



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	KBC Groep
<b>LEI Code</b>	213800X3Q9LSAKRUWY91
<b>Country Code</b>	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.

## 2023 EU-wide Transparency Exercise

### Key Metrics

KBC Groep

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	15,373	16,926	17,048	17,058	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,339	16,818	16,981	16,992	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,873	18,426	18,548	18,558	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	16,839	18,318	18,481	18,492	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	18,673	20,266	20,988	21,009	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,670	20,279	21,004	21,024	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	110,236	109,966	107,649	108,909	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	110,245	110,011	107,686	108,945	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.95%	15.39%	15.84%	15.66%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.91%	15.29%	15.77%	15.60%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.31%	16.76%	17.23%	17.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.27%	16.65%	17.16%	16.97%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.94%	18.43%	19.50%	19.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.93%	18.43%	19.50%	19.30%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	349,586	346,614	342,707	358,778	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	5.32%	5.41%	5.17%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

KBC Groep

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,873	18,426	18,548	18,558	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,839	18,318	18,481	18,492	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	349,586	346,614	342,707	358,778	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	349,540	346,481	342,624	358,696	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	5.32%	5.41%	5.17%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.82%	5.29%	5.39%	5.16%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>18,673</b>	<b>20,266</b>	<b>20,988</b>	<b>21,009</b>	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>15,373</b>	<b>16,926</b>	<b>17,048</b>	<b>17,058</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,930	6,946	6,946	6,946	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,690	12,072	12,059	12,049	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-807	-714	-479	-454	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	1	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	906	864	802	771	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,790	-1,787	-1,781	-1,839	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-177	-172	-155	-137	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-129	-143	-117	-132	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (j), 24(1) point (b), 24(2) point (b) and 25 of CRR. Articles 36(1) point (k) (i), 135(b) of CRR and Article 36(1) point (k) (i) and 135(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (k) (i), 24(1) point (b), 24(2) point (b) and 25 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	0	0	C 01.00 (0480,0000)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	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	0	0	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-27	-74	-62	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-119	-130	-130	-78	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-90	-90	-90	-90	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	34	108	67	66	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48b to 48f of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0000)	Articles 47b and 48f of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	34	108	67	66	C 01.00 (0526,0000)	Articles 46b to 47c, 47b and 48f of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,500</b>	<b>1,500</b>	<b>1,500</b>	<b>1,500</b>	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,500	1,500	1,500	1,500	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0550,0000) + C 01.00 (0560,0000) + C 01.00 (0570,0000) + C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0600,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>16,873</b>	<b>18,426</b>	<b>18,548</b>	<b>18,558</b>	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,800</b>	<b>1,840</b>	<b>2,440</b>	<b>2,452</b>	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,998	1,998	2,495	2,496	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-347	-216	-152	-141	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (1000,0000) + C 01.00 (1010,0000) + C 01.00 (1020,0000) + C 01.00 (1030,0000) + C 01.00 (1040,0000) + C 01.00 (1050,0000) + C 01.00 (1060,0000) + C 01.00 (1070,0000) + C 01.00 (1080,0000) + C 01.00 (1090,0000)	-	
A.4.3	Tier 2 transitional adjustments	149	58	96	97	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (1000,0000)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>110,236</b>	<b>109,966</b>	<b>107,649</b>	<b>108,909</b>	C 02.00 (0010,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-10	-45	-37	-36	C 01.00 (0010,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.95%</b>	<b>15.39%</b>	<b>15.84%</b>	<b>15.66%</b>	CA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.31%</b>	<b>16.76%</b>	<b>17.23%</b>	<b>17.04%</b>	CA3 (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.94%</b>	<b>18.43%</b>	<b>19.50%</b>	<b>19.29%</b>	CA3 (3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>15,339</b>	<b>16,818</b>	<b>16,981</b>	<b>16,992</b>	CA3 (4)	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.91%</b>	<b>15.29%</b>	<b>15.77%</b>	<b>15.60%</b>	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	34	108	67	66	(B.1)/(E-B.1)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-31	-121	-83	-81	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-10	-45	-37	-36	C 01.00 (0440,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' 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

