



2020 EU-wide Transparency Exercise

Bank Name	KBC Groep
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

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

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Key Metrics

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(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	16,729	16,664	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,729	16,636	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	18,229	18,164	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	18,229	18,136	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,172	19,945	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,172	19,918	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	102,449	100,376	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	102,449	100,354	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.33%	16.60%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.33%	16.58%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.79%	18.10%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	18.07%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.69%	19.87%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.69%	19.85%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	281,747	300,640	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.47%	6.04%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,229	18,164	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	18,229	18,136	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	281,747	300,640	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	281,747	300,613	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.0%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	20,172	19,945	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,729	16,664	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,897	6,897	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,037	12,028	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,366	-1,351	C 01.00 (r180,c010)	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,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	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,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,194	1,241	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,440	-1,511	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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 DTLs	-437	-414	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-110	-196	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	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,c010)	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,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) 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,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	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,c010)	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,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-45	-58	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	27	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,c010)	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	27	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,500	1,500	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,500	1,500	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,229	18,164	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,943	1,781	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,294	2,281	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-351	-500	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	102,449	100,376	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	21	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.33%	16.60%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.79%	18.10%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.69%	19.87%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,729	16,636	[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)	16.33%	16.58%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	27	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	21	C 05.01 (r440,c040)	

(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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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	81,391	78,259	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	7,014	6,262	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	2,590	2,697	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	52,483	51,024	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	9,679	9,696	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,911	2,718	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	706	682	C 02.00 (R640, c010)
Settlement risk	1	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	87	51	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,222	2,586	C 02.00 (R520, c010)
Of which the standardised approach	489	339	C 02.00 (R530, c010)
Of which IMA	2,733	2,247	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	11,370	11,370	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	11,370	11,370	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,761	4,709	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	102,449	100,376	

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

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

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P&L
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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,891	3,158
Of which debt securities income	196	382
Of which loans and advances income	1,241	2,206
Interest expenses	808	1,096
(Of which deposits expenses)	271	371
(Of which debt securities issued expenses)	107	176
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	13
Net Fee and commission income	515	990
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	9	15
Gains or (-) losses on financial assets and liabilities held for trading, net	-672	-277
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	38	7
Gains or (-) losses from hedge accounting, net	-38	-48
Exchange differences [gain or (-) loss], net	366	234
Net other operating income /(expenses)	18	44
TOTAL OPERATING INCOME, NET	1,326	3,038
(Administrative expenses)	1,124	1,836
(Cash contributions to resolution funds and deposit guarantee schemes)		0
(Depreciation)	89	178
Modification gains or (-) losses, net	-18	-27
(Provisions or (-) reversal of provisions)	3	6
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	9	14
(Other provisions)	-6	-8
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	111	947
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	111	947
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	3
(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	-3	150
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-24	191
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-8	185
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-8	185
Of which attributable to owners of the parent	-8	185

⁽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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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		7,449				23,540				IAS 1.54 (i)
Financial assets held for trading		11,627	3,407	7,126	1,094	10,378	2,708	6,569	1,100	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		272	19	0	253	314	16	0	297	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		5,763	5,408	81	274	6,556	5,639	631	286	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		233,238				232,464				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		178	0	178	0	210	0	210	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		1,333				1,623				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		10,034				10,159				
TOTAL ASSETS		269,893				285,243				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	5,586	0	0	-1	0	0	6,365	3	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	38,981	46	7	-4	-2	-6	42,661	25	7	-4	-1	-6	Annex V. Part 1.31, 44(b)
	Loans and advances	173,709	18,114	5,244	-132	-294	-2,424	169,430	18,742	5,277	-176	-907	-2,584	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	7,668	6,431	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,265	2,035	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	236,342	253,320	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,364	1,424	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	244	293	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	260	206	IAS 37.10; IAS 1.54(l)
Tax liabilities	191	74	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,419	2,131	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	250,752	265,914	IAS 1.9(b);IG 6
TOTAL EQUITY	19,141	19,329	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	269,893	285,243	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

