ANNEX I

Balance Sheet Reconciliation

Disclosure according to Article 2 in Commission implementing regulation (EU) No 1423/2013

Capital Base In millions of EUR	Financial statements 31/12/2015	deconsolidation insurance	Prudential treatment	Own funds 31/12/2015
Total regulatory capital, KBC Group (after profit appropriation)				17.305.269.604
Tier-1 capital				14.691.419.806
Common equity				13.241.793.504
Parent shareholders' equity	14.411.121.999	-336.538.221		14.074.583.778
Non-voting core capital securities	0			0
Intangible fixed assets (incl deferred tax impact) (-)	-374.889.160	8.470.602		-366.418.558
Goodwill on consolidation (incl deferred tax impact) (-)	-598.822.481	116.676.929		-482.145.552
Minority interests	-197.259	197.259		0
AFS revaluation reserve shares (-)				
AFS revaluation reserve sovereign bonds (-)	-912.552.849	510.273.222		-402.279.627
AFS revaluation reserve other bonds(-)	-322.633.742	215.614.348	42.807.758	-64.211.636
AFS revaluation reserve other (-)	-59.197	59.197		0
Hedging reserve (cash flow hedges) (-)	1.146.230.072	16.421.245		1.162.651.317
Valuation diff. in fin. liabilities at fair value - own credit risk (-)	-19.752.570			-19.752.570
Value adj due to the requirements for prudent valuation (-)				-52.695.193
Dividend payout (-)				
Renumeration of government securities (-)				
Renumeration of AT1 instruments (-)	-1.566.607			-1.566.607
Deduction re. financing provided to shareholders (-)				-90.542.104
IRB provision shortfall (-)				-171.002.779
Deferred tax assets on losses carried forward (-)	-862.511.275	443.863	517.240.447	-344.826.965
Limit on deferred tax assets from timing differences relying on future profitability and significant participations in financial sector entities (-)				
Additional going concern capital				1.449.626.302
Grandfathered innovative hybrid tier-1 instruments	58.851.770		-9.225.468	49.626.302
Grandfathered non-innovative hybrid tier-1 instruments				
CRR compliant AT1 instruments	1.400.000.000			1.400.000.000
Minority interests to be included in additional going concern capital				
Tier 2 capital				2.613.849.798
IRB provision excess (+)				358.681.847
Subordinated liabilities	3.014.391.980	-500.000.000	-259.224.029	2.255.167.951
Subordinated loans non-consolidated financial sector entities (-)				
Minority interests to be included in tier 2 capital				