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

KBC Groep

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	91,469	89,460	88,892	89,702	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	11,258	11,134	11,426	11,849	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,766	2,913	3,039	3,046	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	59,379	57,623	60,254	60,509	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	9,915	9,929	9,896	9,912	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,443	1,963	2,052	1,976	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	911	757	788	769	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	27	26	24	22	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,600	3,146	2,978	2,526	C 02.00 (r0520, c0010)
Of which the standardised approach	347	365	466	372	C 02.00 (r0530, c0010)
Of which IMA	3,253	2,781	2,512	2,154	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	11,786	12,184	12,184	12,184	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	11,786	12,184	12,184	12,184	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	2,430	730	1,730	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	110,236	109,966	107,649	108,909	

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

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

## 2023 EU-wide Transparency Exercise

### P&L KBC Groep

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	7,466	10,848	4,250	9,279
Of which debt securities income	645	932	292	633
Of which loans and advances income	4,745	6,678	2,141	4,445
Interest expenses	4,036	6,116	3,016	6,742
(Of which deposits expenses)	1,163	2,112	1,240	2,740
(Of which debt securities issued expenses)	200	351	219	504
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	20	2	11
Net Fee and commission income	1,697	2,257	552	1,111
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	-5	-5	-1	0
Gains or (-) losses on financial assets and liabilities held for trading, net	694	563	178	237
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	-8	8	11
Gains or (-) losses from hedge accounting, net	-115	-151	-28	-52
Exchange differences (gain or (-) loss), net	-349	-89	-84	-38
Net other operating income / (expenses)	96	120	-79	-46
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,476</b>	<b>7,439</b>	<b>1,781</b>	<b>3,773</b>
(Administrative expenses)	2,743	3,683	1,122	2,016
(Cash contributions to resolution funds and deposit guarantee schemes)	278	270	244	244
(Depreciation)	267	368	98	189
Modification gains or (-) losses, net	-37	-62	0	-19
(Provisions or (-) reversal of provisions)	-22	125	-174	-167
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-24	-25	-19	-15
(Other provisions)	3	150	-155	-152
Of which pending legal issues and tax litigation <sup>1</sup>	0	148	0	0
Of which restructuring <sup>2</sup>	0	6	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	95	180	-5	-32
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	96	180	-5	-32
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	42	67	-1	9
(of which Goodwill)	0	5	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	517	865	-3	305
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	2	405	404
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,553</b>	<b>3,549</b>	<b>900</b>	<b>2,203</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,150</b>	<b>3,058</b>	<b>757</b>	<b>1,872</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,150</b>	<b>3,058</b>	<b>757</b>	<b>1,872</b>
Of which attributable to owners of the parent	2,150	3,058	757	1,872

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

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

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

KBC Groep

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	49,710				51,385				38,677				53,778				IAS 1.54 (i)	
Financial assets held for trading	12,177	2,552	8,785	840	8,448	1,891	5,824	733	9,326	2,179	6,485	662	9,404	2,503	6,216	685	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	595	12	0	583	667	12	13	642	720	12	0	708	777	12	0	764	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,727	3,253	206	268	3,585	3,130	204	252	4,174	3,722	193	259	4,368	3,891	206	271	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	251,918				247,058				258,227				262,754				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	595	0	595	0	549	0	549	0	539	0	539	0	443	0	443	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-4,489				-4,335				-4,034				-3,747				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets <sup>1</sup>	18,927				18,247				10,336				10,484					
<b>TOTAL ASSETS</b>	<b>333,160</b>				<b>325,605</b>				<b>317,964</b>				<b>338,260</b>				IAS 1.9(e); ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 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	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	
Financial assets at fair value through other comprehensive income	Debt securities	3,524	2	0	-1	0	0	3,381	17	0	-1	0	0	3,970	17	0	-1	0	0	4,167	10	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	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	42,198	68	9	-5	-1	-8	44,372	130	8	-5	-4	-7	46,430	128	8	-5	-5	-7	47,892	109	7	-5	-2	-7	Annex V.Part 1.31, 44(b)
	Loans and advances	175,088	33,221	3,484	-128	-583	-1,823	164,611	36,523	3,616	-110	-635	-1,796	175,588	34,621	3,558	-111	-644	-1,753	180,107	33,166	3,539	-152	-567	-1,732	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

KBC Groep

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	11,049	9,163	9,094	8,399	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,162	1,205	1,319	1,325	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	296,843	290,573	283,390	304,956	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	626	577	577	451	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,599	-1,443	-1,253	-1,002	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	255	416	234	215	IAS 37.10; IAS 1.54(l)
Tax liabilities	139	193	157	129	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,227	1,778	2,341	1,806	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2,400	2,020	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>313,101</b>	<b>304,482</b>	<b>295,858</b>	<b>316,279</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>20,059</b>	<b>21,123</b>	<b>22,106</b>	<b>21,982</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>333,160</b>	<b>325,605</b>	<b>317,964</b>	<b>338,260</b>	IAS 1.1G6

