

Composition of capital

BE005
KBC BANK

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		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) (+)	10,433		9,995		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	12,238		12,416		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-1,544		-1,166		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	443		-39		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-271	-0.3%	-138	-0.1%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-271		-138		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	0	0.0%	0	0.0%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	0	0.0%	0	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)	10,162	9.6%	9,857	9.8%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	443	0.4%	329	0.3%	
F) Core Tier 1 including existing government support measures (C+D+E)	10,605	10.0%	10,186	10.1%	
G) Hybrid instruments not subscribed by government	1,741		1,743		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
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	12,346	11.6%	11,929	11.9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	106,145		100,421		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	-113		-113		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	-398		-398		
Sovereign capital buffer for exposures in EEA (H+I)	0		0		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-1,052		-1,148		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-1,052		-1,148		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

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.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

BE005
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(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	106,145	100,421
RWA for credit risk	85,369	80,862
RWA Securitisation and re-securitisations	3,492	1,553
RWA Other credit risk	5,058	7,552
RWA for market risk	9,692	8,475
RWA operational risk	10,743	10,743
Transitional floors	0	0
RWA Other	341	341

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	4	0	4	0	0	4	0	0	0		0	0	0
[3M - 1Y]		106	0	106	31	0	0	0	0	76		-1	1	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		3	0	3	0	0	0	0	0	3		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		229	0	229	71	0	0	0	0	158		-2	2	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		343	0	343	102	0	4	0	237	0	-2	2	0	
[0 - 3M]	Belgium	804	0	804	685	16	103	0	0	0		-1	1	0
[3M - 1Y]		365	28	365	244	7	0	0	85		0	0	0	0
[1Y - 2Y]		3,660	55	3,660	3,038	485	0	0	82		-20	20	0	0
[2Y - 3Y]		3,192	63	3,192	2,368	595	0	0	167		-5	5	0	0
[3Y - 5Y]		3,362	66	3,362	2,136	731	0	0	430		13	-13	0	0
[5Y - 10Y]		4,406	39	4,406	3,518	749	0	0	100		61	-61	0	0
[10Y - more]		3,556	2,148	3,556	771	545	0	0	91		15	-15	0	0
Total		19,345	2,400	19,345	12,760	3,128	103	0	954	0	63	-63	0	
[0 - 3M]	Bulgaria	3	0	3	3	0	0	0	0	0		0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0		0	0	0
[1Y - 2Y]		6	0	6	6	0	0	0	0	0		0	0	0
[2Y - 3Y]		7	0	7	7	0	0	0	0	0		0	0	0
[3Y - 5Y]		19	0	19	19	0	0	0	0	0		0	0	0
[5Y - 10Y]		12	0	12	12	0	0	0	0	0		0	0	0
[10Y - more]		1	1	1	0	0	0	0	0	0		0	0	0
Total		49	1	49	49	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	10	0	10	10	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		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
[5Y - 10Y]		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
Total		10	0	10	10	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	963	0	963	19	0	943	0	0	0		0	0	0
[3M - 1Y]		421	0	421	368	32	0	0	21		-2	2	0	
[1Y - 2Y]		381	0	381	176	0	0	0	206		-1	1	0	
[2Y - 3Y]		483	0	483	222	33	0	0	228		-1	1	0	
[3Y - 5Y]		1,064	0	1,064	471	19	0	0	573		-3	3	0	
[5Y - 10Y]		3,668	0	3,668	693	38	0	0	2,938		-4	4	0	
[10Y - more]		1,351	218	1,351	82	65	0	0	987		0	0	0	
Total		8,331	218	8,331	2,031	186	943	4,953	0	-11	11	0		
[0 - 3M]	Denmark	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	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
[1Y - 2Y]		4	0	4	3	0	0	0	2		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		45	0	45	45	0	0	0	0		-1	1	0	
[5Y - 10Y]		23	0	23	23	0	0	0	0		-1	1	0	
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	
Total		73	0	73	71	0	0	2	0	-2	2	0		