ANNEX II

Capital instruments' main features template

Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013

Capital instruments' main features template ([1])										
1	Issuer	KBC Group NV	KBC Group NV	KBC Group NV	KBC Group NV	KBC Group NV	KBC Group NV	KBC Bank NV	KBC Bank NV	KBC Bank NV
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement	BE0002463389	BE0002475508	BE0002479542	BE0002475508	BE0002485606	BE0002223890	BE0119284710	BE6248510610	Grouped certificates
3	Governing law(s) of the instrument	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian
	Regulatory treatment									
4	Transitional CRR rules	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional CRR rules	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	ineligle	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 as published in Regulation (EU) No 575/2013 article 52	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Additional Tier 1 as published in Regulation (EU) No 575/2013 article 52	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	EUR 1,400m	EUR 148m	EUR 749m	EUR 25m	EUR 749m	EUR 10m	EUR 55m	EUR 824m	EUR 12m
9	Nominal amount of instrument	EUR 1,400m	EUR 150m	EUR 750m	EUR 25m	EUR 750m	EUR 10m	GBP 525m	USD 1 000m	EUR 296m
9a	Issue price	100%	98.8 per cent	99.874 per cent	98.8 per cent	99.494 per cent	100.00 per cent	100%	100%	
9b	Redemption price	At their prevailing principal amount	100 per cent of their nominal amount	100 per cent of their nominal amount	100 per cent of their nominal amount	100 per cent of their nominal amount	100 per cent of their nominal amount	At par	At their aggregate principal amount	At par
10	Accounting classification	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	19 March 2014	24 July 2014 and 1 August 2014	25 November 2014	2 February 2015	11 March 2015	6 March 2015	19 December 2003	25 January 2013	
12	Perpetual or dated	Perpetual	dated	dated	dated	dated	dated	Perpetual	Dated	Dated
13	Original maturity date	No maturity	24 July 2029	25 November 2024	24 July 2029	11 March 2027	6 March 2025	No maturity	25 January 2023	5 Years after issuance
14	Issuer call subjet to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	n/a
15	Optional call date, contingent call dates, and redemption amount	19 March 2019 Tax Gross-up call and Tax Deductibility Call At the Prevailing Principal Amount together with accrued interest	24 July 2024 Tax Gross-up events and Tax Deductibility events Following a Capital Disqualification event EUR 100,000 per Calculation Amount	25 November 2019 Tax Gross-up events and Tax Deductibility events Following a Capital Disqualification event EUR 100,000 per Calculation Amount	24 July 2024 Tax Gross-up events and Tax Deductibility events Following a Capital Disqualification event EUR 100,000 per Calculation Amount	11 March 2022 Tax Gross-up events and Tax Deductibility events Following a Capital Disqualification event EUR 100,000 per Calculation Amount	n/a	n/a	The Issuer may redeem the Securities on the Reset Date (25 january 2018) in whole and not in part at their principal amount, together with interest accrued to but excluding the date of redemption. At any time upon the occurrence of a Regulatory Event or Tax Gross-up event.	n/a
16	Subsequent call dates, if applicable	on every Interest Payment Date starting with 19 June 2019 (19 March, 19 June, 19 September and 19 December)	n/a	n/a	n/a	n/a	n/a	19 December 2019 on every Interest Payment Date thereafter	n/a	n/a
	Coupons / dividends									
17	Fixed or floating dividend/coupon	fixed and from (and including) the First Call Date and thereafter, at a fixed rate per annum reset on each Reset Date based on the prevailing Euro 5-year Mid-Swap Rate plus 4.759 per cent	fixed and from (and including) the First Call Date and thereafter, at a fixed rate per annum reset on each Reset Date based on the prevailing Euribor plus 1.90 per cent	fixed and from (and including) the First Call Date and thereafter, at a fixed rate per annum reset on each Reset Date based on the prevailing Euribor plus 1.98 per cent	fixed and from (and including) the First Call Date and thereafter, at a fixed rate per annum reset on each Reset Date based on the prevailing Euribor plus 1.90 per cent	fixed and from (and including) the First Call Date and thereafter, at a fixed rate per annum reset on each Reset Date based on the prevailing Euribor plus 1.50 per cent	fixed	fixed to floating	Fixed To be reset on the Reset Date.	
18	Coupon rate and any related index	5,625% per annum To be reset on every Reset Date	3.125 per cent to be reset on 24 July 2024.	2.375 per cent to be reset on 25 November 2019.	3.125 per cent to be reset on 24 July 2024.	1.875 per cent to be reset on 11 March 2022.	EUR 20.00 per Calculation amount	6,202% per annum - rate after 19/12/2019 : libor 3m + 193 bp	8,0% per annum until the Reset Date. If not called on or before the Reset Date the Securities will bear interest at a fixed rate per annum which will be based on the initial credit spread and the then prevailing USD 5-year Mid-Swap Rate.	
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	Yes	No	No
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	n/a	n/a	n/a	n/a	n/a	n/a	In the event of a general concusus creditorum	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	fully	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	In profit sharing certificates (not common stock) having a total nominal value in euro equal to the aggregate of (i) the aggregate outstanding principal amount of the Securities, (ii) accrued but unpaid interest on the Adjusted Outstanding Principal Amount, if any, with respect to the current Interest Period accrued on a daily basis to (but excluding) the date of the Mandatory Conversion, (iii) unpaid Deferred Coupons, if any, and (iv) Additional Amounts, if any (the "Mandatory Conversion Amount").	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specifiy instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	profit sharing certificates	n/a	n/a
29	If convertible, specifiy issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	KBC Bank NV	n/a	n/a
30	Write-down features	Yes	No	No	No	No	No	No	Yes	No
31	If write-down, write-down trigger (s)	CET1 ratio < 5.125%	n/a	n/a	n/a	n/a	n/a	n/a	CET1 ratio < 7.00%	n/a
32	If write-down, full or partial	partially or fully	n/a	n/a	n/a	n/a	n/a	n/a	Full	n/a
33	If write-down, permanent or temporary	Temporary	n/a	n/a	n/a	n/a	n/a	n/a	Permanent	n/a
34	If temporary write-down, description of write-up mechanism	Upon a Return to Financial Health, the Issuer may, at its discretion and subject to regulatory restrictions, write up the Prevailing Principal Amount of the Securities up to a maximum of the Original Principal Amount.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Position in subordination hierachy in liquidation (specify instrument type immediately senior to instrument)	The Issuer's obligations under the Securities are unsecured and deeply subordinated, and will rank junior in priority of payment to unsubordinated creditors of the Issuer and to ordinarily subordinated indebtedness of the Issuer.	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	In a liquidation of the Issuer, the Holders of Profit Sharing Certificates will be entitled to the repayment of the nominal value of the Profit-Sharing Certificates, subject to the above ranking provisions, but will not be entitled to share in further liquidation proceeds of the Issuer.	Rank junior to the rights and claims of holders of all depositors and other unsecured and unsubordinated creditors.	Senior debt
36	Non-compliant transitioned features	No	No	No	No	No	No	Yes	No	No
37	If yes, specifiy non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a	Instrument issued according to earlier rules. Features include e.g. step-up and do not include fully discretionary coupons.	n/a	n/a