KBC Groep

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		7,670	6,664	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	15	12	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,078	995	Annex V.Part 1.31
Deposits	Central banks	7,391	25,080	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,914	252	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,454	6,371	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,442	4,284	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	17,767	14,280	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,332	6,395	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	18,740	18,971	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,169	11,447	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	49,738	52,156	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	39,675	41,389	ECB/2013/33 Annex 2.Part 2.9.1
	Households	104,255	109,715	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	39,063	42,177	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,541	26,082	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,432	2,408	Annex V.Part 1.37
Other financial liabilities		2,990	2,884	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		247,638	263,210	



2020 EU-wide Transparency Exercise
Market Risk
 KBC Groep

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	153	148	70	32	159	49						83	27	109	34								
Of which: General risk	51	35	70	32	159	49						83	27	109	34								
Of which: Specific risk	102	113	0	0	0	0						0	0	0	0								
Equities	23	29	17	9	18	9						21	7	21	7								
Of which: General risk	5	8	17	9	18	9						21	7	21	7								
Of which: Specific risk	17	22	0	0	0	0						0	0	0	0								
Foreign exchange risk	313	161	12	4	14	4						12	5	13	5								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	489	339	67	31	152	47	0	0	0	0	0	2,733	79	28	101	30	0	0	0	0	0	0	2,247

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
Consolidated data	Central governments or central banks	2,225	2,373	596		2,246	2,427	15	
	Regional governments or local authorities	222	209	43		230	210	43	
	Public sector entities	13	16	3		10	15	2	
	Multilateral Development Banks	0	107	0		0	169	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29,627	1,067	111		36,800	1,180	122	
	Corporates	2,983	2,549	2,438		2,983	2,463	2,249	
	of which: SME	1,168	953	899		1,158	911	752	
	Retail	2,406	1,987	1,340		2,435	1,947	1,316	
	of which: SME	1,138	1,004	590		1,130	974	570	
	Secured by mortgages on immovable property	1,100	1,067	445		1,140	1,102	445	
	of which: SME	299	272	127		318	287	120	
	Exposures in default	426	227	250	193	431	235	267	188
	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)	142	142	48		143	143	52		
Equity	57	54	64		60	57	67		
Other exposures	2,741	2,660	1,694		2,673	2,581	1,705		
Standardised Total ²	41,942	12,459	7,031	317	49,152	12,529	6,282	332	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
BELGIUM	Central governments or central banks	28	28	1		37	37	1	
	Regional governments or local authorities	8	7	1		6	6	1	
	Public sector entities	13	12	2		10	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	19	9		17	17	8	
	Corporates	312	292	278		313	286	274	
	of which: SME	19	16	13		13	10	10	
	Retail	80	75	44		68	68	41	
	of which: SME	70	66	38		61	61	35	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	11	16	0	8	8	13	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)	5	5	5		11	11	11		
Equity	3	0	0		3	0	0		
Other exposures	1,088	1,068	826		1,082	1,056	848		
Standardised Total ²				3				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CZECH REPUBLIC	Central governments or central banks	1	1	0		73	73	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	53	53	11		41	41	13	
	Corporates	229	223	223		186	179	179	
	of which: SME	128	124	124		105	102	102	
	Retail	28	28	21		17	17	13	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	8		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	3	3	7	8	1	1	7
	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)	3	3	3		4	4	4		
Equity	8	8	16		5	5	13		
Other exposures	154	154	155		155	155	156		
Standardised Total ²				13				13	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	65	65	0		62	62	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29,087	527	11		31,981	505	10	
	Corporates	152	152	106		150	150	104	
	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		
Other exposures	65	65	65		65	65	65		
Standardised Total ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SLOVAKIA	Central governments or central banks	36	36	0		33	33	0	
	Regional governments or local authorities	174	167	33		184	166	33	
	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	54	54	27		52	52	26	
	Corporates	459	433	397		437	406	374	
	of which: SME	218	217	180		197	196	163	
	Retail	909	898	576		881	865	556	
	of which: SME	702	693	421		677	662	403	
	Secured by mortgages on immovable property	79	78	50		78	77	51	
	of which: SME	14	14	13		17	17	15	
	Exposures in default	35	15	15	20	68	45	59	23
	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		
Other exposures	444	362	190		436	352	183		
Standardised Total²				111				121	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
IRELAND	Central governments or central banks	0	0	0		8	8	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	2	0		0	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		8	8	2	
	Corporates	3	3	3		3	3	3	
	of which: SME	2	2	2		2	2	2	
	Retail	154	87	61		152	87	60	
	of which: SME	45	41	14		55	50	17	
	Secured by mortgages on immovable property	13	6	4		16	6	4	
	of which: SME	13	6	4		16	6	4	
	Exposures in default	6	2	2	5	6	1	1	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				7				7	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
HUNGARY	Central governments or central banks	0	149	0		0	181	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	12	4		17	17	6	
	Corporates	82	54	53		72	43	42	
	of which: SME	1	1	1		1	1	1	
	Retail	150	1	1		182	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	4	3	4	1	5	3	4	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	11	11	12		13	13	14		
Other exposures	494	494	0		432	432	1		
Standardised Total²				2				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	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	161	161	3		4,419	226	6	
	Corporates	5	5	5		3	3	3	
	of which: SME	5	5	5		3	3	3	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
BULGARIA	Central governments or central banks	1,879	1,880	543		1,822	1,822	0	
	Regional governments or local authorities	40	35	8		40	37	8	
	Public sector entities	0	4	1		0	5	0	
	Multilateral Development Banks	0	105	0		0	166	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	2		10	10	2	
	Corporates	1,652	1,298	1,294		1,728	1,302	1,180	
	of which: SME	794	578	563		827	594	462	
	Retail	1,085	898	637		1,123	908	645	
	of which: SME	321	205	117		338	201	115	
	Secured by mortgages on immovable property	999	974	382		1,038	1,011	382	
	of which: SME	272	252	110		285	265	101	
	Exposures in default	354	192	207	157	331	175	187	149
	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	7	7	7		7	7	7		
Other exposures	269	292	209		284	302	208		
Standardised Total ²				178				176	