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



## 2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		10,221	8,682	7,793	7,231	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9	5	8	8	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,367	1,002	1,572	1,270	Annex V.Part 1.31
Deposits	Central banks	27,078	18,068	16,056	7,803	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,454	357	1,279	707	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,856	6,254	9,572	15,079	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,265	3,745	3,966	4,126	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	18,217	16,305	11,745	22,370	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,889	5,482	6,415	8,302	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	19,892	24,249	19,308	23,030	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,906	17,463	12,488	16,044	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	63,070	64,076	63,765	63,547	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,646	51,966	48,769	46,378	ECB/2013/33 Annex 2.Part 2.9.1
	Households	130,138	132,078	132,153	132,555	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	54,059	52,534	49,632	49,160	Annex V.Part 1.42(f), 44(c)
Debt securities issued		24,587	28,364	29,566	39,532	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,311	2,285	2,782	2,789	Annex V.Part 1.37
Other financial liabilities		3,244	2,436	2,843	2,705	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>309,679</b>	<b>301,518</b>	<b>294,380</b>	<b>315,131</b>	

2023 EU-wide Transparency Exercise  
Market Risk  
KBC Groep

	5A		1H										1H									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		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
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	64	56	123	33	153	54						100	24	144	44							
Of which: General risk	16	21	123	33	153	54						100	24	144	44							
Of which: Specific risk	48	35	0	0	0	0						0	0	0	0							
Equities	22	23	18	5	49	14						21	6	57	18							
Of which: General risk	5	4	18	5	49	14						21	6	57	18							
Of which: Specific risk	17	17	0	0	0	0						0	0	0	0							
Foreign exchange risk	260	286	17	6	29	14						18	7	34	13							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>347</b>	<b>365</b>	<b>113</b>	<b>30</b>	<b>147</b>	<b>51</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>93</b>	<b>23</b>	<b>129</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,781</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	59	63	81	22	143	39						72	23	147	47							
Of which: General risk	21	12	81	22	143	39						72	23	147	47							
Of which: Specific risk	39	51	0	0	0	0						0	0	0	0							
Equities	76	89	25	9	74	22						33	9	79	24							
Of which: General risk	27	27	25	9	74	22						33	9	79	24							
Of which: Specific risk	44	44	0	0	0	0						0	0	0	0							
Foreign exchange risk	330	220	16	4	34	9						10	4	29	6							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>466</b>	<b>372</b>	<b>76</b>	<b>21</b>	<b>125</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>19</b>	<b>109</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,154</b>	

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





Table for BELGIUM: Standardised Approach, As of 31/03/2023 and As of 30/06/2023. Columns: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows: Central governments, Public sector entities, Multinational Development Banks, etc.

(1) Original exposure, unless 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 unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

Table for CZECH REPUBLIC: Standardised Approach, As of 31/03/2023 and As of 30/06/2023. Columns: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows: Central governments, Public sector entities, Multinational Development Banks, etc.

(1) Original exposure, unless 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 but includes general credit risk adjustments.

Table for SLOVAKIA: Standardised Approach, As of 31/03/2023 and As of 30/06/2023. Columns: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows: Central governments, Public sector entities, Multinational Development Banks, etc.

(1) Original exposure, unless 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 but includes general credit risk adjustments.

Table for BULGARIA: Standardised Approach, As of 31/03/2023 and As of 30/06/2023. Columns: Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows: Central governments, Public sector entities, Multinational Development Banks, etc.

(1) Original exposure, unless 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 but includes general credit risk adjustments.









KBC Group

IRB Approach table for Consolidated data showing exposure and risk metrics for 2023 and 2022.

(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 results prior to the 2013 exercise.

IRB Approach table for BELGIUM showing exposure and risk metrics for 2023 and 2022.

(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 table for CZECH REPUBLIC showing exposure and risk metrics for 2023 and 2022.

(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 table for SLOVAKIA showing exposure and risk metrics for 2023 and 2022.

(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 table for BULGARIA showing exposure and risk metrics for 2023 and 2022.

(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).