(1) 'N/A' inserted if the question is not applicable

KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	KBC Bank NV	CBC Banque SA
Grouped certificates	Grouped certificates	Grouped certificates	Grouped certificates	Grouped certificates	Grouped sub. term accounts	Grouped sub. term accounts	Grouped sub. term accounts	Grouped sub. term accounts	Grouped sub. term accounts	Grouped sub. term accounts	Grouped certificates
Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian	Belgian/ English
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated
Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63
EUR 16m	EUR 10m	EUR 14m	EUR 3m	EUR 94m	EUR 1m	EUR 2m	EUR 0,9m	EUR 2m	EUR 0,3m	EUR 20m	EUR 2m
EUR 68m	EUR 26m	EUR 33m	EUR 2m	EUR 181m	EUR 32m	EUR 8m	EUR 3m	EUR 3m	EUR 0,6m	EUR 25m	EUR 48m
At par	At par	At par	At par	At par	At par	At par	At par	At par	At par	At par	At par
Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
6 Years after issuance	7 Years after issuance	8 Years after issuance	9 Years after issuance	10 Years after issuance	5 Years after issuance	6 Years after issuance	7 Years after issuance	8 Years after issuance	9 Years after issuance	10 Years after issuance	5 Years after issuance
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
No	No	No	No	No	No	No	No	No	No	No	No
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
No	No	No	No	No	No	No	No	No	No	No	No
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

CBC Banque SA	CBC Banque SA	CBC Banque SA	CBC Banque SA	CBC Banque SA	KBC Ifima SA	KBC Ifima SA	KBC Ifima SA	KBC Ifima SA	KBC Ifima SA	KBC Ifima SA	KBC Ifima SA
Grouped certificates	Grouped certificates	Grouped certificates	Grouped certificates	Grouped certificates	XS0210976329	XS0219888988	XS0219645222	XS0238162530	XS0219644415	total Bond Program - EUR	total Bond Program - USD
Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English	Belgian/ English
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated	Solo and Consolidated
Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63
EUR 0,1m	EUR 0,1m	EUR 0,2m	EUR 0,3m	EUR 2,4m	EUR 124m	EUR 36m	EUR 25m	EUR 48m	EUR 28m	EUR 141m	EUR 23m
EUR 0,4m	EUR 1,2m	EUR 1m	EUR 1,2m	EUR 5,5m	USD 150m	EUR 72m	CZK 2 500m	SKK 1 450m	SKK 3 000m	EUR 540m	EUR 93m
					EUR 115m	EUR 72m	EUR 82m	EUR 48m	EUR 100m	EUR 540m	EUR 93m
At par	At par	At par	At par	At par	At par	At par	At par	At par	At par	At par	At par
Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
					07/Feb/05	30/Jun/05	18/May/05	21/Dec/05	18/May/05		
Dated	Dated	Dated	Dated	Dated	dated	dated	dated	dated	dated	dated	dated
6 Years after issuance	7 Years after issuance	8 Years after issuance	9 Years after issuance	10 Years after issuance	07/Feb/25	30/Jun/17	18/May/16	21/Dec/20	18/May/16		
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
					Floating (CMS-linked)	Floating	Fixed	Fixed	Fixed	Fixed	Fixed
					4,692%	Interest rate linked	3,87%	4,05%	4,01%		
No	No	No	No	No	No	No	No	No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No	No	No	No	No	No	No	No	No
Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
No	No	No	No	No	No	No	No	No	No	No	No
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt	Senior debt
No	No	No	No	No	No	No	No	No	No	No	No
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