⁽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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m 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	23	23	5		22	22	4	
	Corporates	10	10	10		10	10	8	
	of which: SME	10	10	10		10	10	8	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	3	3	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	13	13	5		9	9	4	
	Corporates	8	8	8		8	8	8	
	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)	15	15	12		12	12	11		
Equity	1	1	1		1	1	1		
Other exposures	180	180	203		174	174	198		
Standardised Total ²				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.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

KBC Group

		IRB Approach						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	71,989	8	71,819	4,823	0	12	73,279	8	72,941	5,646	0	11
	Institutions	21,987	29	20,493	2,997	0	1	21,294	29	19,495	2,820	0	2
	Corporates	115,100	3,150	85,292	34,635	605	1,787	108,734	3,251	80,727	32,702	630	1,560
	Corporates - Of Which: Specialised Lending	10,941	457	10,261	5,115	13	235	11,065	463	10,375	4,637	15	547
	Corporates - Of Which: SME	28,917	1,693	23,865	9,235	318	834	30,711	1,134	25,944	8,796	383	586
	Retail	98,865	2,643	92,242	15,347	1,851	992	100,763	2,599	93,925	15,171	1,245	1,069
	Retail - Secured on real estate property	77,305	2,161	76,540	12,143	1,040	626	78,576	2,106	77,783	11,070	1,011	715
	Retail - Secured on real estate property - Of Which: SME	10,209	86	9,642	1,278	52	24	10,233	95	9,673	1,281	56	22
	Retail - Secured on real estate property - Of Which: non-SME	67,097	2,075	66,898	10,865	1,588	602	68,343	2,011	68,111	10,588	995	693
	Retail - Qualifying Revolving	1,282	4	1,099	83	1	4	1,272	4	1,086	87	1	5
	Retail - Other Retail	20,278	479	14,803	3,121	211	362	20,915	490	15,035	3,215	234	346
	Retail - Other Retail - Of Which: SME	12,921	351	7,124	1,971	156	333	12,709	365	7,158	1,586	170	241
	Retail - Other Retail - Of Which: non-SME	7,657	127	7,479	1,550	55	109	8,116	125	7,829	1,629	64	107
	Equity	152	1	152	9,679	1	0	157	1	157	9,666	2	0
	Other non credit-obligation assets												
IRB Total ²				77,207						74,819			

