520	355	0	14,516	631	631	14,516	353	0	14,626	631	631	14,626	360	0	14,868	643	643	14,868	382	0		
D Electricity, gas, steam and air conditioning supply	3,147	17	17	3,147	17	0	3,245	16	16	3,245	16	0	3,270	15	15	3,270	16	0	3,324	14	14	3,324	22	0		
E Water supply	1,254	6	6	1,254	3	0	1,347	6	6	1,347	4	0	1,345	4	4	1,345	3	0	1,450	3	3	1,450	4	0		
F Construction	6,315	247	247	6,315	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	4,951	64	64	4,951	46	0	4,767	61	61	4,767	45	0	5,054	52	52	5,054	47	0		
I Accommodation and food service activities	1,088	86	86	1,088	28	0	1,097	84	84	1,097	25	0	1,135	81	81	1,135	26	0	1,155	74	74	1,155	24	0		
J Information and communication	1,586	44	44	1,586	29	0	1,705	42	42	1,705	30	0	1,673	80	80	1,673	43	0	1,704	82	82	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	494	494	12,366	192	0	12,470	523	523	12,470	196	0	12,631	458	458	12,631	158	0		
M Professional, scientific and technical activities	6,513	170	170	6,513	135	0	6,557	179	179	6,557	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	50	8	8	50	13	0	73	7	7	73	12		69	7	7	69	7	0	58	0		58	0			
social security					l				<b></b>						1		ļ				l					
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	608	9	9	608	4	0	623	8	8	623	5	0		
S Other services	1,604	15	15	1,604	53	0	1,775	14	14	1,775	50	0	1,811	14	14	1,811	9	0	2,086	13	13	2,086	10	0		
Loans and advances	81,876	2,826	2,826	81,876	1,943	0	82,992	2,988	2,988	82,992	1,912	0	83,223	3,051	3,051	83,223	1,888	0	85,050	2,907	2,907	85,050	1,896	0		

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.