

1. CAPITAL

BE005
KBC BANK

Capital position CRD3 rules	31-12-12		30-06-13		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	10.828		11.123		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-292		-173		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-577		0		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	10.251	11,5%	11.123	13,7%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	240		47		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	10.491	11,8%	11.170	13,7%	
G) Hybrid instruments not subscribed by government	1.744		1.742		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	12.235	13,8%	12.912	15,9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	88.947		81.356		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	227		275		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	1.895		1.494		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	1.153		0		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	3.191		1.854		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central banks and central governments		13.240	17	15.206	0	33.319	-	815	-	967	0	148	-		7		0			
Institutions		1.713	-	11.762	55	870	0	296	-	2.050	227	337	-		-		67	0		
Corporates		8.841	2.716	50.873	3.764	6.387	266	8.309	-	25.363	761	6.096	254		1.257		1.494	244		
Corporates - Of Which: Specialised Lending		1.084	1.370	6.701	960	369	19	1.267	-	4.260	21	369	25		574		319	6		
Corporates - Of Which: SME		1.808	725	15.130	1.225	2.760	187	1.726	-	6.326	214	2.666	197		354		427	195		
Retail		0	-	68.346	4.288	5.223	104	0	-	11.941	189	2.970	61		-		1.691	118		
Retail - Secured on real estate property	78.4%	-	-	56.780	3.811	2.846	36	-	-	9.063	-	1.188	36		-		1.207	11		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	6.550	306	430	-	-	-	538	-	234	-		-		-	-		
Retail - Secured on real estate property - Of Which: non-SME	78.4%	-	-	50.229	3.505	2.417	36	-	-	8.525	-	954	36		-		1.207	11		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		
Retail - Other Retail		0	-	11.566	477	2.377	67	0	-	2.878	189	1.781	25		-		485	107		
Retail - Other Retail - Of Which: SME		-	-	6.813	289	706	47	-	-	1.755	111	537	5		-		338	45		
Retail - Other Retail - Of Which: non-SME		0	-	4.752	188	1.670	17	0	-	1.123	78	1.244	20		-		147	63		
Equity		-	-	-	-	146	8	-	-	-	-	175	12		-		-	1		
Securitisation		2.023	-	-	-	-	-	829	-	-	-	-	-		-		-	-		
Other non-credit obligation assets		746	-	8.685	-	737	-	701	-	6.273	-	479	-		-		-	1		
TOTAL		26.563	2.733	154.871	8.107	46.682	378	10.949	0	46.595	1.178	10.206	327		414	1.263	375	3.253	96	364
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central banks and central governments		329	-	3.381	0	27.520	-	28	-	317	0	1	-		-		-	-		
Institutions		4	-	1.541	-	259	-	0	-	168	-	70	-		-		-	-		
Corporates		758	210	29.511	1.619	2.745	78	764	-	13.182	-	2.692	67		107		592	8		
Corporates - Of Which: Specialised Lending		8	-	2.643	212	-	-	4	-	1.483	-	-	-		-		34	-		
Corporates - Of Which: SME		148	73	11.255	989	1.220	51	155	-	4.503	-	1.213	40		37		396	8		
Retail		-	-	45.464	802	718	-	-	-	3.847	-	459	-		-		479	-		
Retail - Secured on real estate property	62.5%	-	-	36.028	475	320	-	-	-	1.855	-	160	-		-		113	-		
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	6.525	302	320	-	-	-	533	-	160	-		-		-	-		
Retail - Secured on real estate property - Of Which: non-SME	62.5%	-	-	29.502	173	-	-	-	-	1.323	-	-	-		-		113	-		
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		
Retail - Other Retail		-	-	9.436	327	398	-	-	-	1.991	-	299	-		-		366	-		
Retail - Other Retail - Of Which: SME		-	-	6.742	282	-	-	-	-	1.719	-	-	-		-		338	-		
Retail - Other Retail - Of Which: non-SME		-	-	2.695	45	398	-	-	-	272	-	299	-		-		29	-		
Equity		-	-	-	-	91	-	-	-	-	-	110	-		-		-	-		
Securitisation		249	-	-	-	-	-	32	-	-	-	-	-		-		-	-		
Other non-credit obligation assets		23	-	7.480	-	-	-	15	-	3.918	-	-	-		-		-	-		
TOTAL		1.363	210	87.377	2.421	31.334	78	839	0	21.431	0	3.332	67		3	107	215	1.072	18	8
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments	7.681	-	6.796	-	1.015	-	1	-	67	-	-	-	-	-	-	-	-	-
	Institutions	624	-	1.406	-	45	0	57	-	92	1	23	-	-	-	8	-	-	0
	Corporates	461	6	7.813	363	464	25	294	-	3.661	590	444	-	-	1	223	-	-	11
	Corporates - Of Which: Specialised Lending	34	1	1.148	173	-	-	40	-	775	-	-	-	-	-	1	-	-	-
	Corporates - Of Which: SME	12	-	3.020	98	0	-	9	-	1.323	189	0	-	-	-	-	-	-	-
	Retail	0	-	11.221	483	562	43	0	-	3.122	189	429	-	-	-	212	-	-	30
	Retail - Secured on real estate property	68,0%	-	9.271	354	-	-	-	-	2.334	-	-	-	-	-	114	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68,0%	-	9.271	354	-	-	-	-	2.334	-	-	-	-	-	114	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	0	-	1.951	129	562	43	0	-	788	189	429	-	-	-	98	-	-	30