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 IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
BELGIUM	Central banks and central governments	14,299	0	14,431	817	0	0	15,543	0	15,604	902	0	0
	Institutions	1,685	0	1,412	195	0	0	1,478	0	1,220	205	0	0
	Corporates	89,186	1,982	43,439	16,694	292	1,085	63,422	2,043	49,702	15,639	363	900
	Corporates - Of Which: Specialised Lending	4,906	208	4,509	1,825	0	112	4,935	235	4,522	1,690	0	41
	Corporates - Of Which: SME	19,797	814	16,564	5,874	230	471	21,036	898	18,023	5,666	302	424
	Retail	60,290	546	50,294	15,153	314	298	61,275	550	56,120	15,642	316	255
	Retail - Secured on real estate property	45,368	251	44,802	3,635	164	71	45,818	256	45,238	3,958	159	83
	Retail - Secured on real estate property - Of Which: SME	10,941	83	9,479	1,162	51	15	10,668	90	9,507	1,165	55	13
	Retail - Secured on real estate property - Of Which: non-SME	35,288	169	35,288	2,473	113	56	35,751	166	35,751	2,794	104	69
	Retail - Qualifying Revolving	1,891	1	994	56	0	0	1,081	1	861	62	0	1
	Retail - Other Retail	13,781	293	9,558	1,460	150	185	14,176	292	9,901	1,522	157	171
	Retail - Other Retail - Of Which: SME	9,415	273	5,213	1,049	150	170	9,440	273	5,188	1,041	157	156
	Retail - Other Retail - Of Which: non-SME	4,366	20	4,344	411	0	16	4,736	19	4,713	461	0	15
	Equity	80	0	80	9,412	1	0	82	1	82	9,423	2	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
CZECH REPUBLIC	Central banks and central governments	33,513	0	33,779	307	0	0	33,839	0	33,887	524	0	0
	Institutions	1,209	0	1,136	233	0	0	1,074	0	834	203	0	0
	Corporates	15,411	317	11,031	4,416	121	177	15,554	318	10,983	3,919	134	189
	Corporates - Of Which: Specialised Lending	2,639	75	2,541	1,036	0	39	2,710	71	2,418	810	2	31
	Corporates - Of Which: SME	4,923	165	3,726	1,293	71	107	5,054	143	3,796	1,110	67	105
	Retail	19,976	338	15,999	4,586	196	161	20,664	346	20,288	4,431	211	215
	Retail - Secured on real estate property	15,912	195	15,912	3,466	141	92	16,471	195	16,471	3,495	158	91
	Retail - Secured on real estate property - Of Which: SME	1,891	1	1,891	141	0	0	1,891	1	1,891	141	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,912	195	15,912	3,466	141	92	16,471	195	16,471	3,495	158	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,063	142	3,687	1,120	14	121	4,183	150	3,287	1,135	63	124
	Retail - Other Retail - Of Which: SME	1,414	49	1,191	276	1	45	1,456	59	1,221	284	2	48
	Retail - Other Retail - Of Which: non-SME	2,650	93	2,496	844	0	75	2,728	91	2,066	851	61	76
	Equity	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FRANCE	Central banks and central governments	4,570	0	4,569	256	0	0	4,702	0	4,702	221	0	0
	Institutions	3,850	0	3,720	450	0	0	3,946	0	3,814	444	0	0
	Corporates	3,853	75	2,219	1,717	24	59	3,890	84	2,172	1,266	17	59
	Corporates - Of Which: Specialised Lending	259	0	229	110	0	0	207	0	203	106	0	0
	Corporates - Of Which: SME	216	8	168	86	0	8	323	8	245	122	0	8
	Retail	222	1	70	17	1	0	222	3	63	20	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	0	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	0	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	229	1	68	16	1	0	220	3	60	20	5	0
	Retail - Other Retail - Of Which: SME	228	1	67	16	1	0	219	3	60	20	5	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	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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SLOVAKIA	Central banks and central governments	2,508	0	2,508	226	0	0	3,226	0	3,226	277	0	0
	Institutions	229	0	227	86	0	0	228	0	227	95	0	0
	Corporates	2,840	54	2,476	1,868	0	54	2,825	55	2,454	1,822	0	56
	Corporates - Of Which: Specialised Lending	715	22	665	622	0	24	720	22	662	581	0	24
	Corporates - Of Which: SME	667	15	597	424	0	13	669	16	596	395	0	13
	Retail	4,952	67	4,873	806	6	70	5,117	65	5,038	806	8	69
	Retail - Secured on real estate property	4,086	31	4,086	498	4	24	4,253	27	4,253	496	5	23
	Retail - Secured on real estate property - Of Which: SME	143	2	143	113	0	0	143	3	143	113	0	8
	Retail - Secured on real estate property - Of Which: non-SME	3,943	29	3,943	385	4	15	4,111	24	4,111	383	5	15
	Retail - Qualifying Revolving	191	2	194	24	1	3	191	3	125	24	1	4
	Retail - Other Retail	676	33	662	294	2	43	673	35	660	285	3	42
	Retail - Other Retail - Of Which: SME	369	24	364	171	0	35						