**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

KBC Groep

As of 31/12/2022

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		78	78	0	0	0	0	78	0	0	0	0	0	0	
		22	22	0	0	0	0	7	15	0	0	0	0	0	
		107	107	0	0	0	0	68	0	0	0	0	0	0	
		166	166	0	0	0	0	113	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		373	373	0	0	0	0	273	0	0	0	0	0	33	
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		327	327	0	0	106	0	221	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		28	28	0	0	0	0	28	0	0	0	0	0	0	
		331	331	0	0	66	0	265	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		686	686	0	0	172	0	514	0	0	0	0	0	71	
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		26	26	0	0	0	0	26	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		26	26	0	0	0	0	26	0	0	0	0	0	3	
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		206	206	0	0	0	0	206	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		206	206	0	0	0	0	206	0	0	0	0	0	1	
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
		5	5	0	0	0	0	5	0	0	0	0	0	0	
		291	291	0	0	0	0	288	0	0	0	0	0	0	
		257	257	1	0	0	0	256	0	0	0	0	0	0	
		154	154	3	0	0	14	138	0	0	0	0	0	0	
		153	153	5	0	0	0	148	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		869	868	9	0	17	0	842	0	0	0	0	0	96	
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		108	108	0	0	0	0	108	0	0	0	0	0	0	
		66	66	0	0	20	0	46	0	0	0	0	0	0	
		34	34	0	0	0	0	34	0	0	0	0	0	0	
		59	59	0	0	0	0	59	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		268	267	0	0	20	0	247	0	0	0	0	0	92	
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		48	48	0	0	11	0	37	0	0	0	0	0	0	
		45	45	0	0	0	0	36	0	0	0	0	0	0	
		62	62	0	0	2	0	60	0	0	0	0	0	0	
		58	58	0	0	2	0	56	0	0	0	0	0	0	
		1	1	0	0	1	0	0	0	0	0	0	0	0	
		214	214	0	0	24	0	190	0	0	0	0	0	84	
	Slovakia	242	242	0	0	0	0	241	0	0	0	0	0	0	
		30	30	0	0	0	0	29	0	0	0	0	0	0	
		413	413	0	0	15	0	397	0	0	0	0	0	0	
		311	311	12	0	20	0	279	0	0	0	1	0	0	
		491	491	3	0	1	0	487	0	0	0	0	0	0	
		1,816	1,813	1	0	47	0	1,768	0	0	0	6	0	0	
		221	221	0	0	0	0	220	0	0	0	0	0	0	
		3,512	3,510	17	0	83	0	3,412	0	0	0	137	0	410	
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1	1	0	0	0	0	0	0	0	0	0	0	0	
		18	18	0	0	0	0	18	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		47	47	0	0	37	0	10	0	0	0	0	0	0	
		668	667	0	0	0	0	667	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		733	733	0	0	52	0	681	0	0	0	0	0	81	





**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

KBC Groep

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		49	49	0	0	0	0	49	0	0	0	0	0	0		
[ 2Y - 3Y ]		8	8	0	0	0	0	8	0	0	0	0	0	0		
[ 3Y - 5Y ]		166	166	0	0	0	0	166	0	0	0	0	0	0		
[ 5Y - 10Y ]		152	151	0	0	0	0	151	0	0	0	0	300	1		
[ 10Y - more ]	2	2	0	0	0	0	2	0	0	0	0	0	0			
<b>Total</b>		<b>377</b>	<b>375</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>375</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>300</b>	<b>1</b>	<b>48</b>	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	8	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>		

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 €04.

