



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	KBC Group NV
<b>LEI Code</b>	213800X3Q9LSAKRUWY91
<b>Country Code</b>	BE

## 2017 EU-wide Transparency Exercise

### Capital

KBC Group NV

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>17,887</b>	<b>18,216</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>14,033</b>	<b>14,418</b>	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,817	6,814	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	8,627	9,233	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-790	-668	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	1,197	1,066	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-884	-1,034	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-879	-874	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-203	-207	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
A.1.21	Transitional adjustments	147	88	CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-		
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR		
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR		
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	147	88	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR		
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,440</b>	<b>1,419</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	1,400	1,400	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	40	19	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>15,473</b>	<b>15,837</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,414</b>	<b>2,379</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	2,418	2,550	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-133	-127	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	129	-44	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>86,881</b>	<b>91,116</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)			
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.15%</b>	<b>15.82%</b>	CA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.81%</b>	<b>17.38%</b>	CA3 (3)	-		
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.59%</b>	<b>19.99%</b>	CA3 (5)	-		
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>13,886</b>	<b>14,331</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.98%</b>	<b>15.73%</b>	(D.1)/(B-B.1)	-	

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

For the purposes of the EBA's Transparency exercise, the total risk exposure amount fully loaded is computed as difference between phased total risk exposure amount (REA) and transitional provisions which affect the total REA, as both reported to the EBA with templates C 02.00 (Item B) and C 05.01 (Item B.1) of Annex I of the ITS on Supervisory Reporting. For KBC the difference between phased and fully loaded REAs consists of a sovereign "carve-out" (i.e. the phased interdiction, imposed by National Bank of Belgium (NBB), to apply a zero weighting for sovereign exposure under the permanent partial use of the standardised approach) and differences on DTAs that rely on future profitability and arise from temporary differences. The carve-out on sovereigns, which is the bulk of the amount, are not included by KBC in the amount of Transitional provisions in CDS.01 Therefore, the formula = D.1 / (B - B.1) underestimates KBC's real figures.



## 2017 EU-wide Transparency Exercise

### Leverage ratio

KBC Group NV

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,473	15,837	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,286	15,731	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	252,019	275,360	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	251,872	275,273	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	5.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	5.7%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

KBC Group NV

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	71,825	75,076
Risk exposure amount for securitisation and re-securitisations in the banking book	497	440
Risk exposure amount for contributions to the default fund of a CCP	257	234
Risk exposure amount Other credit risk	71,070	74,401
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,411	3,356
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	9	0
Risk exposure amount for Credit Valuation Adjustment	759	520
Risk exposure amount for operational risk	10,155	10,450
Other risk exposure amounts	1,732	1,714
<b>Total Risk Exposure Amount</b>	<b>86,881</b>	<b>91,116</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2017 EU-wide Transparency Exercise

### P&L

KBC Group NV

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	6,155	2,856
Of which debt securities income	1,329	554
Of which loans and advances income	3,858	1,834
Interest expenses	2,512	1,090
(Of which deposits expenses)	585	282
(Of which debt securities issued expenses)	598	226
(Expenses on share capital repayable on demand)	0	0
Dividend income	32	17
Net Fee and commission income	1,751	1,016
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	139	63
Gains or (-) losses on financial assets and liabilities held for trading, net	696	-256
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8	0
Gains or (-) losses from hedge accounting, net	-44	-37
Exchange differences [gain or (-) loss], net	-93	738
Net other operating income /(expenses)	146	79
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,260</b>	<b>3,385</b>
(Administrative expenses)	3,263	1,781
(Depreciation)	241	126
(Provisions or (-) reversal of provisions)	-6	26
(Commitments and guarantees given)	-1	25
(Other provisions)	-5	1
Of which pending legal issues and tax litigation <sup>1</sup>	9	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	127	-97
(Loans and receivables)	126	-97
(Held to maturity investments, AFS assets and financial assets measured at cost)	1	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	19	4
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	294	109
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,912</b>	<b>1,654</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,384</b>	<b>1,365</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,384</b>	<b>1,365</b>
Of which attributable to owners of the parent	2,384	1,365