2020 EU-wide Transparency Exercise
Credit Risk - IRB Approach
KBC Group

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		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		
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments	1,301	0	1,301	0	1,179	0	1,179	255	0	
	Institutions	78	0	78	0	41	0	36	27	0	
	Corporates	552	13	488	234	513	13	372	187	0	
	Corporates - Of Which: Specialised Lending	157	13	150	67	6	156	13	153	73	0
	Corporates - Of Which: SME	1	0	1	0	1	0	1	0	0	
	Retail	10,292	1,565	10,070	3,955	390	10,328	1,513	10,079	3,338	686
	Retail - Secured on real estate property	10,287	1,565	10,069	3,954	390	10,324	1,513	10,078	3,338	686
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,287	1,565	10,069	3,954	390	10,324	1,513	10,078	3,338	686
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	0	0	5	0	1	0	0
	Retail - Other Retail - Of Which: SME	5	0	2	0	0	5	0	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	2	0	2	0	0	2	0	2	8	0	
Other non credit-obligation assets											
IRB Total											

¹Original 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 31/03/2020				As of 30/06/2020						
		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			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
HUNGARY	Central banks and central governments	3,295	0	3,295	1,205	0	4,275	1,432	0	2		
	Institutions	142	0	142	70	0	107	0	108	59	0	
	Corporates	4,485	52	3,855	3,337	331	4,473	38	3,813	3,380	23	
	Corporates - Of Which: Specialised Lending	820	5	794	795	11	7	821	5	794	763	13
	Corporates - Of Which: SME	1,539	31	1,466	1,219	12	1,570	32	1,688	1,344	11	
	Retail	1,901	119	1,920	750	0	56	1,975	115	1,987	742	0
	Retail - Secured on real estate property	1,565	115	1,584	570	0	48	1,623	110	1,637	561	81
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1,565	115	1,584	570	0	48	1,623	110	1,637	561	81
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	336	4	335	180	0	8	333	4	350	181	0
	Retail - Other Retail - Of Which: SME	11	0	3	0	0	11	0	2	0	0	
Retail - Other Retail - Of Which: non-SME	326	4	333	179	0	8	342	4	348	181	0	
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets												
IRB Total												

¹Original 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 31/03/2020				As of 30/06/2020						
		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			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	503	0	503	89	0	513	0	513	181	0	
	Institutions	688	0	688	0	0	672	0	588	236	0	
	Corporates	1,632	65	1,105	666	5	19	1,684	101	1,136	754	27
	Corporates - Of Which: Specialised Lending	44	0	44	0	0	43	0	44	0	0	
	Corporates - Of Which: SME	1,527	65	1,122	77	5	6	173	100	1,194	87	27
	Retail	213	4	63	16	4	3	295	4	74	20	4
	Retail - Secured on real estate property	18	0	17	0	0	18	0	18	4	2	
	Retail - Secured on real estate property - Of Which: SME	8	1	7	1	1	0	7	1	7	1	1
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	0	0	10	0	10	3	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	195	3	46	12	2	2	277	3	56	16	2
	Retail - Other Retail - Of Which: SME	11	0	3	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets												
IRB Total												

¹Original 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 31/03/2020				As of 30/06/2020					
		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		
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	3	0	3	0	0	2	0	2	1	0
	Corporates	61	0	52	51	0	55	0	51	22	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	1	0	0	1	0	1	1	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	0	4	0	1	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