	Retail - Other Retail - Of Which: SME	-	-	7	-	562	43	-	-	16	111	429	-	-	-	-	-	-	30
	Retail - Other Retail - Of Which: non-SME	0	-	1.943	129	-	-	0	-	772	78	-	-	-	-	98	-	-	-
	Equity	-	-	-	-	25	-	-	-	-	-	25	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	1.193	-	170	-	-	-	974	-	171	-	-	-	-	-	-	-
	TOTAL		8.766	6	28.429	846	2.281	67	353	0	7.915	780	1.092	0	2	1	32	443	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Ireland	Central banks and central governments	407	-	-	-	-	-	277	-	-	-	-	-	-	-	-	-	-	-
	Institutions	25	-	8	-	-	-	8	-	3	-	-	-	-	-	-	-	-	-
	Corporates	1.471	1.720	688	41	-	-	1.746	-	179	-	-	-	-	754	24	-	-	-
	Corporates - Of Which: Specialised Lending	616	1.140	179	-	-	-	795	-	105	-	-	-	-	515	24	-	-	-
	Corporates - Of Which: SME	527	509	7	-	-	-	595	-	3	-	-	-	-	208	-	-	-	-
	Retail	-	-	9.422	2.572	32	-	-	-	3.479	-	24	-	-	-	-	800	-	-
	Retail - Secured on real estate property	100,0%	-	9.422	2.572	-	-	-	-	3.479	-	-	-	-	-	-	800	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	100,0%	-	9.422	2.572	-	-	-	-	3.479	-	-	-	-	-	800	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	0	-	32	-	-	-	0	-	24	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	32	-	-	-	-	-	24	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	86	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	12	-	-	-	-	152	-	1.381	-	-	-	-	-	-	-	-
	TOTAL		2.150	1.720	10.129	2.613	32	0	2.268	0	5.042	0	24	0	165	754	82	824	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Hungary	Central banks and central governments		335	17	52	-	3.097	-	357	-	17	-	-	-	-	7	-	-	-	
	Institutions		240	-	8	-	-	-	87	-	3	-	-	-	-	-	-	-	-	
	Corporates		2.205	236	148	0	73	-	1.920	-	74	-	73	-	142	-	-	-	0	
	Corporates - Of Which: Specialised Lending		-	-	101	-	-	-	-	-	38	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		932	117	1	-	-	-	792	-	0	-	-	-	91	-	-	-	-	
	Retail		-	-	1.795	323	180	7	-	-	1.235	-	129	8	-	-	166	-	39	
	Retail - Secured on real estate property	82,9%	-	-	1.681	309	-	-	-	-	1.156	-	-	-	-	-	149	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	82,9%	-	-	1.681	309	-	-	-	-	1.156	-	-	-	-	-	149	-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	115	14	180	7	-	-	79	-	129	8	-	-	17	-	39	
	Retail - Other Retail - Of Which: SME		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	114	14	180	7	-	-	79	-	129	8	-	-	17	-	39	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		318	-	-	-	-	-	445	-	-	-	-	-	-	-	-	-	-	
	TOTAL			3.098	253	2.003	323	3.350	7	2.809	0	1.329	0	203	8	3	149	38	166	4
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central banks and central governments		-	-	86	-	1.200	-	-	-	6	-	-	-	-	-	-	-	-	
	Institutions		4	-	7	-	175	-	0	-	2	-	78	-	-	-	-	-	0	
	Corporates		1	-	199	0	1.994	41	0	-	113	-	1.863	52	-	-	0	-	64	
	Corporates - Of Which: Specialised Lending		-	-	21	-	369	19	-	-	35	-	369	25	-	-	0	-	6	
	Corporates - Of Which: SME		-	-	18	0	528	15	-	-	1	-	528	22	-	-	-	-	27	
	Retail		-	-	0	0	2.328	54	-	-	0	-	1.222	53	-	-	-	-	49	
	Retail - Secured on real estate property	58,0%	-	-	-	-	1.581	36	-	-	-	-	662	36	-	-	-	-	11	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	58,0%	-	-	-	-	1.581	36	-	-	-	-	662	36	-	-	-	-	11	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	0	0	747	17	-	-	0	-	560	16	-	-	-	-	38	
	Retail - Other Retail - Of Which: SME		-	-	0	-	144	4	-	-	0	-	108	5	-	-	-	-	15	
	Retail - Other Retail - Of Which: non-SME		-	-	-	0	603	9	-	-	-	-	452	12	-	-	-	-	24	
	Equity		-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	1	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	-	197	-	-	-	-	-	82	-	-	-	-	-	1	
	TOTAL			6	0	293	0	5.894	95	1	0	121	0	3.246	105	0	0	0	0	8
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central banks and central governments	28	-	1,629	-	1	-	3	-	78	-	-	-	-	-	-	-	-	-	
	Institutions	133	-	986	-	10	-	24	-	182	-	2	-	-	-	-	-	-	-	
	Corporates	27	1	1,893	117	82	0	28	-	1,154	-	21	0	0	0	32	0	0	0	
	Corporates - Of Which: Specialised Lending	-	1	226	4	-	-	-	-	208	-	-	-	-	-	-	2	-	-	-
	Corporates - Of Which: SME	-	-	128	14	82	0	-	-	91	-	21	0	-	-	2	-	-	0	
	Retail	-	-	8	3	2	-	-	-	2	-	1	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	2	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	2	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	6	2	2	-	-	-	1	-	1	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	6	2	-	-	-	-	1	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	
	Equity	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	
