



2018 EU-wide Transparency Exercise

Bank Name	KBC Group NV
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

2018 EU-wide Transparency Exercise

Capital
KBC Group NV

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	18,728	19,336		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,134	14,715		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,828	6,828	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,779	9,710	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-696	-1,162	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	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,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,214	1,234	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,080	-1,102	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(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 DTAs)	-672	-672	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-265	-89	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) 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,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	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,r010)	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	C 01.00 (r490,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-32	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	27	0	CA1 (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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	27	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,418	2,400			
A.2.1	Additional Tier 1 Capital instruments	1,400	2,400	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	18	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,552	17,115			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,176	2,221			
A.4.1	Tier 2 Capital instruments	2,386	2,361	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-184	-140	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	-26	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	91,971	92,931			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.46%	15.83%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.00%	18.42%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	20.36%	20.81%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,107	14,715	[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.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.43%	15.83%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

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Leverage ratio

KBC Group NV

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,552	17,115	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	16,507	17,115	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	272,398	284,104	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	272,371	284,104	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.0%	C 47.00 (r330,c010)	

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Risk exposure amounts

KBC Group NV

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	75,348	76,044
Risk exposure amount for securitisation and re-securitisations in the banking book	329	148
Risk exposure amount for contributions to the default fund of a CCP	199	158
Risk exposure amount Other credit risk	74,820	75,738
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,361	3,059
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	597	533
Risk exposure amount for operational risk	10,949	10,949
Other risk exposure amounts	1,716	2,345
Total Risk Exposure Amount	91,971	92,931

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

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P&L KBC Group NV

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	5,770	3,143
Of which debt securities income	1,037	447
Of which loans and advances income	3,779	2,097
Interest expenses	2,215	1,153
(Of which deposits expenses)	555	351
(Of which debt securities issued expenses)	488	215
(Expenses on share capital repayable on demand)	0	0
Dividend income	24	20
Net Fee and commission income	2,022	1,050
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	137	-11
Gains or (-) losses on financial assets and liabilities held for trading, net	334	102
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	13	37
Gains or (-) losses from hedge accounting, net	-84	-50
Exchange differences [gain or (-) loss], net	595	-2
Net other operating income /(expenses)	135	42
TOTAL OPERATING INCOME, NET	6,732	3,179
(Administrative expenses)	3,363	1,886
(Depreciation)	260	139
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	174	-41
(Commitments and guarantees given)	58	-13
(Other provisions)	116	-28
Of which pending legal issues and tax litigation ¹	122	
Of which restructuring ¹	6	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-143	-68
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-68
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	43	25
(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	347	15
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	7
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,382	1,260
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,476	998
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,476	998
Of which attributable to owners of the parent	2,476	998