<sup>(1)</sup> Information available only as of end of the year



### 2017 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	699	699	4		1,476	1,494	5	
	Regional governments or local authorities	205	197	43		198	189	41	
	Public sector entities	7	6	1		11	10	2	
	Multilateral Development Banks	7	7	0		15	44	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19,412	1,203	93		14,257	1,287	141	
	Corporates	1,978	1,708	1,635		2,840	2,191	2,109	
	of which: SME	627	577	561		935	836	779	
	Retail	1,399	1,338	961		2,144	1,947	1,407	
	of which: SME	773	743	515		949	902	624	
	Secured by mortgages on immovable property	302	300	153		864	844	362	
	of which: SME	39	38	38		234	217	111	
	Exposures in default	225	130	149	95	919	429	487	452
	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	16	16	3		0	0	0	
	Collective investments undertakings (CIU)	43	43	21		44	44	23	
	Equity	197	193	488		223	219	506	
Securitisation	0	0	0		0	0	0		
Other exposures	1,392	1,301	659		1,420	1,331	847		
<b>Standardised Total<sup>2</sup></b>	<b>25,884</b>	<b>7,142</b>	<b>4,179</b>	<b>210</b>	<b>24,413</b>	<b>10,030</b>	<b>5,930</b>	<b>568</b>	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
BELGIUM	Central governments or central banks	261	261	1		34	34	1	
	Regional governments or local authorities	5	5	1		5	5	1	
	Public sector entities	7	6	1		11	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	37	19		28	26	12	
	Corporates	913	766	754		949	549	537	
	of which: SME	14	12	10		11	10	7	
	Retail	61	58	35		68	65	39	
	of which: SME	52	49	28		56	53	30	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	7	0	17	17	25	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	0	0		4	1	3	
Securitisation	0	0	0		0	0	0		
Other exposures	623	585	376		623	587	374		
<b>Standardised Total<sup>2</sup></b>	<b>623</b>	<b>585</b>	<b>376</b>	<b>21</b>	<b>623</b>	<b>587</b>	<b>374</b>	<b>18</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
CZECH REPUBLIC	Central governments or central banks	3	3	0		4	4	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	7		12	12	3	
	Corporates	250	241	240		209	200	200	
	of which: SME	161	153	151		144	136	136	
	Retail	48	48	37		7	7	6	
	of which: SME	34	34	26		0	0	0	
	Secured by mortgages on immovable property	27	27	27		24	24	24	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	21	21	5	5	0	0	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	179	179	444		181	181	445	
Securitisation	0	0	0		0	0	0		
Other exposures	127	127	126		138	138	139		
<b>Standardised Total<sup>2</sup></b>	<b>127</b>	<b>127</b>	<b>126</b>	<b>14</b>	<b>138</b>	<b>138</b>	<b>139</b>	<b>14</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
FRANCE	Central governments or central banks	1	1	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,272	123	2		6,377	71	1	
	Corporates	116	116	79		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
Securitisation	0	0	0		0	0	0		
Other exposures	1	1	1		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m EUR, %)									
<b>IRELAND</b>	Central governments or central banks	0	0	0		7	7	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		7	7	2	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	47	31	22		64	39	28	
	of which: SME	11	11	7		9	8	5	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	2	3	5	2	2	3
	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	7	7	1		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>4</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m EUR, %)									
<b>UNITED KINGDOM</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,956	891	20		7,530	862	21	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	2	2	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	2	4	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		3	3	3		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>2</b>				<b>3</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m EUR, %)									
<b>SLOVAKIA</b>	Central governments or central banks	53	53	0		52	52	0	
	Regional governments or local authorities	194	187	37		182	176	35	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	39	20		42	48	24	
	Corporates	239	231	231		258	251	251	
	of which: SME	190	183	183		212	206	206	
	Retail	882	873	655		917	907	681	
	of which: SME	498	493	370		542	536	402	
	Secured by mortgages on immovable property	101	100	50		98	98	56	
	of which: SME	39	38	38		34	34	34	
	Exposures in default	30	15	15	15	30	13	14	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	1	1		2	1	1		
Securitisation									
Other exposures	333	258	81		415	341	167		
<b>Standardised Total<sup>2</sup></b>				<b>96</b>				<b>96</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m EUR, %)									
<b>HUNGARY</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	99	49	48		95	47	47	
	of which: SME	5	4	4		4	4	3	
	Retail	10	9	7		6	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	1	1	9	6	1	1	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Securitisation									
Other exposures	217	217	3		2	1	0		
<b>Standardised Total<sup>2</sup></b>				<b>11</b>				<b>7</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>BULGARIA</b>	Central governments or central banks	375	375	2		1,275	1,293	2	
	Regional governments or local authorities	6	6	4		10	8	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	7	7	0		15	44	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	4		23	23	7	
	Corporates	352	295	270		1,105	962	890	
	of which: SME	255	222	211		561	479	424	
	Retail	350	318	205		1,080	921	649	
	of which: SME	178	155	83		542	304	186	
	Secured by mortgages on immovable property	172	171	65		738	718	280	
	of which: SME	0	0	0		200	183	78	
	Exposures in default	145	86	102	59	849	395	443	418
	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		4	4	4		
Equity	0	0	0		18	18	39		
Securitisation									
Other exposures	88	110	68		239	261	163		
<b>Standardised Total<sup>2</sup></b>				<b>63</b>				<b>425</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>NETHERLANDS</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		6	6	1	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>FINLAND</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	61,490	14	61,152	4,672	0	3	71,900	16	71,734	5,225	0	2
	Institutions	20,045	8	18,368	3,237	26	3	24,657	19	22,134	3,452	2	4
	Corporates	91,879	5,178	65,988	28,286	396	2,856	93,513	5,059	66,171	27,982	384	2,674
	Corporates - Of Which: Specialised Lending	7,164	664	6,838	3,712	182	267	10,007	1,655	9,435	4,220	177	813
	Corporates - Of Which: SME	30,525	3,007	24,919	9,281	171	1,805	26,998	1,910	21,681	8,338	152	1,072
	Retail	83,432	6,087	81,650	12,446	990	2,774	89,095	5,667	84,282	14,833	2,266	2,511
	Retail - Secured on real estate property	61,065	5,451	60,934	8,646	788	2,385	73,365	5,148	72,276	11,792	2,000	2,182
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11,449	124	10,632	1,220	0	46
	Retail - Secured on real estate property - Of Which: non-SME	61,065	5,451	60,934	8,646	788	2,385	61,917	5,025	61,645	10,572	2,000	2,136
	Retail - Qualifying Revolving	0	0	0	0	0	0	1,107	2	1,000	71	3	3
	Retail - Other Retail	22,368	636	20,716	3,800	202	390	14,622	517	11,006	2,970	264	227
	Retail - Other Retail - Of Which: SME	16,902	549	15,539	2,355	113	312	9,961	431	6,546	1,550	139	253
	Retail - Other Retail - Of Which: non-SME	5,466	88	5,177	1,445	88	77	4,662	86	4,460	1,420	124	74
	Equity	178	1	178	9,543	2	0	213	1	213	9,603	2	0
Securitisation	1,736	0	1,736	497	0	0	1,469	0	1,469	440	0	0	
Other non credit-obligation assets				8,585						7,377			
IRB Total				67,366						68,912			