	TOTAL		191	1	4,517	120	95	0	55	0	1,415	0	24	0	0	0	0	32	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	0	-	424	-	5	-	0	-	109	-	1	-	-	-	-	-	-	-
	Institutions	318	-	1,413	-	10	-	49	-	285	-	4	-	-	-	-	-	-	-
	Corporates	317	35	908	350	21	0	203	-	929	171	18	0	17	92	0	0	0	0
	Corporates - Of Which: Specialised Lending	54	24	170	246	-	-	76	-	111	21	-	-	10	41	-	-	-	-
	Corporates - Of Which: SME	79	3	54	5	21	0	80	-	57	-	18	0	2	6	-	-	-	-
	Retail	-	-	356	98	2	-	-	-	234	-	1	-	-	30	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	355	97	-	-	-	-	233	-	-	-	-	30	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	354	97	-	-	-	-	233	-	-	-	-	30	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1	1	2	-	-	-	0	-	1	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	1	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-
	Equity	-	-	-	-	5	-	-	-	-	-	7	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1	-	22	-	-	-	0	-	-	-	-	-	-	-
	TOTAL		675	35	3,102	447	44	0	276	0	1,556	171	31	0	0	17	3	122	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	19	-	987	-	18	-	2	-	66	-	-	-	-	-	-	-	-	-
	Institutions	160	-	267	-	76	-	12	-	50	-	15	-	-	-	-	-	-	-
	Corporates	715	51	1.865	249	-	-	646	-	804	-	-	-	-	39	-	97	-	-
	Corporates - Of Which: Specialised Lending	-	-	304	132	-	-	-	-	201	-	-	-	-	-	-	43	-	-
	Corporates - Of Which: SME	1	5	19	-	-	-	0	-	14	-	-	-	2	-	1	-	-	
	Retail	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	4	7	-	-	-	-	6	10	-	-	-	-	-	0
	Securitisation	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1.029	51	3.120	249	98	7	672	0	921	0	21	10	229	39	0	97	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	404	-	46	-	-	-	31	-	1	-	-	-	-	-	-	-	-	-
	Institutions	38	-	301	0	-	-	12	-	91	2	-	-	-	-	0	-	-	-
	Corporates	2.060	211	506	9	-	-	1.730	-	455	-	-	-	-	111	-	7	-	-
	Corporates - Of Which: Specialised Lending	302	13	145	-	-	-	291	-	134	-	-	-	4	-	-	-	-	
	Corporates - Of Which: SME	107	19	57	4	-	-	92	-	55	-	-	-	15	-	1	-	-	
	Retail	-	-	18	6	-	-	-	-	8	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	9	2	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	9	2	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	9	3	-	-	-	-	5	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	9	3	-	-	-	-	5	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-
TOTAL		2.705	211	871	15	0	0	1.840	0	556	2	0	0	13	111	0	7	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/B	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		1.511	2	11.615	0	45.373	-	673	-	1.025	0	12	-		5		0		-
Institutions		1.622	0	13.049	100	505	0	290	-	2.109	315	226	-		-		71		0
Corporates		8.163	2.712	49.334	3.869	4.978	290	7.397	-	21.790	451	4.650	260		1.256		1.502		182
Corporates - Of Which: Specialised Lending		1.030	1.367	6.511	1.266	396	15	1.162	-	3.370	-	401	18		597		303		10
Corporates - Of Which: SME		1.764	656	14.343	1.272	2.486	178	1.764	-	5.247	211	2.398	221		302		422		138
Retail		0	-	67.426	4.616	4.402	104	0	-	12.031	133	2.634	64		-		1.886		119
Retail - Secured on real estate property	77,1%	-	-	56.265	4.127	2.156	41	-	-	9.236	-	942	41		-		1.371		12
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	6.551	312	379	-	-	-	517	-	207	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	77,1%	-	-	49.714	3.815	1.777	41	-	-	8.719	-	734	41		-		1.371		12
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		0	-	11.161	489	2.246	63	0	-	2.795	133	1.692	23		-		515		107
Retail - Other Retail - Of Which: SME		-	-	6.748	307	851	48	-	-	1.706	44	652	5		-		374		42
Retail - Other Retail - Of Which: non-SME		0	-	4.413	181	1.395	15	0	-	1.089	90	1.040	17		-		142		65
Equity		-	-	-	-	238	2	-	-	-	-	279	3		-		-		1
Securitisation		1.797	-	-	-	-	-	959	-	-	-	-	-		-		-		-
Other non-credit obligation assets		548	-	8.878	-	956	-	814	-	5.183	-	627	-		-		-		1
TOTAL		13.641	2.714	150.301	8.585	56.452	396	10.133	0	42.138	900	8.427	326	308	1.261	411	3.460	75	302
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		349	-	3.354	0	27.783	-	26	-	319	0	3	-		-		-		-
Institutions		3	-	687	0	137	-	0	-	26	-	48	-		-		-		-
Corporates		907	221	28.925	1.760	2.345	103	936	-	12.138	-	2.208	84		108		571		8
Corporates - Of Which: Specialised Lending		8	-	2.671	279	-	-	4	-	1.118	-	-	-		-		38		-
Corporates - Of Which: SME		151	73	10.636	1.039	1.622	56	161	-	4.058	-	1.605	83		37		374		8
Retail		-	-	45.389	840	714	-	-	-	3.605	-	450	-		-		516		-
Retail - Secured on real estate property	62,1%	-	-	36.105	495	343	-	-	-	1.674	-	171	-		-		115		-
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	6.526	308	343	-	-	-	512	-	171	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	62,1%	-	-	29.579	187	-	-	-	-	1.162	-	-	-		-		115		-