ANNEX VI

Transitional own funds disclosure template

Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

	Common Equity Tier 1 capital: instruments and reserves (1)	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) 575/2013
1	Capital instruments and the related share premium accounts	6.891.633.586	26 (1), 27, 28, 29, EBA list 26 (3)	
	of which: Instrument type 1	n/a	EBA list 26 (3)	
	of which: Instrument type 2	n/a	EBA list 26 (3)	
	of which: Instrument type 3	n/a	EBA list 26 (3)	
2	Retained earnings	5.191.466.699	26 (1) (c)	
3	Accumulated other comprehensive income (and any other reserves)	-292.905.660	26 (1)	
3a	Funds for general banking risk	n/a	26 (1) (f)	
4	Amount of qualifying items referred to in Article 484 (3) and the related shar premium accounts subject to phase out from CET1	n/a	486 (2)	
	Public sector capital injections grandfathered until 1 january 2018	0	483 (2)	
5	Minority interests (amount allowed in consolidated CET1)	0	84, 479, 480	n/a
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	2.282.822.546	26 (2)	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	14.073.017.171		
	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-52.695.193	34, 105	-40.898.306
8	Intangible assets (net of related tax liability) (negative amount)	-848.564.110	36 (1) (b), 37, 472 (4)	n/a
9	Empty set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising fro temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-344.826.965	36 (1) (c), 38, 472 (5)	-420.429.742
11	Fair value reserves related to gains or losses on cash flow hedges	1.162.651.317	33 (a)	n/a
12	Negative amounts resulting from the calculation of expected loss amounts	-171.002.779	36 (1) (d), 40, 159, 472 (6)	n/a
13	Any increase in equity that results from securitised assets (negative amount)	n/a	32 (1)	n/a
14	Gains or losses on liabilities valued at fair value resulting from changes in ow credit standing	-19.752.570	33 (1) (b) (c)	n/a
15	Defined-benefit pension fund assets (negative amount)	n/a	36 (1) (e), 41, 472 (7)	n/a
16	Direct and indirect holdings by an institution of own CET1 instruments (negativ amount)	-90.542.104	36 (1) (f), 42, 472 (8)	n/a
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negatvie amount)	n/a	36 (1) (g), 44, 472 (9)	n/a
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amoun	n/a	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	n/a
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	n/a	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	n/a
20	Empty set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, wher the institution opts for the deduction alternative	n/a	36 (1) (k)	n/a
20b	of which: qualifying holdings outside the financial sector (negative amount)	n/a	36 (1) (k) (i), 89 to 91	n/a
20c	of which: securitisation positions (negative amount)	n/a	36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258	n/a
20d	of which: free deliveries (negative amount)	n/a	36 (1) (k) (iii), 379 (3)	n/a
21	Deferred tax assets arising from temporary difference (amount above 10 threshold , net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	n/a	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	n/a
22	Amount exceeding the 15% threshold (negative amount)	n/a	48 (1)	n/a
23	of which: direct and indirect holdings by the institution of the CET1 instruments c financial sector entities where the institution has a significant investment in those entities	n/a	36 (1) (i), 48 (1) (b), 470, 472 (11)	n/a
24	Empty set in the EU			
25	of which: deferred tax assets arising from temporary difference	n/a	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	n/a
25a	Losses for the current financial year (negative amount)	n/a	36 (1) (a), 472 (3)	n/a
25b	Foreseeable tax charges relating to CET1 items (negative amount)	n/a	36 (1) (l)	n/a
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amoun subject to pre-CRR treatment	n/a		
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Article 467 and 468	-466.491.263		
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with rega to additional filters and deductions required pre CRR	n/a	481	
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negativ amount)	n/a	36 (1) (j)	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	-831.223.667		
29	**Common Equity Tier 1 (CET1) capital**	13.241.793.504		
	Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1.400.000.000	51, 52	
31	of which: classified as equity under applicable accounting standards	1.400.000.000		
32	of which: classified as liabilities under applicable accounting standards	n/a		
33	Amount of qualifying items referred to in Article 484 (4) and the related shar premium accounts subject to phase out from AT1	n/a	486 (3)	
	Public sector capital injections grandfathered until 1 january 2018	n/a	483 (3)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	n/a	85, 86, 480	n/a
35	of which: instruments issued by subsidiaries subject to phase-out	n/a	486 (3)	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	1.400.000.000		
	Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negativ amount)	n/a	52 (1) (b), 56 (a), 57, 475 (2)	n/a
38	Holdings of the AT1 instruments of financial sector entities where those entitie have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	n/a	56 (b), 58, 475 (3)	n/a
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amoun	n/a	56 (c), 59, 60, 79, 475 (4)	n/a
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	n/a	56 (d), 59, 79, 475 (4)	n/a
41	Regulatory adjustments applied to Additional Tier 1 capital in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase-out as prescribed in Regulation (EU) No 585/2013 (ie. CRR residual amounts)	49.626.302		
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deductic from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	n/a	472, 473(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	