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











**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	8	8	0	0	0	8	0	0	0	0	0	0		
		€ 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>8</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	16	16	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	425	425	0	0	4	421	0	0	0	0	0	0		
		€ 2Y - 3Y f	107	107	0	0	0	107	0	0	0	0	0	0		
		€ 3Y - 5Y f	1,310	1,310	0	0	0	1,310	0	0	0	0	0	0		
		€ 5Y - 10Y f	690	690	0	0	0	690	0	0	0	0	0	0		
		€ 10Y - more	6	6	0	0	0	6	0	0	0	0	0	0		
		<b>Total</b>	<b>2,553</b>	<b>2,553</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>2,538</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>143</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 2Y - 3Y f	5	5	0	0	0	5	0	0	0	0	0	0		
		€ 3Y - 5Y f	38	38	0	0	0	38	0	0	0	0	0	0		
		€ 5Y - 10Y f	34	34	0	0	0	34	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>76</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 5Y - 10Y f	8	8	0	0	0	8	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>8</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	5	5	0	0	0	5	0	0	0	0	0	0		
		€ 1Y - 2Y f	99	99	0	0	0	99	0	0	0	0	0	0		
		€ 2Y - 3Y f	76	76	0	0	0	76	0	0	0	0	0	0		
		€ 3Y - 5Y f	53	53	0	0	0	53	0	0	0	0	0	0		
		€ 5Y - 10Y f	206	206	0	0	12	194	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>438</b>	<b>438</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>427</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>55</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3Y - 5Y f	12	12	0	0	0	12	0	0	0	0	0	0		
		€ 5Y - 10Y f	4	4	0	0	0	4	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>16</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 5Y - 10Y f	5	5	0	0	0	5	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	
		€ 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 1Y - 2Y f	37	36	0	0	0	36	0	0	0	0	0	0		
		€ 2Y - 3Y f	87	87	0	0	24	64	0	0	0	0	0	0		
		€ 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>124</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>18</b>	

**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

KBC Groep

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		38	38	0	0	0	0	38	0	0	0	0	0	0	0	
		8	8	0	0	0	0	8	0	0	0	0	0	0	0	
		171	170	0	0	0	0	170	0	0	0	0	0	0	0	
		135	134	0	0	0	0	134	0	0	0	0	0	95	1	
		3	2	0	0	0	0	2	0	0	0	0	0	0	0	
		<b>355</b>	<b>353</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>353</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>95</b>	<b>1</b>	<b>28</b>
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		7	7	0	0	0	0	7	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	68	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>1</b>

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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.

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
KBC Group

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	48,392	0	0	0	0	0	0	0	0	50,061	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	45,816	0	9	9	9	7	8	8	0	47,924	0	8	8	8	11	7	7	7	0	
Central banks	463	0	0	0	0	0	0	0	0	526	0	0	0	0	0	0	0	0	0	
General governments	40,080	0	0	0	0	4	0	0	0	40,294	0	0	0	0	4	0	0	0	0	
Credit institutions	3,784	0	7	7	7	1	7	7	0	4,193	0	7	7	7	1	7	7	7	0	
Other financial corporations	493	0	0	0	0	0	0	0	0	915	0	0	0	0	0	0	0	0	0	
Non-financial corporations	567	0	2	2	2	3	1	1	0	539	0	1	1	1	6	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	212,846	530	3,739	3,739	3,484	714	1,904	1,823	1,413	205,823	563	3,866	3,866	3,616	748	1,872	1,796	1,484		
Central banks	26,633	0	0	0	0	0	0	0	0	20,516	0	0	0	0	0	0	0	0	0	
General governments	8,760	81	8	8	8	4	3	3	5	7,497	84	42	42	42	3	3	3	5		
Credit institutions	4,788	0	32	32	32	2	18	18	14	3,742	0	32	32	32	2	17	17	14		
Other financial corporations	8,029	0	75	75	75	13	38	38	24	6,727	0	75	75	75	13	37	37	28		
Non-financial corporations	78,805	341	2,888	2,888	2,658	447	1,545	1,468	1,022	80,061	375	2,932	2,932	2,707	473	1,516	1,443	1,059		
of which: small and medium-sized enterprises	40,395	57	1,439	1,439	1,323	250	661	632	635	40,795	49	1,438	1,438	1,318	270	663	631	621		
of which: Loans collateralised by commercial immovable property	21,035	13	958	958	896	117	273	259	614	21,256	16	956	956	897	123	264	251	630		
Households	85,848	107	737	737	712	248	300	296	347	87,280	104	794	794	760	256	299	296	378		
of which: Loans collateralised by residential immovable property	72,478	74	385	385	371	141	97	95	274	73,844	70	424	424	411	132	94	93	306		
of which: Credit for consumption	7,534	25	238	238	228	87	145	143	30	7,633	25	246	246	237	92	146	145	30		
<b>NET INSTRUMENTS other than HFT</b>	307,054	530	3,748	3,748	3,493	721	1,912	1,831	1,413	303,800	563	3,874	3,874	3,624	759	1,879	1,803	1,484		
<b>OFF-BALANCE SHEET EXPOSURES</b>	58,178		194	194	171	51	63	58	57	59,416		178	178	157	54	60	55	72		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).  
<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.  
<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
<sup>4)</sup> 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 PFRB framework (template P 18.00 / P 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