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Other Retail		-	-	9.284	346	371	-	-	-	1.932	-	278	-		-		402		-
Retail - Other Retail - Of Which: SME		-	-	6.703	300	-	-	-	-	1.684	-	-	-		-		374		-
Retail - Other Retail - Of Which: non-SME		-	-	2.581	45	371	-	-	-	248	-	278	-		-		28		-
Equity		-	-	-	-	172	-	-	-	-	-	195	-		-		-		-
Securitisation		249	-	-	-	-	-	32	-	-	-	-	-		-		-		-
Other non-credit obligation assets		22	-	7.834	-	488	-	28	-	3.361	-	301	-		-		-		-
TOTAL		1.530	221	86.189	2.601	31.638	103	1.023	0	19.449	0	3.205	84	4	108	225	1.087	37	8
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central banks and central governments			98	-	2,041	-	12,169	-	1	-	88	-	-	-			-	-	-
	Institutions			649	-	1,270	-	49	0	58	-	82	1	13	-			8		0
	Corporates			511	5	7,708	343	470	31	217	-	2,724	429	453	-			1	212	13
	Corporates - Of Which: Specialised Lending			23	1	1,164	101	-	-	26	-	680	-	-	-			-	2	-
	Corporates - Of Which: SME			18	0	2,990	175	8	-	11	-	874	195	8	-			-	-	-
	Retail			0	-	10,946	492	541	43	0	-	3,100	133	412	-			-	221	29
	Retail - Secured on real estate property	66,0%		-	-	9,225	367	-	-	-	-	2,330	-	-	-			-	118	-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	66,0%		-	-	9,225	367	-	-	-	-	2,330	-	-	-			-	118	-
	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
	Retail - Other Retail			0	-	1,720	125	541	43	0	-	770	133	412	-			-	102	29
	Retail - Other Retail - Of Which: SME			-	-	6	-	530	43	-	-	8	44	404	-			-	-	29
	Retail - Other Retail - Of Which: non-SME			0	-	1,714	125	11	-	0	-	762	90	8	-			-	102	-
	Equity			-	-	-	-	19	1	-	-	-	-	19	1			-	-	-
	Securitisation			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
	Other non-credit obligation assets			-	-	1,032	-	199	-	-	-	1,754	-	187	-			-	-	-
	TOTAL			1,259	5	22,996	835	13,447	75	276	0	7,748	564	1,084	1	1	1	32	441	4
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments			389	-	-	-	-	-	263	-	-	-	-	-			-	-	-
	Institutions			35	-	15	-	-	-	31	-	6	-	-	-			-	-	-
	Corporates			1,369	1,758	789	37	-	-	1,660	-	252	-	-	-			777	24	-
	Corporates - Of Which: Specialised Lending			634	1,162	171	-	-	-	792	-	101	-	-	-			537	24	-
	Corporates - Of Which: SME			525	477	6	-	-	-	641	-	6	-	-	-			195	-	-
	Retail			-	-	9,024	2,823	22	-	-	-	4,049	-	16	-			-	898	-
	Retail - Secured on real estate property	100,0%		-	-	9,024	2,823	-	-	-	-	4,049	-	-	-			-	898	-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	100,0%		-	-	9,024	2,823	-	-	-	-	4,049	-	-	-			-	898	-
	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-
	Retail - Other Retail			-	-	0	-	22	-	-	-	0	-	16	-			-	-	-
	Retail - Other Retail - Of Which: SME			-	-	0	-	-	-	-	0	-	-	-	-			-	-	-
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	22	-	-	-	-	-	16	-			-	-	-
	Equity			-	-	-	-	0	-	-	-	-	-	0	0			-	-	-
	Securitisation			143	-	-	-	-	-	193	-	-	-	-	-			-	-	-
	Other non-credit obligation assets			174	-	11	-	-	-	205	-	68	-	-	-			-	-	-
	TOTAL			2,111	1,758	9,840	2,860	22	0	2,352	0	4,375	0	16	0	210	777	111	922	2
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments		231	2	2	-	3.651	-	266	-	0	-	1	-		5		-	-
	Institutions		222	0	4	-	-	-	75	-	0	-	-	-		-		-	-
	Corporates		2.123	213	136	-	67	-	1.798	-	58	-	67	-		116		0	0
	Corporates - Of Which: Specialised Lending		-	-	131	-	-	-	-	-	47	-	-	-		-		-	-
	Corporates - Of Which: SME		872	79	-	-	-	-	751	-	-	-	-	-		51		0	-
	Retail		-	-	1.703	342	147	6	-	-	1.113	-	110	6		-		214	40
	Retail - Secured on real estate property	82,3%	-	-	1.584	331	-	-	-	-	1.033	-	-	-		-		205	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Secured on real estate property - Of Which: non-SME	82,3%	-	-	1.584	331	-	-	-	-	1.033	-	-	-		-		205	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Other Retail		-	-	119	11	147	6	-	-	80	-	110	6		-		9	40
	Retail - Other Retail - Of Which: SME		-	-	0	-	-	-	-	-	0	-	-	-		-		-	-
	Retail - Other Retail - Of Which: non-SME		-	-	119	11	147	6	-	-	79	-	110	6		-		9	40
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
Other non-credit obligation assets		317	-	-	-	-	-	453	-	-	-	-	-		-		-	-	
TOTAL			2.894	215	1.845	342	3.865	6	2.592	0	1.171	0	177	6	3	122	34	215	4
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-		-		-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments		-	-	502	-	1.540	-	-	-	41	-	-	-		-		-	-
	Institutions		2	-	17	-	208	-	0	-	2	-	123	-		-		-	0
	Corporates		0	-	207	0	1.615	53	0	-	76	-	1.513	61		-		1	60
	Corporates - Of Which: Specialised Lending		-	-	18	-	396	15	-	-	23	-	401	18		-		1	10
	Corporates - Of Which: SME		-	-	16	0	485	20	-	-	1	-	485	24		-		-	29
	Retail		-	-	0	0	2.654	55	-	-	0	-	1.421	57		-		-	50
	Retail - Secured on real estate property	57,8%	-	-	-	-	1.705	41	-	-	-	-	709	41		-		-	12