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
BELGIUM	Central banks and central governments	21,616	0	21,445	938	0	0	19,890	0	19,895	1,015	0	1
	Institutions	899	1	772	93	1	0	611	2	493	71	1	0
	Corporates	49,845	2,028	36,245	12,816	13	995	50,059	2,018	36,219	12,678	57	926
	Corporates - Of Which: Specialised Lending	2,011	104	1,971	740	0	44	3,653	325	3,380	1,358	0	106
	Corporates - Of Which: SME	20,566	1,163	16,349	5,520	0	630	18,075	1,065	14,268	4,769	44	498
	Retail	53,192	655	51,894	4,099	102	348	56,718	666	53,085	4,268	60	339
	Retail - Secured on real estate property	34,505	157	34,505	1,893	0	77	45,585	292	44,769	3,006	0	133
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11,417	123	10,601	1,216	0	46
	Retail - Secured on real estate property - Of Which: non-SME	34,505	157	34,505	1,893	0	77	34,168	169	34,168	1,790	0	87
	Retail - Qualifying Revolving	0	0	0	0	0	0	1,107	2	1,000	71	3	3
	Retail - Other Retail	18,587	498	17,390	2,206	102	271	10,026	373	7,316	1,191	57	203
	Retail - Other Retail - Of Which: SME	14,952	471	13,790	1,600	46	249	7,307	346	4,618	811	6	183
	Retail - Other Retail - Of Which: non-SME	3,736	27	3,600	546	55	23	2,720	27	2,697	381	51	21
	Equity	74	0	74	9,319	0	0	90	0	90	9,342	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments	17,282	0	17,266	229	0	0	28,845	0	28,816	321	0	0
	Institutions	813	0	728	168	0	0	2,324	0	2,144	180	0	0
	Corporates	13,399	335	10,341	4,460	371	197	14,637	393	10,496	4,541	319	208
	Corporates - Of Which: Specialised Lending	2,148	72	2,063	1,251	182	14	2,245	71	2,149	1,088	177	13
	Corporates - Of Which: SME	4,358	177	3,612	1,339	171	126	4,748	180	3,807	1,420	102	134
	Retail	12,572	303	12,271	3,775	62	163	13,855	283	13,531	4,238	174	156
	Retail - Secured on real estate property	10,162	219	10,162	2,829	0	94	11,144	194	11,144	3,069	0	85
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,162	219	10,162	2,829	0	94	11,144	194	11,144	3,069	0	85
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,411	84	2,108	947	62	68	2,710	89	2,387	1,168	173	71
	Retail - Other Retail - Of Which: SME	1,252	46	1,057	339	31	35	1,402	53	1,200	456	104	41
	Retail - Other Retail - Of Which: non-SME	1,159	38	1,052	608	31	33	1,308	36	1,186	712	70	30
	Equity	3	0	3	7	0	0	3	0	3	7	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	4,844	0	4,843	330	0	0	4,485	0	4,485	294	0	0
	Institutions	1,988	0	1,861	473	0	0	2,244	0	2,103	452	0	0
	Corporates	3,035	119	1,610	1,197	0	54	3,159	119	1,771	1,196	0	67
	Corporates - Of Which: Specialised Lending	127	14	107	66	0	4	194	23	172	65	0	11
	Corporates - Of Which: SME	216	17	161	93	0	8	250	13	194	110	0	7
	Retail	59	2	59	31	6	1	137	1	64	14	0	1
	Retail - Secured on real estate property	1	0	1	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	2	58	30	6	1	134	1	61	13	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	13	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	6	0	0	11	0	11	20	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> 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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	(m€ EUR, %)											
	Central banks and central governments	1,087	0	1,087	262	0	0	1,444	0	1,444	288	0
	Institutions	147	0	130	89	0	0	48	0	31	18	0