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (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]	France	221	0	221	10	0	211	0	0	0		0	0	0
[3M - 1Y]		49	0	49	49	0	0	0	0	0		0	0	0
[1Y - 2Y]		96	0	96	96	0	0	0	0	0		-1	1	0
[2Y - 3Y]		540	0	540	540	0	0	0	0	0		-4	4	0
[3Y - 5Y]		248	0	248	234	0	0	0	0	14		-2	2	0
[5Y - 10Y]		174	0	174	88	0	0	0	0	86		-1	1	0
[10Y - more]		699	0	699	10	0	0	0	0	689		0	0	0
Total		2,027	0	2,027	1,027	0	211	0	789	0	-8	8	0	
[0 - 3M]	Germany	917	0	917	2	0	914	0	0	2		0	0	0
[3M - 1Y]		5	0	5	2	0	0	0	3		0	0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	2		0	0	0	0
[2Y - 3Y]		57	0	57	53	0	0	0	5		0	0	0	0
[3Y - 5Y]		38	0	38	36	0	0	0	2		0	0	0	0
[5Y - 10Y]		32	0	32	32	0	0	0	0	0		0	0	0
[10Y - more]		4	0	4	4	0	0	0	0	0		0	0	0
Total		1,056	0	1,056	129	0	914	0	13	0	0	0	0	
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		56	0	56	53	0	0	0	3		-18	18	0	
[1Y - 2Y]		33	0	33	14	15	0	0	4		-5	5	0	
[2Y - 3Y]		43	0	43	11	31	0	0	2		-4	4	0	
[3Y - 5Y]		31	0	31	1	0	0	0	30		0	0	0	
[5Y - 10Y]		9	0	9	7	0	0	0	2		-2	2	0	
[10Y - more]		2	0	2	0	0	0	0	2		0	0	0	
Total		175	0	175	86	45	0	44	0	-29	29	0		
[0 - 3M]	Hungary	1,178	0	1,178	0	0	289	0	0	4		0	0	0
[3M - 1Y]		140	0	140	33	0	0	0	108		3	-3	0	
[1Y - 2Y]		330	0	330	32	49	0	0	249		3	-3	0	
[2Y - 3Y]		183	0	183	30	0	0	0	153		2	-2	0	
[3Y - 5Y]		395	0	395	96	0	0	0	299		8	-8	0	
[5Y - 10Y]		441	0	441	115	0	0	0	326		9	-9	0	
[10Y - more]		611	313	611	16	0	0	0	282		1	-1	0	
Total		3,279	313	3,279	322	49	289	1,421	0	26	-26	0		
[0 - 3M]	Iceland	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Ireland	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	
[3Y - 5Y]		42	0	42	0	0	0	0	42		0	0	0	
[5Y - 10Y]		222	0	222	86	0	0	0	136		20	-20	0	
[10Y - more]		93	43	93	0	0	0	0	50		0	0	0	
Total		357	43	357	86	0	0	227	0	20	-20	0		
[0 - 3M]	Italy	102	0	102	82	0	19	0	0	2		0	0	0
[3M - 1Y]		19	0	19	0	19	0	0	0	0		0	0	0
[1Y - 2Y]		191	0	191	162	0	0	0	29		0	0	0	
[2Y - 3Y]		20	0	20	5	0	0	0	15		0	0	0	
[3Y - 5Y]		237	0	237	72	0	0	0	165		0	0	0	
[5Y - 10Y]		659	0	659	596	0	0	0	63		1	-1	0	
[10Y - more]		105	0	105	105	0	0	0	0		0	0	0	
Total		1,334	0	1,334	1,022	19	19	274	0	1	-1	0		
[0 - 3M]	Latvia	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	
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0		