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

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

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Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	1,236	1,245	5		1,963	1,964	158	
	Regional governments or local authorities	204	195	41		201	190	40	
	Public sector entities	12	11	2		12	15	2	
	Multilateral Development Banks	23	50	0		0	60	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31,077	1,338	120		22,756	1,707	155	
	Corporates	2,966	2,227	2,192		3,044	2,291	2,252	
	of which: SME	951	833	805		998	865	821	
	Retail	2,234	2,005	1,452		2,313	2,058	1,491	
	of which: SME	949	860	593		1,025	916	635	
	Secured by mortgages on immovable property	918	893	374		942	916	383	
	of which: SME	278	257	128		276	254	129	
	Exposures in default	773	330	0	403	652	276	312	371
	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)	37	37	30		29	29	26	
Equity	221	218	504		200	197	444		
Securitisation	0	0	0		0	0	0		
Other exposures	1,629	1,566	768		1,707	1,611	870		
Standardised Total²	41,328	10,113	5,862	518	33,813	11,317	6,133	512	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
BELGIUM	Central governments or central banks	8	8	3		48	48	0	
	Regional governments or local authorities	6	5	1		6	6	1	
	Public sector entities	12	11	2		12	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	29	14		30	29	18	
	Corporates	925	503	495		950	512	499	
	of which: SME	9	7	6		12	10	8	
	Retail	67	64	39		66	62	37	
	of which: SME	55	53	30		56	54	31	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	13	20	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	3	0	0		3	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	625	590	370		691	646	416		
Standardised Total²	625	590	370	18	691	646	416	18	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
CZECH REPUBLIC	Central governments or central banks	1	1	0		1	1	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	43	43	11		35	35	8	
	Corporates	247	237	237		231	223	223	
	of which: SME	137	128	128		135	130	130	
	Retail	4	4	3		16	16	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	21	21		17	17	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	0	0	5	6	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)	9	9	9		9	9	9	
Equity	179	179	443		167	167	412		
Securitisation	0	0	0		0	0	0		
Other exposures	89	89	90		107	107	108		
Standardised Total²	89	89	90	14	107	107	108	14	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26,406	562	11		10,197	125	3	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,600	418	9		10,956	1,180	27	
	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		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	4	1	1	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	3	3	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	3	0	0	0	3	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
IRELAND	Central governments or central banks	0	0	0		2	2	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	1		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	78	48	35		93	56	40	
	of which: SME	10	10	6		10	8	4	
	Secured by mortgages on immovable property	0	0	0		2	2	2	
	of which: SME	0	0	0		2	2	2	
	Exposures in default	5	1	1	4	6	3	3	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		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	5	0	0	0	4	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SLOVAKIA	Central governments or central banks	60	60	0		44	44	0	
	Regional governments or local authorities	182	176	35		179	172	34	
	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	53	53	27		60	60	28	
	Corporates	277	270	270		284	276	276	
	of which: SME	234	226	226		241	235	235	
	Retail	972	942	707		1,026	995	746	
	of which: SME	572	567	425		631	623	467	
	Secured by mortgages on immovable property	99	98	56		98	97	58	
	of which: SME	34	34	34		37	37	37	
	Exposures in default	30	11	12	18	30	12	12	18
	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	1	1	2		1	1	2		
Securitisation									
Other exposures									
Standardised Total ²	410	336	143	95	387	313	162	102	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
HUNGARY	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	2	2	2		5	5	3	
	Corporates	108	59	59		95	53	53	
	of which: SME	3	3	2		3	3	3	
	Retail	3	3	2		1	1	1	
	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	5	5	5	6	4	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Securitisation									
Other exposures									
Standardised Total ²	254	253	9	6	266	267	0	2	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

KBC Group NV

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
BULGARIA	Central governments or central banks	1,166	1,175	2		1,773	1,774	146	
	Regional governments or local authorities	16	12	5		15	12	5	
	Public sector entities	0	0	0		0	5	0	
	Multilateral Development Banks	23	50	0		0	60	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	6		2	2	0	
	Corporates	1,135	930	504		1,200	988	963	
	of which: SME	563	463	437		598	480	439	
	Retail	1,108	942	665		1,109	927	654	
	of which: SME	312	230	131		327	231	132	
	Secured by mortgages on immovable property	795	770	295		821	796	305	
	of which: SME	244	224	94		237	215	90	
	Exposures in default	704	257	334	367	599	255	289	340
	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)	4	4	4		3	3	3		
Equity	18	18	39		7	7	7		
Securitisation									
Other exposures									
Standardised Total ²	249	295	152	376	246	277	180	366	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	5		29	29	6	
	Corporates	11	11	11		11	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	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									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	5		57	57	11	
	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	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	13	13	13		16	16	16		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
KBC Group NV