	Corporates	2,719	1,401	2,584	622	0	938	2,419	1,244	2,315	533	0
	Corporates - Of Which: Specialised Lending	251	118	224	76	0	81	1,120	731	1,090	281	0
	Corporates - Of Which: SME	1,870	1,282	1,826	449	0	857	774	513	775	190	0
	Retail	11,852	4,715	11,712	2,968	756	2,008	11,844	4,337	11,568	4,757	1,959
	Retail - Secured on real estate property	11,852	4,715	11,711	2,967	756	2,008	11,841	4,337	11,566	4,757	1,959
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	11,852	4,715	11,711	2,967	756	2,008	11,841	4,337	11,566	4,757	1,959
	Retail - Other Retail	1	0	1	1	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	3	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(m€ EUR, %)											
	Central banks and central governments	361	0	361	80	0	0	426	0	431	83	0
	Institutions	3,732	0	3,476	527	0	0	3,108	0	2,361	514	0
	Corporates	1,960	181	1,102	608	1	100	1,923	142	1,126	627	0
	Corporates - Of Which: Specialised Lending	309	67	244	145	0	19	317	78	254	100	0
	Corporates - Of Which: SME	96	54	93	25	0	36	42	21	39	19	0
	Retail	36	4	36	15	0	2	88	4	41	11	0
	Retail - Secured on real estate property	15	4	15	5	0	1	17	4	17	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	15	4	15	5	0	1	16	4	16	6	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	21	0	21	10	0	0	72	0	25	5	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	1	0	1	4	0	0	1	0	1	4	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	(m€ EUR, %)											
	Central banks and central governments	2,488	0	2,488	235	0	0	2,494	0	2,494	284	0
	Institutions	201	0	201	91	0	0	229	0	229	98	0
	Corporates	2,644	100	2,283	1,724	0	63	2,572	85	2,239	1,617	0
	Corporates - Of Which: Specialised Lending	650	29	613	536	0	13	560	21	539	451	0
	Corporates - Of Which: SME	579	40	501	362	0	28	608	34	520	359	0
	Retail	3,638	77	3,587	806	56	57	3,890	78	3,832	850	72
	Retail - Secured on real estate property	2,868	37	2,868	432	32	18	3,056	36	3,056	459	40
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2,868	37	2,868	432	32	18	3,056	36	3,056	459	40
	Retail - Other Retail	770	39	718	374	24	39	835	42	776	392	32
	Retail - Other Retail - Of Which: SME	390	24	390	213	23	23	426	26	424	220	29
	Retail - Other Retail - Of Which: non-SME	380	15	328	161	2	16	408	17	352	172	4
Equity	0	0	0	0	0	0	6	0	6	23	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
HUNGARY	(m€ EUR, %)											
	Central banks and central governments	3,210	0	3,155	818	0	0	2,766	0	2,726	966	0
	Institutions	58	0	57	28	0	0	498	0	438	73	0
	Corporates	3,837	110	3,028	2,498	0	70	3,832	80	2,987	2,270	0
	Corporates - Of Which: Specialised Lending	416	19	414	392	0	11	426	17	426	282	0
	Corporates - Of Which: SME	1,869	80	1,570	1,214	0	43	1,849	53	1,575	1,206	0
	Retail	1,829	326	1,846	642	0	191	1,895	291	1,891	636	0
	Retail - Secured on real estate property	1,638	319	1,649	513	0	186	1,664	285	1,667	483	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	1,638	319	1,649	513	0	186	1,664	285	1,667	483	0
	Retail - Other Retail	191	7	197	129	0	5	230	7	224	153	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	7	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	189	7	195	128	0	5	223	7	222	152	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