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	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]		66	0	16	0	0	0	0	0	16		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		63	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		56	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		184	0	16	0	0	0	0	16	16	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	32	0	32	25	0	7	0	0	0		0	0	0	0
[3M - 1Y]		33	0	33	33	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		21	0	21	21	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		80	0	80	80	0	0	0	0	0		-1	1	0	0
[5Y - 10Y]		52	1	52	51	0	0	0	0	0		-1	1	0	0
[10Y - more]		20	0	20	15	0	0	0	0	5		0	0	0	0
Total		238	1	238	225	0	7	0	5	5	0	-3	3	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	110	0	110	41	0	45	0	0	25		0	0	0	0
[3M - 1Y]		229	0	229	56	0	0	0	0	173		1	-1	0	0
[1Y - 2Y]		330	0	330	201	6	0	0	0	123		2	-2	0	0
[2Y - 3Y]		437	0	437	176	0	0	0	0	261		2	-2	0	0
[3Y - 5Y]		719	0	719	484	0	0	0	0	235		6	-6	0	0
[5Y - 10Y]		457	0	457	276	0	0	0	0	181		3	-3	0	0
[10Y - more]		19	17	19	0	1	0	0	0	2		0	0	0	0
Total		2,301	17	2,301	1,233	7	45	0	1,000	1,000	0	14	-14	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		3	0	3	0	0	0	0	0	3		0	0	0	0
[3Y - 5Y]		6	0	6	0	0	0	0	0	6		0	0	0	0
[5Y - 10Y]		50	0	50	0	0	0	0	0	50		0	0	0	0
[10Y - more]		7	0	7	0	7	0	0	0	0		0	0	0	0
Total		66	0	66	0	7	0	0	59	59	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	1	1	1	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		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
[5Y - 10Y]		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
Total		1	1	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Slovakia	321	0	321	0	0	309	0	0	11		0	0	0
[3M - 1Y]		65	0	65	26	0	0	0	0	39		-1	1	0
[1Y - 2Y]		154	0	154	118	0	0	0	0	36		-5	5	0
[2Y - 3Y]		125	0	125	14	19	0	0	0	92		-1	1	0
[3Y - 5Y]		218	0	218	111	0	0	0	0	107		-5	5	0
[5Y - 10Y]		459	0	459	125	0	0	0	0	334		-5	5	0
[10Y - more]		74	49	74	1	0	0	0	0	24		0	0	0
Total		1,414	49	1,414	396	19	309	0	642	0	-16	16	0	0
[0 - 3M]	Slovenia	91	0	91	44	0	47	0	0	0		1	-1	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		98	0	98	28	70	0	0	0	0		1	-1	0
[3Y - 5Y]		6	0	6	4	2	0	0	0	0		0	0	0
[5Y - 10Y]		24	0	24	24	0	0	0	0	0		1	-1	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		219	0	219	100	72	47	0	0	0	2	-2	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		411	0	411	411	0	0	0	0	0		11	-11	0
[1Y - 2Y]		302	0	302	302	0	0	0	0	0		8	-8	0
[2Y - 3Y]		209	0	209	205	0	0	0	0	3		6	-6	0
[3Y - 5Y]		35	0	35	35	0	0	0	0	0		1	-1	0
[5Y - 10Y]		131	0	131	106	0	0	0	0	25		3	-3	0
[10Y - more]		240	0	240	226	14	0	0	0	0		6	-6	0
Total		1,328	0	1,328	1,286	14	0	0	28	0	36	-36	0	0
[0 - 3M]	Sweden	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		25	0	25	25	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		25	0	25	25	0	0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		2	2	2	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		4	4	4	0	0	0	0	0	0		0	0	0
[10Y - more]		343	343	343	0	0	0	0	0	0		0	0	0
Total		358	358	358	0	0	0	0	0	0	0	0	0	0
TOTAL EEA 30		42,515	3,400	42,347	20,957	3,546	2,893	0	0	10,665	0	91	-91	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
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (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]	Austria	90	0	90	15	0	0	0	0	75		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		3	0	3	0	0	0	0	0	3		0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	0		0	0	0
[3Y - 5Y]		17	0	17	17	0	0	0	0	0		0	0	0
[5Y - 10Y]		543	0	543	383	0	0	0	0	160		1	-1	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	654	0	654	416	0	0	0	0	239	0	2	-2	0	
[0 - 3M]	Belgium	248	0	248	0	0	245	0	0	2		0	0	0
[3M - 1Y]		2,180	50	2,180	1,929	95	0	0	107		-20	20	0	
[1Y - 2Y]		3,471	39	3,471	2,756	573	0	0	103		-55	55	0	
[2Y - 3Y]		2,170	25	2,170	1,506	129	0	0	509		-37	37	0	
[3Y - 5Y]		2,928	39	2,928	1,190	228	0	0	1,471		-31	31	0	
[5Y - 10Y]		6,714	84	6,714	1,576	423	0	0	4,631		-75	75	0	
[10Y - more]		4,416	2,184	4,416	96	52	0	0	2,083		-7	7	0	
Total	22,126	2,421	22,126	9,054	1,499	245	0	8,906	0	-225	225	0		
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		6	0	6	6	0	0	0	0	0		0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0	0		0	0	0
[2Y - 3Y]		8	0	8	8	0	0	0	0	0		0	0	0
[3Y - 5Y]		31	0	31	31	0	0	0	0	0		0	0	0
[5Y - 10Y]		8	0	8	8	0	0	0	0	0		0	0	0
[10Y - more]		7	7	7	0	0	0	0	0	0		0	0	0
Total	63	7	63	55	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	1,379	0	1,379	191	0	1,188	0	0	0		-5	5	0
[3M - 1Y]		620	0	620	360	32	0	0	228		-9	9	0	
[1Y - 2Y]		133	0	133	133	0	0	0	0		-3	3	0	
[2Y - 3Y]		976	0	976	278	34	0	0	664		-7	7	0	
[3Y - 5Y]		1,358	0	1,358	675	19	0	0	665		-16	16	0	
[5Y - 10Y]		3,127	0	3,127	705	0	0	0	2,422		-17	17	0	
[10Y - more]		1,404	250	1,404	90	0	0	0	1,064		-2	2	0	
Total	8,997	250	8,997	2,432	85	1,188	0	5,042	0	-58	58	0		
[0 - 3M]	Denmark	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
[1Y - 2Y]		7	0	7	7	0	0	0	0	0		0	0	0
[2Y - 3Y]		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
[5Y - 10Y]		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
Total	7	0	7	7	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	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
[1Y - 2Y]		4	0	4	3	0	0	0	2		0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	
[3Y - 5Y]		46	0	46	46	0	0	0	0		-2	2	0	
[5Y - 10Y]		24	0	24	24	0	0	0	0		-1	1	0	
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	
Total	75	0	75	73	0	0	0	2	0	-3	3	0		