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	67,437	13	66,961	5,214	0	6	71,393	8	71,354	5,164	0	11
	Institutions	19,268	33	17,159	3,434	4	30	21,801	3	20,263	3,020	7	5
	Corporates	95,267	4,281	66,594	28,914	269	2,256	112,844	4,197	79,712	30,423	318	2,294
	Corporates - Of Which: Specialised Lending	10,381	1,294	9,825	4,560	24	670	11,698	1,179	10,230	4,518	25	612
	Corporates - Of Which: SME	26,494	1,635	21,629	8,560	204	854	27,194	1,594	22,301	8,911	233	810
	Retail	90,200	5,013	84,565	15,023	1,971	2,028	91,150	4,793	85,556	14,293	1,651	2,077
	Retail - Secured on real estate property	73,674	4,528	72,716	11,982	1,714	1,714	72,895	4,308	71,520	11,188	1,471	1,703
	Retail - Secured on real estate property - Of Which: SME	10,935	113	10,235	1,226	11	24	10,799	97	10,097	1,113	1	24
	Retail - Secured on real estate property - Of Which: non-SME	62,739	4,415	62,481	10,757	1,702	1,690	62,096	4,211	61,623	10,075	1,470	1,679
	Retail - Qualifying Revolving	1,107	1	834	58	2	1	1,100	1	990	59	1	2
	Retail - Other Retail	15,419	483	11,015	2,983	256	312	17,155	484	12,646	3,046	179	372
	Retail - Other Retail - Of Which: SME	10,538	402	6,370	1,481	120	242	10,993	395	6,705	1,472	81	278
	Retail - Other Retail - Of Which: non-SME	4,881	81	4,645	1,501	136	70	6,162	89	5,941	1,574	97	94
	Equity	140	1	140	9,447	2	0	140	3	140	9,460	8	0
	Securitisation	1,323	1,323	329	6,326	0	0	1,156	1,156	1,156	148	0	0
	Other non credit-obligation assets												
IRB Total				69,287						69,753			

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
BELGIUM	Central banks and central governments	17,363	0	17,123	985	0	0	16,828	0	16,872	1,035	0	1	
	Institutions	676	2	527	71	1	0	712	2	561	67	1	0	
	Corporates	51,962	1,842	37,554	13,602	65	901	66,737	1,654	47,532	14,629	76	960	
	Corporates - Of Which: Specialised Lending	4,153	338	3,869	1,541	0	164	4,651	321	4,180	1,628	0	161	
	Corporates - Of Which: SME	17,644	918	14,499	5,222	57	395	18,299	823	15,144	5,463	76	409	
	Retail	36,631	618	32,446	4,574	61	269	57,130	575	53,026	4,406	53	294	
	Retail - Secured on real estate property	45,087	274	44,398	3,338	77	0	44,961	246	43,360	3,075	1	89	
	Retail - Secured on real estate property - Of Which: SME	10,802	110	10,103	1,128	0	22	10,662	94	9,961	1,030	1	17	
	Retail - Secured on real estate property - Of Which: non-SME	34,285	163	34,285	2,210	0	55	33,999	153	33,999	2,045	0	72	
	Retail - Qualifying Revolving	1,107	1	834	58	2	1	1,100	1	990	59	1	2	
	Retail - Other Retail	10,436	343	7,223	1,178	59	190	11,969	328	8,676	1,272	51	203	
	Retail - Other Retail - Of Which: SME	7,662	318	4,502	781	7	171	8,034	302	4,759	819	6	179	
	Retail - Other Retail - Of Which: non-SME	2,775	25	2,721	397	53	19	3,935	26	3,916	454	45	24	
	Equity	79	0	79	9,310	0	0	81	3	81	9,325	9	0	
	Securitisation													
	Other non credit-obligation assets													
IRB Total														