¹Original 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 31/03/2020				As of 30/06/2020						
		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			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	246	0	246	5	0	249	0	246	4	0	
	Institutions	1,292	0	1,242	245	0	940	0	899	148	0	
	Corporates	4,050	30	2,548	1,641	2	14	3,920	43	2,302	1,292	18
	Corporates - Of Which: Specialised Lending	395	0	328	298	0	2	366	0	487	222	1
	Corporates - Of Which: SME	242	4	183	111	0	1	261	4	193	102	0
	Retail	419	0	103	19	0	0	444	1	103	23	0
	Retail - Secured on real estate property	9	0	9	1	0	7	0	7	1	0	
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	6	0	5	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	0	2	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	410	0	94	18	0	0	437	1	96	22	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets												
IRB Total												

¹Original 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 31/03/2020				As of 30/06/2020						
		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			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	1,245	0	1,206	71	0	1,242	0	1,203	69	0	
	Institutions	946	0	531	30	0	0	584	0	569	15	0
	Corporates	2,451	7	1,707	1,016	1	7	2,694	25	1,846	1,131	1
	Corporates - Of Which: Specialised Lending	140	0	119	54	0	1	158	0	138	71	0
	Corporates - Of Which: SME	205	2	182	81	0	2	364	2	221	56	0
	Retail	27	0	15	4	0	0	28	0	15	0	0
	Retail - Secured on real estate property	7	0	7	1	0	7	0	7	1	0	
	Retail - Secured on real estate property - Of Which: SME	6	0	6	0	0	6	0	6	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	20	0	9	3	0	0	21	0	9	2	0
	Retail - Other Retail - Of Which: SME	20	0	9	3	0	0	21	0	9	2	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
Equity	33	0	33	120	0	33	0	33	120	0		
Other non credit-obligation assets												
IRB Total												

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2020															
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	
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	30
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		8	8	0	0	0	0	0	0	0	0	0	72	0
[2Y - 3Y [		9	9	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		58	58	0	0	0	0	0	0	0	0	0	7	0
[5Y - 10Y [		263	263	0	0	0	0	263	0	0	0	0	234	0
[10Y - more	18	18	0	0	0	0	18	0	0	0	0	0	0		
Total		355	355	0	0	0	355	0	0	0	0	313	1		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	2
[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	10	0	0	0
[2Y - 3Y [		2	2	0	0	0	0	2	0	0	0	0	0	0
[3Y - 5Y [		13	13	0	0	0	0	13	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	0	0	5	0	0	0	0	14	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		21	21	0	0	0	21	0	0	0	10	14	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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 Barthelemy, 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.

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 KBC Groep

	As of 31/03/2020								As of 30/06/2020									
	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 >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									22,493	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	44,639	0	7	7	7	6	0	0	49,082	0	7	7	7	6	6	6	0	
Central banks	258	0	0	0	0	0	0	0	224	0	0	0	0	0	0	0	0	
General governments	38,450	0	0	0	3	0	0	0	42,839	0	0	0	0	4	0	0	0	
Credit institutions	3,951	0	0	0	1	0	0	0	4,067	0	0	0	0	1	0	0	0	
Other financial corporations	1,510	0	0	0	1	0	0	0	1,491	0	0	0	0	0	0	0	0	
Non-financial corporations	470	0	7	7	2	6	0	0	462	0	7	7	7	2	6	6	0	
Loans and advances (including at amortised cost and fair value)	203,634	419	5,247	5,245	426	2,425	2,556	193,735	375	5,284	5,284	5,277	1,083	2,585	2,584	2,415		
Central banks	31,096	0	0	0	0	0	0	0	23,027	0	0	0	0	0	0	0	0	
General governments	7,332	0	4	4	2	3	1	7,076	0	4	4	4	2	3	3	1		
Credit institutions	10,847	0	31	31	19	29	0	8,163	0	30	30	30	34	29	29	0		
Other financial corporations	7,294	0	82	82	6	56	26	7,485	0	77	77	77	16	63	63	6		
Non-financial corporations	68,402	269	2,759	2,759	287	1,603	964	68,206	243	2,828	2,828	2,823	756	1,711	1,711	921		
of which: small and medium-sized enterprises at amortised cost	32,460	52	1,331	1,330	142	670	559	32,680	43	1,434	1,434	1,429	457	715	715	585		
of which: Loans collateralised by commercial immovable property at amortised cost	9,470	4	556	556	49	177	347	17,000	5	944	944	940	146	441	441	488		
Households	78,663	150	2,370	2,369	112	734	1,565	79,779	131	2,345	2,345	2,343	275	780	779	1,487		
of which: Loans collateralised by residential immovable property at amortised cost	64,706	112	2,103	2,102	37	545	1,536	68,329	96	2,044	2,044	2,043	169	606	606	1,407		
of which: Credit for consumption at amortised cost	5,717	28	210	210	33	127	43	5,924	25	208	208	208	76	123	123	45		
DEBT INSTRUMENTS other than HFT	248,272	419	5,254	5,252	432	2,431	2,556	265,310	375	5,291	5,291	5,284	1,089	2,591	2,590	2,415		
OFF-BALANCE SHEET EXPOSURES	46,806		278	278	33	139	55	47,692		199	199	199	42	97	97	62		