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,8%	-	-	-	-	1.705	41	-	-	-	-	709	41		-		-	12
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Other Retail		-	-	0	0	949	14	-	-	0	-	712	16		-		-	38
	Retail - Other Retail - Of Which: SME		-	-	0	-	321	4	-	-	0	-	241	5		-		-	13
	Retail - Other Retail - Of Which: non-SME		-	-	-	0	627	10	-	-	-	-	471	11		-		-	25
	Equity		-	-	-	-	0	-	-	-	-	-	0	-		-		-	1
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
Other non-credit obligation assets		-	-	-	-	197	-	-	-	-	-	90	-		-		-	1	
TOTAL			2	0	726	0	6.215	108	0	0	119	0	3.147	118	0	0	0	1	110
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-		-		-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		28	-	1.888	-	0	-	2	-	92	-	-	-					
	Institutions		132	-	1.029	-	9	-	29	-	227	-	2	-					
	Corporates		27	1	1.756	132	78	-	32	-	943	-	19	-				16	
	Corporates - Of Which: Specialised Lending		-	1	199	6	-	-	-	-	177	-	-	-				2	
	Corporates - Of Which: SME		-	-	133	8	78	-	-	-	82	-	19	-				2	
	Retail		-	-	9	3	2	-	-	-	2	-	2	-				-	
	Retail - Secured on real estate property	0,0%	-	-	2	1	-	-	-	-	0	-	-	-				-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	2	1	-	-	-	-	0	-	-	-				-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-				-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-				-	
	Retail - Other Retail		-	-	7	2	2	-	-	-	2	-	2	-				-	
	Retail - Other Retail - Of Which: SME		-	-	7	2	-	-	-	-	2	-	-	-				-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2	-	-	-	-	-	2	-				-	
	Equity		-	-	-	-	0	-	-	-	-	-	0	-				-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-				-	
	Other non-credit obligation assets		-	-	-	-	0	-	-	-	-	-	0	-				-	
	TOTAL			187	1	4.682	135	90	0	64	0	1.264	0	23	0	0	0	0	16
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-				-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments		-	-	352	-	2	-	-	-	64	-	0	-					
	Institutions		215	-	1.256	-	7	-	27	-	274	-	3	-					
	Corporates		272	35	809	319	12	0	202	-	542	7	9	0		19		95	
	Corporates - Of Which: Specialised Lending		49	23	144	211	-	-	67	-	65	-	-	-		11		40	
	Corporates - Of Which: SME		72	4	45	4	12	0	96	-	13	-	9	0		2		5	
	Retail		-	-	304	108	1	-	-	-	145	-	0	-				34	
	Retail - Secured on real estate property	0,0%	-	-	302	108	-	-	-	-	145	-	-	-				34	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	1	-	-	-	-	-	0	-	-	-				-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	302	108	-	-	-	-	145	-	-	-				34	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-				-	
	Retail - Other Retail		-	-	1	1	1	-	-	-	0	-	0	-				-	
	Retail - Other Retail - Of Which: SME		-	-	1	1	-	-	-	-	0	-	-	-				-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1	-	-	-	-	-	0	-				-	
	Equity		-	-	-	-	1	-	-	-	-	-	1	-				-	
	Securitisation		19	-	-	-	-	-	2	-	-	-	-	-				-	
	Other non-credit obligation assets		17	-	-	-	1	-	20	-	-	-	1	-				-	
	TOTAL			522	35	2.720	428	25	0	252	0	1.026	7	15	0	0	19	4	129
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-				-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	19	-	1,030	-	18	-	2	-	46	-	-	-	-	-	-	-	-	-
	Institutions	159	-	129	-	45	-	12	-	24	-	9	-	-	-	-	-	-	-
	Corporates	365	49	1,727	259	-	-	521	-	581	-	-	-	40	-	70	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	207	149	-	-	-	-	41	-	-	-	-	-	21	-	-	-
	Corporates - Of Which: SME	-	5	21	-	-	-	-	-	7	-	-	-	2	-	1	-	-	-
	Retail	-	-	2	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	12	-	-	-	-	-	18	-	-	-	-	-	-	0
	Securitisation	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		675	49	2.887	259	75	0	547	0	651	0	27	0	77	40	0	70	-	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	173	-	176	-	0	-	8	-	6	-	0	-	-	-	-	-	-	-
	Institutions	31	-	303	0	5	-	10	-	106	2	5	-	-	-	0	-	-	-
	Corporates	1,986	199	434	11	135	-	1,638	-	280	-	135	-	117	-	7	-	-	-
	Corporates - Of Which: Specialised Lending	259	20	135	-	-	-	228	-	124	-	-	-	4	-	-	-	-	-
	Corporates - Of Which: SME	123	18	51	4	135	-	102	-	24	-	135	-	14	-	1	-	-	-
	Retail	-	-	17	5	2	-	-	-	7	-	2	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	8	2	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	8	2	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	8	4	2	-	-	-	4	-	2	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	8	4	-	-	-	-	4	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	107	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2.208	199	929	17	142	0	1.763	0	399	2	142	0	13	117	0	8	-	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/B	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
^{**} As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