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

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
CZECH REPUBLIC	Central banks and central governments	26,053	0	26,028	274	0	0	31,216	0	31,257	316	0	0	
	Institutions	1,515	1	1,225	263	1	0	2,068	1	1,794	251	2	0	
	Corporates	14,299	343	9,979	4,370	123	207	16,637	309	12,389	4,250	136	195	
	Corporates - Of Which: Specialised Lending	2,343	24	2,250	1,087	6	15	2,616	11	2,492	1,106	5	12	
	Corporates - Of Which: SME	4,684	207	3,674	1,399	112	132	4,731	204	3,688	1,299	121	124	
	Retail	14,751	271	14,394	4,310	175	147	14,937	252	14,579	4,203	111	162	
	Retail - Secured on real estate property	11,877	181	11,877	3,049	0	75	11,977	161	11,977	2,977	0	74	
	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	11,877	181	11,877	3,049	0	75	11,977	161	11,977	2,977	0	74	
	Retail - Qualifying Revolving	2,873	90	2,517	1,262	174	72	2,960	90	2,602	1,226	111	88	
	Retail - Other Retail	1,443	55	1,218	461	103	42	1,457	55	1,243	425	74	48	
	Retail - Other Retail - Of Which: SME	1,430	36	1,299	801	72	30	1,503	35	1,359	800	37	40	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity													
	Securitisation													
	Other non credit-obligation assets													
IRB Total														

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

		IRB Approach												
		As of 31/12/2017					As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
FRANCE	Central banks and central governments	4,475	0	4,476	289	0	0	4,445	0	4,444	230	0	0	
	Institutions	2,356	0	2,219	490	0	0	2,997	0	2,914	417	0	0	
	Corporates	3,381	119	1,897	1,296	27	64	3,150	118	1,678	1,206	0	69	
	Corporates - Of Which: Specialised Lending	220	4	200	162	0	4	251	4	180	78	0	5	
	Corporates - Of Which: SME	248	11	190	95	0	8	215	10	142	63	0	8	
	Retail	177	1	88	15	0	1	185	1	67	14	0	1	
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	174	1	65	14	0	1	182	1	64	13	0	1	
	Retail - Other Retail - Of Which: SME	174	1	65	14	0	1	182	1	64	13	0	1	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	11	0	11	20	0	0	3	0	3	6	0	0	
	Securitisation													
	Other non credit-obligation assets													
IRB Total														