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	230	0	230	0	0	230	0	0	0		0	0	0
[3M - 1Y]		89	0	89	88	0	0	0	0	1		-1	1	0
[1Y - 2Y]		292	0	292	291	0	0	0	0	0		-4	4	0
[2Y - 3Y]		505	0	505	504	0	0	0	0	1		-7	7	0
[3Y - 5Y]		91	0	91	75	0	0	0	0	16		-1	1	0
[5Y - 10Y]		419	0	419	77	0	0	0	0	342		-1	1	0
[10Y - more]		690	0	690	0	0	0	0	0	690		0	0	0
Total		2,316	0	2,316	1,036	0	230	0	1,050	0	-14	14	0	
[0 - 3M]	Germany	600	0	600	2	0	592	0	0	5		0	0	0
[3M - 1Y]		35	0	35	0	0	0	0	35		0	0	0	0
[1Y - 2Y]		56	0	56	51	0	0	0	0	5		0	0	0
[2Y - 3Y]		12	0	12	11	0	0	0	0	2		0	0	0
[3Y - 5Y]		71	0	71	70	0	0	0	0	1		0	0	0
[5Y - 10Y]		36	0	36	19	15	0	0	0	1		0	0	0
[10Y - more]		4	0	4	4	0	0	0	0	1		0	0	0
Total		814	0	814	156	15	592	0	50	0	0	0	0	
[0 - 3M]	Greece ⁽⁵⁾	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		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
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		29	0	29	29	0	0	0	0	0		9	-9	0
Total		30	0	30	29	0	1	0	0	0	9	-9	0	
[0 - 3M]	Hungary	898	0	898	710	0	187	0	0	0		2	-2	0
[3M - 1Y]		413	0	413	115	51	0	0	0	247		0	0	0
[1Y - 2Y]		497	0	497	49	0	0	0	0	448		0	0	0
[2Y - 3Y]		288	0	288	48	0	0	0	0	240		0	0	0
[3Y - 5Y]		461	0	461	106	0	0	0	0	355		0	0	0
[5Y - 10Y]		319	0	330	89	0	0	0	0	241		0	0	0
[10Y - more]		623	366	623	18	0	0	0	0	238		0	0	0
Total		3,497	366	3,508	1,135	51	187	0	1,769	0	3	-3	0	
[0 - 3M]	Iceland	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		42	0	42	0	0	0	0	0	42		0	0	0
[5Y - 10Y]		251	0	251	114	0	0	0	0	136		7	-7	0
[10Y - more]		93	43	93	0	0	0	0	0	50		0	0	0
Total		386	43	386	114	0	0	0	229	0	7	-7	0	
[0 - 3M]	Italy	11	0	11	0	0	11	0	0	0		0	0	0
[3M - 1Y]		28	0	28	3	0	0	0	0	25		0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	0	2		0	0	0
[2Y - 3Y]		155	0	155	1	0	0	0	0	153		0	0	0
[3Y - 5Y]		20	0	20	0	0	0	0	0	20		0	0	0
[5Y - 10Y]		585	0	585	519	0	0	0	0	66		1	-1	0
[10Y - more]		163	0	163	163	0	0	0	0	1		0	0	0
Total		964	0	964	686	0	11	0	268	0	1	-1	0	
[0 - 3M]	Latvia	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		16	0	16	0	0	0	0	0	16		0	0	0	0
[1Y - 2Y]		276	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		65	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		65	0	9	0	0	0	0	0	9		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		423	0	25	0	0	0	0	25	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	38	0	38	33	0	5	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		22	0	22	21	0	0	0	0	1		0	0	0	0
[2Y - 3Y]		16	0	16	16	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		65	0	65	65	0	0	0	0	0		-1	1	0	0
[5Y - 10Y]		53	0	53	53	0	0	0	0	0		-1	1	0	0
[10Y - more]		11	0	11	6	0	0	0	0	5		0	0	0	0
Total		205	0	205	194	0	5	0	6	0	-3	3	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	96	0	96	73	0	23	0	0	0		1	-1	0	0
[3M - 1Y]		350	0	350	122	0	0	0	0	228		1	-1	0	0
[1Y - 2Y]		477	0	477	293	7	0	0	0	178		3	-3	0	0
[2Y - 3Y]		341	0	341	144	0	0	0	0	197		1	-1	0	0
[3Y - 5Y]		576	0	576	373	0	0	0	0	203		4	-4	0	0
[5Y - 10Y]		577	0	577	370	0	0	0	0	207		4	-4	0	0
[10Y - more]		27	12	27	10	0	0	0	0	5		0	0	0	0
Total		2,445	12	2,445	1,385	7	23	0	1,018	0	14	-14	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		4	0	4	0	0	0	0	0	4		0	0	0	0
[5Y - 10Y]		50	0	50	0	0	0	0	0	50		0	0	0	0
[10Y - more]		4	0	4	0	4	0	0	0	0		0	0	0	0
Total		59	0	59	0	4	0	0	55	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
BE005
KBC BANK