KBC Group

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>				Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>					Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	37,390	0	0	0	0	0	0	0	0	0	52,485	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	50,567	0	0	0	11	7	7	0	0	52,200	0	7	7	7	8	7	7	0	0	0	
Central banks	348	0	0	0	0	0	0	0	0	726	0	0	0	0	0	0	0	0	0	0	
General governments	43,843	0	0	0	4	0	0	0	0	45,122	0	0	0	0	4	0	0	0	0	0	
Credit institutions	4,860	0	7	7	7	1	7	7	0	4,740	0	7	7	1	7	7	7	0	0	0	
Other financial corporations	952	0	0	0	0	0	0	0	0	1,044	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	564	0	1	1	1	6	0	0	0	559	0	1	1	2	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	214,957	440	3,807	3,807	3,558	757	1,829	1,753	1,540	218,644	476	3,775	3,775	3,539	721	1,811	1,732	1,573			
Central banks	26,888	0	0	0	0	0	0	0	0	26,770	0	0	0	0	0	0	0	0	0	0	
General governments	7,095	82	57	57	57	2	5	5	61	6,642	97	57	57	57	5	6	6	6	50		
Credit institutions	5,687	0	31	31	31	2	17	17	13	3,472	0	24	24	24	2	17	17	17	7		
Other financial corporations	6,455	0	74	74	74	10	38	38	26	7,209	0	74	74	74	11	38	38	38	26		
Non-financial corporations	80,307	290	2,842	2,842	2,616	302	1,470	1,396	1,267	81,720	279	2,827	2,827	2,615	488	1,458	1,382	1,103			
of which: small and medium-sized enterprises	41,151	52	1,426	1,426	1,295	271	619	587	676	41,793	46	1,370	1,370	1,247	258	608	573	639			
of which: Loans collateralised by commercial immovable property	21,581	10	917	917	864	118	245	240	638	22,236	7	886	886	838	125	230	225	638			
Households	88,525	198	803	803	781	240	299	297	392	89,160	99	792	792	768	214	292	290	387			
of which: Loans collateralised by residential immovable property	74,876	74	432	432	419	118	81	81	326	75,410	66	423	423	411	104	74	74	312			
of which: Credit for consumption	7,907	25	251	251	242	89	145	145	32	7,380	25	242	242	233	66	135	135	32			
<b>DEBT INSTRUMENTS other than HFT</b>	302,014	440	3,815	3,815	3,566	768	1,836	1,760	1,540	322,728	476	3,782	3,782	3,544	729	1,818	1,739	1,573			
<b>OFF-BALANCE SHEET EXPOSURES</b>	59,921		168	168	145	45	50	45	81	60,641		173	173	152	47	53	47	69			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/loss convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stage, as it was the case in previous periods.



## 2023 EU-wide Transparency Exercise

### Forborne exposures

KBC Groep

	As of 30/09/2022						As of 31/12/2022					
	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 <sup>2</sup>		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 <sup>2</sup>		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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,888	1,301	437	390	1,638	737	2,950	1,316	429	381	1,760	733
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	1	1	2	0	11	1	1	1	10	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	5	2	1	20	4	27	3	2	1	19	2
Non-financial corporations	2,113	1,029	346	306	1,172	580	2,091	1,041	341	299	1,224	577
of which: small and medium-sized enterprises	1,268	529	166	138	794		1,185	511	166	142	737	
Households	744	266	88	82	444	153	821	270	86	81	507	154
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,888</b>	<b>1,301</b>	<b>437</b>	<b>390</b>	<b>1,638</b>		<b>2,950</b>	<b>1,316</b>	<b>429</b>	<b>381</b>	<b>1,760</b>	
Loan commitments given	35	3	0	0	26	2	67	3	0	0	50	2
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> 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.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

KBC Groep

	As of 31/03/2023						As of 30/06/2023						
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>2,460</b>	<b>1,211</b>	<b>395</b>	<b>354</b>	<b>1,550</b>	<b>715</b>	<b>2,265</b>	<b>1,199</b>	<b>352</b>	<b>315</b>	<b>1,443</b>	<b>780</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	11	1	1	1	8	0	10	1	1	1	9	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7	3	1	1	3	2	7	2	1	1	2	1	
Non-financial corporations	1,677	939	315	279	1,063	553	1,532	933	277	244	985	622	
of which: small and medium-sized enterprises	904	453	144	119	593		914	484	151	125	642		
Households	765	269	78	73	477	160	716	263	73	69	446	157	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,460</b>	<b>1,211</b>	<b>395</b>	<b>354</b>	<b>1,550</b>		<b>2,265</b>	<b>1,199</b>	<b>352</b>	<b>315</b>	<b>1,443</b>		
<b>Loan commitments given</b>	<b>61</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>2</b>	<b>56</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>1</b>	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances 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.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
**KBC Groep**