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
KBC Group NV

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	455	0	460	89	0	0	455	0	459	89	0	0
	Institutions	4,137	0	3,394	835	0	0	3,387	0	3,133	533	0	0
	Corporates	2,019	130	1,078	634	0	69	2,088	116	1,065	617	0	64
	Corporates - Of Which: Specialised Lending	298	70	237	107	0	25	279	68	219	90	0	23
	Corporates - Of Which: SME	38	17	36	19	0	11	49	10	47	26	0	7
	Retail	116	4	43	14	4	1	95	4	41	13	3	1
	Retail - Secured on real estate property	17	3	17	9	3	1	16	3	16	7	3	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	16	3	16	9	3	1	15	3	15	7	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	98	0	5	5	0	0	79	0	25	6	0	0
	Retail - Other Retail - Of Which: non-SME	98	0	25	5	0	0	79	0	25	6	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	1	0	1	4	0	0	1	0	1	4	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
IRELAND	Central banks and central governments	1,388	0	1,408	290	0	0	1,291	0	1,304	275	0	0
	Institutions	24	0	20	4	0	0	103	0	100	11	0	0
	Corporates	1,969	868	1,836	543	0	563	1,659	746	1,532	443	0	477
	Corporates - Of Which: Specialised Lending	879	511	841	251	0	334	746	438	723	205	0	287
	Corporates - Of Which: SME	503	357	504	171	0	229	404	298	403	128	0	190
	Retail	11,600	3,781	11,338	4,353	1,604	1,391	11,562	3,606	11,284	4,061	1,429	1,331
	Retail - Secured on real estate property	11,596	3,781	11,336	4,353	1,604	1,391	11,558	3,606	11,284	4,060	1,428	1,331
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,596	3,781	11,336	4,353	1,604	1,391	11,558	3,606	11,284	4,060	1,429	1,331
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	1	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
SLOVAKIA	Central banks and central governments	2,441	0	2,441	275	0	0	2,455	0	2,455	236	0	0
	Institutions	228	0	228	97	0	0	193	0	192	81	0	0
	Corporates	2,567	81	2,268	1,612	0	61	2,690	76	2,331	1,762	0	65
	Corporates - Of Which: Specialised Lending	593	20	575	504	0	13	568	20	557	539	0	17
	Corporates - Of Which: SME	627	31	534	359	0	25	622	29	526	389	0	24
	Retail	4,089	77	4,030	809	65	60	4,395	94	4,219	723	10	102
	Retail - Secured on real estate property	3,322	36	3,322	489	52	19	3,554	39	3,554	414	7	31
	Retail - Secured on real estate property - Of Which: SME	103	2	103	94	11	2	108	2	108	80	0	7
	Retail - Other Retail	3,219	34	3,219	396	41	17	3,446	36	3,446	334	7	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	767	41	708	320	13	41	830	56	764	309	3	70
	Retail - Other Retail - Of Which: SME	332	24	328	170	10	24	355	32	351	151	0	46
	Retail - Other Retail - Of Which: non-SME	435	17	380	151	2	17	476	25	413	158	3	24
	Equity	7	0	7	27	0	0	9	0	9	34	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
HUNGARY	Central banks and central governments	3,095	0	3,069	1,060	0	0	3,022	0	3,009	1,228	0	0
	Institutions	69	0	68	26	0	0	276	0	276	55	0	0
	Corporates	4,263	70	3,302	2,299	53	43	4,332	57	3,393	2,573	54	40
	Corporates - Of Which: Specialised Lending	566	11	556	368	18	6	598	9	575	308	19	6
	Corporates - Of Which: SME	2,060	59	1,702	1,163	25	36	2,020	47	1,680	1,284	35	33
	Retail	1,957	256	1,956	881	62	154	1,915	256	1,914	800	44	183
	Retail - Secured on real estate property	1,710	252	1,711	729	53	150	1,661	252	1,662	640	32	177
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,710	252	1,711	729	53	150	1,661	252	1,662	640	32	177
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	247	4	245	151	9	4	254	4	252	161	12	6
	Retail - Other Retail - Of Which: SME	9	0	2	1	0	0	9	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	238	4	243	150	9	4	245	4	249	160	12	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
KBC Group NV

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	4	0	4	2	1	0	1	0
	Corporates	40	0	25	31	0	0	28	31
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	1	0	0
	Corporates - Of Which: SME	5	0	4	0	0	6	0	0
	Retail	4	0	1	0	4	0	1	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	1	0	4	1	1	0
	Retail - Other Retail - Of Which: SME	3	0	1	0	3	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
NETHERLANDS	Central banks and central governments	259	0	259	8	0	257	8	0
	Institutions	540	2	494	71	0	1,673	0	1,637
	Corporates	3,182	46	1,885	1,306	0	2,452	43	2,175
	Corporates - Of Which: Specialised Lending	387	0	371	238	0	541	0	501
	Corporates - Of Which: SME	169	15	123	58	0	196	10	146
	Retail	291	0	78	19	0	309	0	83
	Retail - Secured on real estate property	9	0	9	1	0	10	0	1
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	7	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	3	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	281	0	68	17	0	300	0	74
	Retail - Other Retail - Of Which: SME	281	0	68	17	0	300	0	74
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
UNITED STATES	Central banks and central governments	1,729	12	1,729	48	0	1,713	84	0
	Institutions	260	0	204	95	0	273	0	222
	Corporates	2,874	185	1,538	605	0	3,159	305	1,745
	Corporates - Of Which: Specialised Lending	145	60	146	2	0	130	65	130
	Corporates - Of Which: SME	26	9	18	3	0	39	10	32
	Retail	108	0	29	5	0	126	0	44
	Retail - Secured on real estate property	2	0	2	0	0	3	0	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	3	0	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	105	0	27	5	0	125	0	40
	Retail - Other Retail - Of Which: SME	105	0	27	5	0	125	0	40
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	18	0	18	34	0	18	0	34
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