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	140	0	140	0	0	140	0	0	0		0	0	0	0
[3M - 1Y]		127	0	127	108	0	0	0	0	19		-5	5	0	0
[1Y - 2Y]		152	0	152	24	19	0	0	0	109		-1	1	0	0
[2Y - 3Y]		78	0	78	58	0	0	0	0	20		-2	2	0	0
[3Y - 5Y]		341	0	341	158	0	0	0	0	183		-7	7	0	0
[5Y - 10Y]		289	0	289	32	0	0	0	0	257		-1	1	0	0
[10Y - more]		192	112	192	2	0	0	0	0	78		0	0	0	0
Total		1,319	112	1,319	382	19	140	0	666	666	0	-16	16	0	0
[0 - 3M]	Slovenia	144	0	144	0	0	144	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		97	0	97	28	70	0	0	0	0		1	-1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		6	0	6	4	2	0	0	0	0		0	0	0	0
[5Y - 10Y]		24	0	24	24	0	0	0	0	0		1	-1	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		271	0	271	55	72	144	0	0	0	0	2	-2	0	0
[0 - 3M]	Spain	27	0	27	26	0	0	0	0	0		3	-3	0	0
[3M - 1Y]		46	0	46	46	0	0	0	0	0		5	-5	0	0
[1Y - 2Y]		7	0	7	7	0	0	0	0	0		1	-1	0	0
[2Y - 3Y]		29	0	29	29	0	0	0	0	0		3	-3	0	0
[3Y - 5Y]		17	0	17	17	0	0	0	0	1		2	-2	0	0
[5Y - 10Y]		4	0	4	2	0	0	0	0	2		0	0	0	0
[10Y - more]		196	0	196	196	0	0	0	0	0		22	-22	0	0
Total		326	0	326	322	0	0	0	3	3	0	36	-36	0	0
[0 - 3M]	Sweden	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]		25	0	25	25	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		25	0	25	25	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	7	0	7	0	7	0	0	0	0		0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		2	2	2	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		6	6	6	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		2	2	2	0	0	0	0	0	0		0	0	0	0
[10Y - more]		374	374	374	0	0	0	0	0	0		0	0	0	0
Total		393	386	393	0	7	0	0	0	0	0	0	0	0	0
TOTAL EEA 30		45,395	3,598	45,009	17,556	1,752	2,775	0	0	19,328	0	-244	244	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
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).