BE005
KBC BANK

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	2.023	1.797
Trading Book (excl. correlation trading)	2.563	965
Correlation Trading Portfolio	0	0
Total	4.586	2.762

Explanatory footnotes

4. MARKET RISK

BE005
KBC BANK

(in million Euro)

	31-12-12		30-06-13	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	753	0	604	0
TDI - General risk	494	2.461	320	3.032
TDI - Specific risk	259	498	284	410
Equities	147	0	106	0
Equities - General risk	138	0	101	0
Equities - Specific risk	9	76	5	161
Foreign exchange risk	135	387	155	525
Commodities risk	28	0	31	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		117	0	117	0	0	-20	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		117	0	117	0	0	-20	0	0
[0 - 3M]	Belgium	1.497	0	1.497	1.296	0	194	0	0
[3M - 1Y]		1.368	53	1.315	723	0	512	0	0
[1Y - 2Y]		2.569	46	2.523	2.096	115	51	0	0
[2Y - 3Y]		1.927	18	1.910	1.050	104	49	0	0
[3Y - 5Y]		4.553	33	4.520	779	43	-67	0	0
[5Y - 10Y]		8.776	116	8.660	1.122	202	77	0	0
[10Y - more]		3.205	2.262	943	45	47	6	0	0
Total		23.894	2.528	21.366	7.112	512	822	0	0
[0 - 3M]	Bulgaria	5	0	5	5	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		6	0	6	6	0	0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0
[3Y - 5Y]		54	0	54	54	0	0	0	0
[5Y - 10Y]		11	0	11	11	0	0	0	0
[10Y - more]		7	7	0	0	0	0	0	0
Total		88	7	81	81	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Czech Republic	443	0	443	0	0	407	0	0
[3M - 1Y]		570	0	570	100	0	232	0	0
[1Y - 2Y]		719	0	719	192	46	194	0	0
[2Y - 3Y]		833	0	833	164	18	75	0	0
[3Y - 5Y]		1.127	0	1.127	380	0	14	0	0
[5Y - 10Y]		4.068	0	4.068	844	0	16	0	0
[10Y - more]		1.115	281	834	77	0	30	0	0
Total		8.874	281	8.593	1.756	64	967	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		8	0	8	8	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	8	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		4	0	4	4	0	0	0	0
[3Y - 5Y]		39	0	39	39	0	0	0	0
[5Y - 10Y]		22	0	22	22	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		66	0	66	65	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	France	25	0	25	0	0	23	0	0
[3M - 1Y]		9	0	9	0	0	6	0	0
[1Y - 2Y]		185	0	185	184	0	0	0	0
[2Y - 3Y]		153	0	153	152	0	1	0	0
[3Y - 5Y]		158	0	158	23	0	127	0	0
[5Y - 10Y]		674	0	674	22	0	119	0	0
[10Y - more]		687	0	687	0	0	0	0	0
Total		1.889	0	1.889	381	0	276	0	0
[0 - 3M]	Germany	-44	0	-44	0	0	-44	-0	0
[3M - 1Y]		88	0	88	0	0	85	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		37	0	37	0	0	36	0	0
[3Y - 5Y]		143	0	143	30	0	113	0	0
[5Y - 10Y]		83	0	83	0	15	67	0	0
[10Y - more]		1	0	1	0	0	0	0	0
Total		311	0	311	30	15	259	-0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	1.277	0	1.277	882	50	207	0	0
[3M - 1Y]		478	0	478	17	0	151	0	0
[1Y - 2Y]		222	0	222	31	0	12	0	0
[2Y - 3Y]		347	0	347	46	0	29	0	0
[3Y - 5Y]		456	0	456	1	0	25	0	0
[5Y - 10Y]		351	0	351	0	0	-21	0	0
[10Y - more]		486	309	177	0	0	-4	0	0
Total		3.617	309	3.308	977	50	399	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		41	0	41	0	0	0	0	0
[5Y - 10Y]		251	0	251	121	0	0	0	0
[10Y - more]		92	42	50	0	0	0	0	0
Total		384	42	342	121	0	0	0	0