2018 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 ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	46,697.0	5,864.9	40,832.1	953.8	0.0	953.8	11.3	11.3	0.0	14,703.7	0.0	14,703.7	5,906.4	5,854.6	51.8	25,122.7	0.0	25,122.7
Austria	468.7	0.0	468.7															
Belgium	17,393.1	4,359.3	13,033.7															
Bulgaria	1,006.3	28.8	977.5															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	6,308.3	229.6	6,078.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	230.4	0.0	230.4															
France	4,416.1	10.0	4,406.1															
Germany	399.8	0.0	399.8															
Greece	0.1	0.0	0.1															
Hungary	2,372.0	147.7	2,224.2															
Ireland	1,190.5	37.1	1,153.4															
Italy	1,463.1	0.0	1,463.1															
Latvia	22.9	0.0	22.9															
Lithuania	16.1	0.0	16.1															
Luxembourg	1,566.6	0.0	1,566.6															
Malta	4.7	0.0	4.7															
Netherlands	259.7	0.0	259.7															
Poland	1,372.1	0.0	1,372.1															
Portugal	273.4	0.0	273.4															
Romania	36.6	0.0	36.6															
Slovakia	2,673.9	191.1	2,482.8															
Slovenia	176.1	0.0	176.1															
Spain	2,639.5	0.0	2,639.5															
Sweden	0.0	0.0	0.0															
United Kingdom	783.1	662.2	121.0															
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	238.0	0.0	238.0															
China	0.0	0.0	0.0															
Hong Kong	53.3	0.0	53.3															
Japan	66.8	0.0	66.8															
U.S.	1,021.2	3.2	1,018.0															
Other advanced economies non EEA	10.5	10.5	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.5	0.5	0.0															
Latin America and the Caribbean	48.6	0.1	48.5															
Africa	132.8	132.8	0.0															
Others	52.0	52.0	0.0															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04. 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, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP
² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁴ 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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

KBC Group NV

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(min EUR)															
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		205	205	0	0	0	205	0	0	0	0	0	0	0	
I 2Y - 3Y f		90	90	0	0	0	90	0	0	0	0	0	0	0	
I 3Y - 5Y f		283	283	0	0	0	283	0	0	0	0	0	0	0	
I 5Y - 10Y f		664	664	0	0	0	490	174	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,242	1,242	0	0	0	490	752	0	0	0	0	0	0	516	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		21	21	0	0	0	5	16	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	21	21	0	0	0	5	16	0	0	0	0	0	0	3	
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		14	14	0	0	0	9	5	0	0	0	0	0	0	
I 5Y - 10Y f		6	6	0	0	0	6	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	20	20	0	0	0	9	11	0	0	0	0	0	0	3	
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		1	1	0	0	0	0	0	0	0	0	0	20	0	
I 1Y - 2Y f		7	7	0	0	0	7	0	0	0	0	0	7	25	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		2	2	0	0	0	2	2	0	0	0	0	0	0	
I 5Y - 10Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	11	11	1	0	0	9	9	0	0	0	0	0	45	0	
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		4	4	0	0	0	4	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	4	4	0	0	0	4	0	0	0	0	0	0	0	1	
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		51	51	1	0	0	0	50	0	0	0	0	0	0	
I 5Y - 10Y f		200	200	0	0	0	200	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	262	262	1	0	0	260	260	0	0	0	0	0	0	8	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		322	322	0	0	0	99	223	0	0	0	0	0	0	
I 2Y - 3Y f		64	64	0	0	0	64	64	0	0	0	0	0	0	
I 3Y - 5Y f		378	378	0	0	0	44	334	0	0	0	0	0	0	
I 5Y - 10Y f		556	556	1	0	0	19	537	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,321	1,321	1	0	0	162	1,158	0	0	0	0	0	0	117	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