<sup>1</sup> 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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
KBC Group NV

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
BULGARIA	Central banks and central governments	52	0	52	17	0	45	0	45	15	0	0
	Institutions	4	0	4	2	0	3	0	3	2	0	0
	Corporates	38	0	19	19	0	28	0	19	17	0	0
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	5	0	3	0	0	4	0	3	0	0	0
	Retail	1	0	1	1	0	3	0	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	267	0	267	9	0	267	0	267	9	0	0
	Institutions	873	3	817	97	20	1.251	3	1.203	84	0	2
	Corporates	3.280	66	2.071	1.434	0	38	3.392	57	2.192	15.18	0
	Corporates - Of Which: Specialised Lending	303	0	276	174	0	1	377	0	349	243	1
	Corporates - Of Which: SME	250	25	208	90	0	15	208	18	170	105	0
	Retail	71	1	69	36	3	0	212	0	65	15	0
	Retail - Secured on real estate property	2	0	2	1	0	0	10	0	9	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	7	0	7	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	69	1	67	35	3	0	202	0	56	14	0
	Retail - Other Retail - Of Which: SME	69	1	67	35	3	0	202	0	56	14	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	17	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FINLAND	Central banks and central governments	116	0	116	4	0	231	0	231	7	0	0
	Institutions	1.043	0	1.025	5	0	4.162	0	4.146	7	0	0
	Corporates	5	0	5	2	0	38	0	11	6	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	3	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	3	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	3	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

<sup>1</sup> 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).