[0 - 3M]	Italy	33	0	33	0	0	8	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		8	0	8	0	0	8	0	0
[2Y - 3Y]		15	0	15	0	0	14	0	0
[3Y - 5Y]		-1	0	-1	0	0	-3	0	0
[5Y - 10Y]		379	0	379	331	0	0	0	0
[10Y - more]		180	0	180	180	0	0	0	0
Total		615	0	615	511	0	29	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Netherlands	1	0	1	0	0	1	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		21	0	21	21	0	1	0	0
[3Y - 5Y]		29	0	29	27	0	3	0	0
[5Y - 10Y]		17	0	17	16	0	0	0	0
[10Y - more]		11	0	11	0	0	5	0	0
Total		81	0	81	63	0	12	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	18	0	18	0	0	3	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	0	0	1	0	0
[2Y - 3Y]		14	0	14	0	0	14	0	0
[3Y - 5Y]		97	0	97	92	0	6	0	0
[5Y - 10Y]		10	0	10	0	0	4	0	0
[10Y - more]		4	0	4	0	0	4	0	0
Total		148	0	148	92	0	31	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		35	0	35	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		35	0	35	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	105	0	105	0	0	86	0	0
[3M - 1Y]		53	0	53	9	0	27	0	0
[1Y - 2Y]		136	0	136	13	19	3	0	0
[2Y - 3Y]		72	0	72	51	0	1	0	0
[3Y - 5Y]		406	0	406	146	0	73	0	0
[5Y - 10Y]		321	0	321	29	0	20	0	0
[10Y - more]		384	129	255	2	0	5	0	0
Total		1.478	129	1.349	251	19	215	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		32	0	32	1	22	9	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		26	0	26	4	2	20	0	0
[5Y - 10Y]		20	0	20	5	0	15	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		77	0	77	10	24	43	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	0	0	1	0	0
[10Y - more]		244	0	244	244	0	0	0	0
Total		248	0	248	244	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	-15	0	-15	0	0	-15	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		2	2	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	0	0	0
[5Y - 10Y]		1	1	-0	0	0	-0	0	0
[10Y - more]		377	365	12	0	0	12	0	0
Total		369	372	-3	0	0	-3	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Hong Kong	49	0	49	0	0	39	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		49	0	49	0	0	39	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	56	0	56	0	0	56	0	0
[3M - 1Y]		140	140	0	0	0	0	0	0
[1Y - 2Y]		532	532	0	0	0	0	0	0
[2Y - 3Y]		164	164	0	0	0	0	0	0
[3Y - 5Y]		241	238	2	0	0	2	0	0
[5Y - 10Y]		23	23	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1.156	1.097	59	0	0	59	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Other advanced economies non EEA	11	0	11	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		11	0	11	0	0	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		3	3	0	0	0	0	0	0
Total		3	3	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	0	0	0	0
[5Y - 10Y]		135	135	0	0	0	0	0	0
[10Y - more]		46	46	0	0	0	0	0	0
Total		192	192	0	0	0	0	0	0
[0 - 3M]	Others	22	0	22	0	0	22	0	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		104	0	104	0	0	104	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		19	1	18	16	0	3	0	0
[5Y - 10Y]		74	69	5	0	0	5	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		224	70	153	16	0	138	0	0
TOTAL EEA 30		42.299	3.667	38.632	11.701	684	3.033	0	0