KBC Group NV

As of 30/06/2018

Direct exposures

Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount			
		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	Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions	
(min EUR)															
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	42
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		304	304	0	0	0	304	0	0	0	0	0	0	0	
[2Y - 3Y]		71	71	0	0	0	71	0	0	0	0	0	0	0	
[3Y - 5Y]		202	202	0	0	0	202	0	0	0	0	0	0	0	
[5Y - 10Y]		431	431	0	0	0	431	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,008	1,008	0	0	0	1,008	0	0	0	0	0	0		
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	182	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		9	9	0	0	0	9	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	134	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	0	9	0	316	0	0	0	0	2	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		48	48	0	0	0	27	20	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		48	48	0	0	27	20	0	0	0	0	0	0	4	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

KBC Group NV

As of 30/06/2018

(min EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet						Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount							Carrying amount	Notional amount							
Residual Maturity	Country / Region															
		0	0	0	0	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	0	0	0	12	0	0	0	0	0	97	0	1	
		27	27	0	0	0	27	0	0	0	0	0	5	0	0	
		18	18	0	0	0	18	0	0	0	0	0	4	0	0	
		85	85	0	0	0	85	0	0	0	0	0	135	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		142	140	0	0	0	140	0	0	0	0	0	241	1	36	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	9	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		26	26	0	0	0	26	0	0	0	0	0	16	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		26	26	0	0	0	26	0	9	0	0	0	16	0	2	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Group NV

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	46,143	0	21	21	-2	17	0	43,451	0	9	9	7	6	0
Central banks	137	0	0	0	0	0	0	305	0	0	0	0	0	0
General governments	39,879	0	0	0	0	0	0	37,362	0	0	0	4	0	0
Credit institutions	3,264	0	0	0	0	0	0	3,296	0	0	0	0	0	0
Other financial corporations	2,142	0	4	4	-3	4	0	1,797	0	0	0	1	0	0
Non-financial corporations	720	0	16	16	0	12	0	690	0	9	9	1	6	0
Loans and advances (including at amortised cost and fair value)	199,250	469	8,842	8,796	214	3,839	3,832	212,293	393	8,780	8,778	410	4,202	3,558
Central banks	46,715	0	0	0	0	0	0	52,505	0	0	0	0	0	0
General governments	5,868	0	5	5	0	2	2	7,528	0	4	4	3	2	1
Credit institutions	6,284	0	29	29	0	27	0	7,623	0	30	30	1	28	0
Other financial corporations	5,952	0	36	36	0	27	7	6,431	1	38	38	11	25	8
Non-financial corporations	63,052	277	4,423	4,388	98	2,387	992	65,663	238	4,243	4,243	261	2,471	864
of which: small and medium-sized enterprises at amortised cost	28,214	60	2,053	2,026	47	1,161	505	28,363	43	2,055	2,055	119	1,162	520
Households	71,379	191	4,349	4,338	116	1,396	2,831	72,542	154	4,465	4,463	134	1,675	2,685
DEBT INSTRUMENTS other than HFT	245,393	469	8,863	8,816	212	3,855	3,832	255,743	393	8,789	8,786	417	4,208	3,558
OFF-BALANCE SHEET EXPOSURES	46,302		431	430	22	111	221	45,311		315	0	28	101	46

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

KBC Group NV

	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
Debt securities (including at amortised cost and fair value)	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)	5,833	4,523	1,421	1,398	3,531	5,396	4,206	1,308	1,275	3,371
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	3	3	3	2	6	5	3	3	2
Non-financial corporations	2,064	1,762	869	866	561	1,826	1,520	692	684	622
of which: small and medium-sized enterprises at amortised cost	1,093	914	484	482	371	1,014	830	460	455	384
Households	3,763	2,758	549	529	2,968	3,563	2,680	613	588	2,747
DEBT INSTRUMENTS other than HFT	5,833	4,523	1,421	1,398	3,531	5,396	4,206	1,308	1,275	3,371
Loan commitments given	80	6	1	0	5	59	1	0	0	6

⁽¹⁾ 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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.