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

KBC Group NV

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>49,654.5</b>	<b>5,691.1</b>	<b>43,963.4</b>	<b>711.7</b>	<b>0.2</b>	<b>711.5</b>	<b>79.4</b>	<b>32.3</b>	<b>47.1</b>	<b>15,179.5</b>	<b>0.0</b>	<b>15,179.5</b>	<b>5,674.3</b>	<b>5,658.7</b>	<b>15.6</b>	<b>28,010.0</b>	<b>0.0</b>	<b>28,010.0</b>
Austria	476.1	0.0	476.1															
Belgium	20,382.8	4,249.0	16,133.8															
Bulgaria	342.1	15.6	326.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,041.6	226.4	6,815.3															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	117.8	0.0	117.8															
France	4,982.1	9.7	4,972.4															
Germany	286.3	0.0	286.3															
Greece	0.2	0.0	0.2															
Hungary	2,193.3	19.8	2,173.5															
Ireland	1,138.7	39.1	1,099.6															
Italy	1,496.6	0.0	1,496.6															
Latvia	23.4	0.0	23.4															
Lithuania	16.4	0.0	16.4															
Luxembourg	1,703.5	0.0	1,703.5															
Malta	4.9	0.0	4.9															
Netherlands	266.3	0.0	266.3															
Poland	1,174.6	0.0	1,174.6															
Portugal	246.1	0.0	246.1															
Romania	4.1	0.0	4.1															
Slovakia	2,779.6	210.3	2,569.3															
Slovenia	197.7	0.0	197.7															
Spain	2,691.8	0.0	2,691.8															
Sweden	0.0	0.0	0.0															
United Kingdom	706.5	693.0	13.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	241.3	0.0	241.3															
China	0.0	0.0	0.0															
Hong Kong	61.2	0.0	61.2															
Japan	73.3	0.0	73.3															
U.S.	824.1	8.5	815.6															
Other advanced economies non EEA	17.3	17.2	0.1															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	48.0	0.1	47.9															
Africa	6.0	6.0	0.0															
Others	200.6	196.5	4.1															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

KBC Group NV

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio															
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>	of which:		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>	of which:		Held-to-maturity investments	of which:		
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities				
<b>TOTAL - ALL COUNTRIES</b>	<b>48,775.3</b>	<b>6,201.0</b>	<b>42,574.2</b>	<b>1,204.1</b>		<b>0.0</b>	<b>1,204.1</b>	<b>56.0</b>	<b>12.1</b>	<b>43.8</b>	<b>15,149.6</b>	<b>0.0</b>	<b>15,149.6</b>	<b>6,968.7</b>	<b>6,188.9</b>	<b>779.8</b>	<b>25,397.2</b>	<b>0.0</b>	<b>25,397.2</b>
Austria	473.2	0.0	473.2																
Belgium	18,141.7	4,792.9	13,348.7																
Bulgaria	923.0	26.8	896.1																
Croatia	0.0	0.0	0.0																
Cyprus	0.0	0.0	0.0																
Czech Republic	7,533.8	245.4	7,288.4																
Denmark	0.0	0.0	0.0																
Estonia	0.0	0.0	0.0																
Finland	230.7	0.0	230.7																
France	4,542.3	10.0	4,532.2																
Germany	401.5	0.0	401.5																
Greece	0.2	0.0	0.2																
Hungary	2,257.0	33.5	2,233.5																
Ireland	1,170.4	38.9	1,131.5																
Italy	1,464.9	0.0	1,464.9																
Latvia	22.7	0.0	22.7																
Lithuania	15.6	0.0	15.6																
Luxembourg	1,708.4	0.0	1,708.4																
Malta	4.8	0.0	4.8																
Netherlands	270.3	0.0	270.3																
Poland	1,395.3	0.0	1,395.3																
Portugal	258.2	0.0	258.2																
Romania	37.2	0.0	37.2																
Slovakia	2,733.6	196.2	2,537.3																
Slovenia	178.1	0.0	178.1																
Spain	2,660.4	0.0	2,660.4																
Sweden	0.0	0.0	0.0																
United Kingdom	733.7	645.7	88.1																
Iceland	0.0	0.0	0.0																
Liechtenstein	0.0	0.0	0.0																
Norway	0.0	0.0	0.0																
Switzerland	0.0	0.0	0.0																
Australia	0.0	0.0	0.0																
Canada	236.6	0.0	236.6																
China	0.0	0.0	0.0																
Hong Kong	56.1	0.0	56.1																
Japan	70.6	0.0	70.6																
U.S.	988.4	3.9	984.5																
Other advanced economies non EEA	13.5	13.3	0.2																
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0																
Middle East	0.0	0.0	0.0																
Latin America and the Caribbean	47.8	0.1	47.8																
Africa	4.9	4.9	0.0																
Others	190.5	189.4	1.0																