Notes and definitions

(1) 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

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

(3) 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. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		23	0	23	0	0	0	0	0
[5Y - 10Y]		285	0	285	73	58	17	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	308	0	308	73	58	17	0	0	
[0 - 3M]	Belgium	971	3	968	716	0	158	0	0
[3M - 1Y]		2.419	17	2.402	1.675	91	543	0	0
[1Y - 2Y]		1.799	21	1.778	1.191	65	21	0	0
[2Y - 3Y]		1.400	35	1.365	751	63	2	0	0
[3Y - 5Y]		5.254	0	5.254	349	12	53	0	0
[5Y - 10Y]		7.516	125	7.391	582	20	83	0	0
[10Y - more]		3.325	2.341	983	62	0	39	0	0
Total	22.683	2.541	20.142	5.325	251	899	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		6	0	6	6	0	0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0
[2Y - 3Y]		15	0	15	15	0	0	0	0
[3Y - 5Y]		40	0	40	40	0	0	0	0
[5Y - 10Y]		14	0	14	14	0	0	0	0
[10Y - more]		11	8	4	4	0	0	0	0
Total	91	8	83	83	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Czech Republic	327	0	327	104	0	223	0	0
[3M - 1Y]		528	0	528	56	0	306	-0	0
[1Y - 2Y]		909	0	909	308	15	87	0	0
[2Y - 3Y]		582	0	582	280	0	111	0	0
[3Y - 5Y]		1.225	0	1.225	314	0	94	0	0
[5Y - 10Y]		4.033	0	4.033	1.228	0	-24	0	0
[10Y - more]		1.419	253	1.166	275	0	190	0	0
Total		9.025	253	8.772	2.565	15	987	-0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		8	0	8	8	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	8	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		44	0	44	44	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		24	0	24	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		67	0	67	44	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	France	6	0	6	0	0	6	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		356	0	356	334	0	22	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		154	0	154	1	0	121	0	0
[5Y - 10Y]		778	0	778	164	0	8	0	0
[10Y - more]		679	24	655	0	0	-30	0	0
Total		1.973	24	1.949	499	0	128	0	0
[0 - 3M]	Germany	251	0	251	0	0	251	0	0
[3M - 1Y]		4	0	4	0	0	3	0	0
[1Y - 2Y]		18	0	18	0	0	18	0	0
[2Y - 3Y]		7	0	7	0	0	6	0	0
[3Y - 5Y]		125	0	125	20	0	105	0	0
[5Y - 10Y]		151	0	151	72	15	63	0	0
[10Y - more]		21	0	21	20	0	1	0	0
Total		577	0	577	111	15	447	0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	1.497	0	1.497	1.317	0	181	0	0
[3M - 1Y]		606	0	606	35	0	134	0	0
[1Y - 2Y]		292	0	292	45	0	30	0	0
[2Y - 3Y]		409	0	409	0	0	26	0	0
[3Y - 5Y]		242	0	242	0	0	25	0	0
[5Y - 10Y]		378	0	378	0	0	-12	0	0
[10Y - more]		634	393	241	20	0	-10	0	0
Total		4.058	393	3.665	1.416	0	373	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		-0	0	-0	0	0	-0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		41	0	41	0	0	0	0	0
[3Y - 5Y]		11	0	11	11	0	0	0	0
[5Y - 10Y]		228	0	228	98	0	0	0	0
[10Y - more]		92	42	50	0	0	0	0	0
Total		372	42	330	109	0	1	0	0
[0 - 3M]	Italy	5	0	5	0	0	5	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		1	0	1	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	0	0	0
[5Y - 10Y]		381	0	381	333	0	0	0	0
[10Y - more]		181	0	181	180	0	0	0	0
Total		571	0	571	512	0	7	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Netherlands	1	0	1	0	0	1	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		21	0	21	21	0	0	0	0
[3Y - 5Y]		27	0	27	21	0	0	0	0
[5Y - 10Y]		75	0	75	0	25	27	0	0
[10Y - more]		42	0	42	0	0	22	0	0
Total		168	0	168	42	25	52	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		12	0	12	0	0	8	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		92	0	92	92	0	1	0	0
[3Y - 5Y]		17	0	17	17	0	1	0	0
[5Y - 10Y]		17	0	17	0	0	12	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		139	0	139	108	0	21	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		35	0	35	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		35	0	35	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	2	0	2	0	0	-15	0	0
[3M - 1Y]		134	0	134	13	20	0	0	0
[1Y - 2Y]		73	0	73	53	0	0	0	0
[2Y - 3Y]		185	0	185	77	0	22	0	0
[3Y - 5Y]		423	0	423	289	0	31	0	0
[5Y - 10Y]		801	0	801	315	0	91	0	0
[10Y - more]		554	126	428	35	0	25	0	0
Total	2.172	126	2.046	782	20	154	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		22	0	22	1	18	3	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		16	0	16	0	2	14	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		14	0	14	0	0	14	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	53	0	53	1	20	32	0	0	
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	0	0	0	0	0
[10Y - more]		244	0	244	244	0	0	0	0
Total	247	0	247	244	0	1	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	0	0	0	0
[2Y - 3Y]		14	1	13	0	0	13	0	0
[3Y - 5Y]		3	3	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		347	347	0	0	0	0	0	0
Total		365	352	13	0	0	13	0	0
[0 - 3M]	Australia	-0	0	-0	0	0	-0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Hong Kong	40	0	40	0	0	40	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		40	0	40	0	0	40	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	6	0	6	0	0	6	0	0
[3M - 1Y]		335	335	0	0	0	0	0	0
[1Y - 2Y]		398	398	0	0	0	0	0	0
[2Y - 3Y]		40	40	0	0	0	0	0	0
[3Y - 5Y]		183	183	0	0	0	0	0	0
[5Y - 10Y]		23	23	0	0	0	0	0	0
[10Y - more]		14	14	0	0	0	0	0	0
Total		999	993	6	0	0	6	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		3	3	0	0	0	0	0	0
Total		3	3	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0
[3Y - 5Y]		12	12	0	0	0	0	0	0
[5Y - 10Y]		125	125	0	0	0	0	0	0
[10Y - more]		57	57	0	0	0	0	0	0
Total		196	196	0	0	0	0	0	0
[0 - 3M]	Others	4	0	4	0	0	4	0	0
[3M - 1Y]		43	0	43	0	0	43	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		19	1	18	16	0	2	0	0
[3Y - 5Y]		37	2	36	0	0	36	0	0
[5Y - 10Y]		81	66	15	0	0	15	0	0
[10Y - more]		3	3	1	0	0	1	0	0
Total		189	71	118	16	0	103	0	0
TOTAL EEA 30		42.911	3.738	39.172	11.922	403	3.133	0	0

Notes and definitions

(1) 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

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

(3) 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.

Explanatory footnotes

6. RWA

BE005
KBC BANK

(in million Euro)

	31-12-12	30-06-13
RWA for credit risk	69.148	62.122
RWA Securitisation and re-securitisations	829	959
RWA Other credit risk	6.974	5.997
RWA for market risk	8.753	8.188
RWA for operational risk	11.045	11.045
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	88.947	81.356

Explanatory footnotes