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	2,849	62	62	2,849	31	0	2,860	69	69	2,860	36	0	3,053	74	74	3,053	40	0	3,087	68	68	3,087	33	0
B Mining and quarrying	157	1	1	157	1	0	151	1	1	151	1	0	185	1	1	185	1	0	200	3	3	200	1	0
C Manufacturing	15,398	607	607	15,398	453	0	15,153	566	566	15,153	411	0	14,793	555	555	14,793	409	0	14,848	612	612	14,848	392	0
D Electricity, gas, steam and air conditioning supply	2,933	57	57	2,933	32	0	2,901	45	45	2,901	33	0	3,111	40	40	3,111	32	0	3,150	17	17	3,150	17	0
E Water supply	1,038	4	4	1,038	3	0	1,046	3	3	1,046	3	0	1,161	3	3	1,161	3	0	1,226	3	3	1,226	3	0
F Construction	5,885	213	213	5,885	163	0	5,790	281	281	5,790	168	0	5,592	234	234	5,592	167	0	6,086	241	241	6,086	176	0
G Wholesale and retail trade	13,930	824	824	13,930	711	0	13,999	824	824	13,999	707	0	13,945	816	816	13,945	701	0	13,887	784	784	13,887	675	0
H Transport and storage	4,533	80	80	4,533	57	0	5,008	83	83	5,008	69	0	4,972	84	84	4,972	84	0	4,754	74	74	4,754	47	0
I Accommodation and food service activities	1,129	108	108	1,129	89	0	1,127	103	103	1,127	37	0	1,117	96	96	1,117	35	0	1,091	85	85	1,091	28	0
J Information and communication	1,423	39	39	1,423	31	0	1,411	35	35	1,411	28	0	1,454	42	42	1,454	32	0	1,516	44	44	1,516	22	0
K Financial and insurance activities	2,968	92	92	2,968	93	0	3,437	93	93	3,437	37	0	3,347	95	95	3,347	67	0	3,513	95	95	3,513	75	0
L Real estate activities	11,306	452	452	11,306	179	0	11,376	442	442	11,376	223	0	11,886	430	430	11,586	165	0	11,841	426	426	11,841	196	0
M Professional, scientific and technical activities	5,935	175	175	5,935	128	0	6,340	180	180	6,340	132	0	6,383	176	176	6,383	137	0	6,455	198	198	6,455	142	0
N Administrative and support service activities	2,667	70	70	2,667	32	0	2,668	86	86	2,668	30	0	2,617	82	82	2,617	29	0	2,747	80	80	2,747	32	0
O Public administration and defence, compulsory social security	37	8	8	37	8	0	37	8	8	37	8	0	50	7	7	50	8	0	51	8	8	51	12	0
P Education	105	1	1	105	1	0	107	0	0	107	1	0	110	0	0	110	1	0	109	1	1	109	1	0
Q Human health services and social work activities	4,840	53	53	4,840	27	0	4,832	69	69	4,832	39	0	4,883	58	58	4,883	37	0	4,932	55	55	4,932	36	0
R Arts, entertainment and recreation	495	28	28	495	9	0	518	24	24	518	8	0	512	20	20	512	9	0	554	19	19	554	5	0
S Other services	1,171	14	14	1,171	14	0	1,252	21	21	1,252	18	0	1,275	21	21	1,275	20	0	1,675	14	14	1,675	48	0
<b>Loans and advances</b>	<b>78,809</b>	<b>2,888</b>	<b>2,888</b>	<b>78,809</b>	<b>1,991</b>	<b>0</b>	<b>80,061</b>	<b>2,932</b>	<b>2,932</b>	<b>80,061</b>	<b>1,990</b>	<b>0</b>	<b>80,507</b>	<b>2,892</b>	<b>2,892</b>	<b>80,507</b>	<b>1,974</b>	<b>0</b>	<b>81,720</b>	<b>2,892</b>	<b>2,892</b>	<b>81,720</b>	<b>1,947</b>	<b>0</b>

<sup>1</sup> 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.