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

KBC Group NV

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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 exposures <sup>3</sup>			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 exposures <sup>3</sup>	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>50,182</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>-198</b>	<b>10</b>	<b>0</b>	<b>48,506</b>	<b>0</b>	<b>55</b>	<b>55</b>	<b>-4</b>	<b>9</b>	<b>0</b>
Central banks	128	0	0	0	0	0	0	135	0	0	0	0	0	0
General governments	43,250	0	0	0	-2	0	0	41,368	0	0	0	-2	0	0
Credit institutions	3,631	0	0	0	0	0	0	3,958	0	0	0	0	0	0
Other financial corporations	2,527	0	5	5	-197	5	0	2,361	0	45	45	-2	5	0
Non-financial corporations	646	0	7	7	0	5	0	683	0	11	11	0	5	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>176,160</b>	<b>406</b>	<b>10,249</b>	<b>10,193</b>	<b>264</b>	<b>4,824</b>	<b>4,330</b>	<b>199,632</b>	<b>387</b>	<b>10,104</b>	<b>10,056</b>	<b>257</b>	<b>4,766</b>	<b>4,268</b>
Central banks	28,111	0	0	0	0	0	0	47,760	0	0	0	0	0	0
General governments	5,693	1	4	4	0	2	1	6,204	0	9	8	0	3	4
Credit institutions	8,443	0	33	33	0	31	1	6,724	0	31	31	0	29	0
Other financial corporations	6,075	0	62	62	0	44	9	5,626	0	45	44	0	35	7
Non-financial corporations	59,184	216	4,754	4,711	94	2,635	1,119	63,402	205	4,973	4,936	91	2,858	1,194
of which: small and medium-sized enterprises at amortised cost	25,026	42	2,293	2,256	47	1,134	655	28,506	38	2,468	2,438	64	1,328	616
Households	68,654	188	5,396	5,383	169	2,112	3,200	69,915	182	5,047	5,036	165	1,842	3,062
<b>DEBT INSTRUMENTS other than HFT</b>	<b>226,342</b>	<b>406</b>	<b>10,261</b>	<b>10,204</b>	<b>65</b>	<b>4,834</b>	<b>4,330</b>	<b>248,138</b>	<b>387</b>	<b>10,159</b>	<b>10,111</b>	<b>253</b>	<b>4,776</b>	<b>4,268</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>44,188</b>		<b>375</b>	<b>371</b>	<b>23</b>	<b>53</b>	<b>206</b>	<b>45,453</b>		<b>443</b>	<b>442</b>	<b>22</b>	<b>78</b>	<b>227</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

KBC Group NV

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,073</b>	<b>5,539</b>	<b>1,966</b>	<b>1,917</b>	<b>4,059</b>	<b>6,628</b>	<b>5,215</b>	<b>1,794</b>	<b>1,750</b>	<b>3,754</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	4	1	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	9	3	3	2	7	5	3	3	2
Non-financial corporations	2,274	2,040	876	874	655	2,173	1,923	878	875	553
of which: small and medium-sized enterprises at amortised cost	1,331	1,184	582	580	478	1,170	1,048	537	534	416
Households	4,784	3,489	1,086	1,040	3,402	4,447	3,285	912	872	3,199
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,073</b>	<b>5,539</b>	<b>1,966</b>	<b>1,917</b>	<b>4,059</b>	<b>6,628</b>	<b>5,215</b>	<b>1,794</b>	<b>1,750</b>	<b>3,754</b>
<b>Loan commitments given</b>	<b>74</b>	<b>13</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>87</b>	<b>13</b>	<b>2</b>	<b>0</b>	<b>6</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30