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.

2020 EU-wide Transparency Exercise

Forborne exposures

KBC Groep

	As of 31/03/2020						As of 30/06/2020					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,075	2,074	511	500	2,367		4,154	2,180	642	570	2,657	1,471
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	1	1	1	1	0		1	1	1	1	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	7	3	1	1	3		23	3	1	0	8	2
Non-financial corporations	1,075	724	257	254	747		2,114	856	318	284	1,105	458
of which: small and medium-sized enterprises at amortised cost	606	393	129	127	360		1,294	481	158	142	637	
Households	1,992	1,346	252	244	1,617		2,015	1,320	322	285	1,543	1,011
DEBT INSTRUMENTS other than HFT	3,075	2,074	511	500	2,367		4,154	2,180	642	570	2,657	
Loan commitments given	30	16	0	0	1		82	20	2	2	27	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												0

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

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 KBC Groep

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	2,243	44	2,243	28	0	2,270	52	52	2,270	54	0	
B Mining and quarrying	152	6	152	4	0	210	6	6	210	5	0	
C Manufacturing	13,504	459	13,504	272	0	13,076	453	453	13,076	374	0	
D Electricity, gas, steam and air conditioning supply	2,541	99	2,541	31	0	2,481	101	101	2,481	59	0	
E Water supply	757	13	757	9	0	833	15	15	833	13	0	
F Construction	5,447	299	5,447	190	0	5,516	301	301	5,516	236	0	
G Wholesale and retail trade	11,768	851	11,767	856	0	11,469	858	858	11,468	941	0	
H Transport and storage	4,271	60	4,264	46	0	4,219	83	83	4,212	85	0	
I Accommodation and food service activities	917	50	917	26	0	968	60	60	968	35	0	
J Information and communication	1,389	30	1,389	17	0	1,577	27	27	1,577	30	0	
K Financial and insurance activities	1,963	99	1,963	24	0	2,058	92	92	2,058	67	0	
L Real estate activities	9,353	451	9,353	189	0	9,430	463	463	9,430	249	0	
M Professional, scientific and technical activities	4,695	164	4,695	93	0	4,919	163	163	4,919	149	0	
N Administrative and support service activities	3,155	34	3,155	26	0	3,110	64	64	3,110	67	0	
O Public administration and defence, compulsory social security	9	8	9	6	0	9	8	8	9	6	0	
P Education	55	1	55	1	0	58	1	1	58	1	0	
Q Human health services and social work activities	4,367	36	4,367	32	0	4,346	37	37	4,346	32	0	
R Arts, entertainment and recreation	508	21	508	16	0	502	13	13	502	15	0	
S Other services	1,309	36	1,309	24	0	1,154	31	31	1,154	49	0	
Loans and advances	68,402	2,759	68,394	1,891	0	68,206	2,828	2,828	68,197	2,467	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 KBC Groep

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	137,345	13,641														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		13,194	12,848	357	2,694	346	242	222	204	149	11	127	55	34	30	4
of which: Households		4,825	4,538	337	928	287	240	195	95	49	10	45	46	34	26	1
of which: Collateralised by residential immovable property		4,359	4,077	324	838	283	240	195	78	35	8	33	42	32	24	1
of which: Non-financial corporations		8,073	8,014	20	1,745	59	1	27	106	97	1	80	9	0	4	3
of which: Small and Medium-sized Enterprises		4,003	3,959	17	867	44	0	24	70	62	0	52	8	0	3	0
of which: Collateralised by commercial immovable property		2,101	2,092	0	394	8	0	3	20	20	0	16	0	0	0	3

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.