41b	Residual amounts deducted from Additional Tier 1 capital with regard to deductic from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	n/a	477, 477 (3), 477 (4) (a)	
41c	Amounts to be deducted from added to Additional Tier 1 capital with regard t additional filters and deductions required pre- CRR	n/a	467, 468, 481	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negativ amount)	n/a	56 (e)	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	49.626.302		
44	**Additional Tier 1 (AT1) capital**	1.449.626.302		
45	**Tier 1 capital (T1 = CET1 + AT1)**	14.691.419.806		
Tier 2 (T2) capital: instruments and provisions				
46	Capital instruments and the related share premium accounts	1.179.994.955	62, 63	
47	Amount of qualifying items referred to in Article 484 (5) and the related shar premium accounts subject to phase out from T2	n/a	486 (4)	
	Public sector capital injections grandfathered until 1 january 2018	n/a	483 (4)	
48	Qualifying own funds instruments included in consolidated T2 capital (includin minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	1.075.172.996	87, 88, 480	-393.749.926
49	of which: instruments issued by subsidiaries subject to phase-out	n/a	486 (4)	
50	Credit risk adjustments	358.681.847	62 (c) & (d)	
51	**Tier 2 (T2) capital before regulatory adjustment**	2.613.849.798		
Tier 2 (T2) capital: regulatory adjustments				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	n/a	63 (b) (i), 66 (a), 67, 477 (2)	n/a
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	n/a	66 (b), 68, 477 (3)	n/a
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loan of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	n/a	66 (c), 69, 70, 79, 477 (4)	n/a
54a	Of which new holdings not subject to transitional arrangements	n/a		n/a
54b	Of which holdings existing befor 1 January 2013 and subject to transitiona arrangements	n/a		n/a
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loan of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amounts)	n/a	66 (d), 69, 79, 477 (4)	n/a
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	n/a		
56a	Residual amounts deducted from Tier 2 capital with regard to deduction fror Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	n/a	472, 472(3)(a), 472 (4), 472 (6), 472 (8), 472 (9), 472 (10) (a), 472 (11) (a)	
56b	Residual amounts deducted from Tier 2 capital with regard to deduction fror Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	n/a	475, 475 (2) (a), 475 (3), 475 (4) (a)	
56c	Amounts to be deducted from or added to Tier 2 capital with regard to addition filters and deductions required pre- CRR	n/a	467, 468, 481	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	0		
58	**Tier 2 (T2) capital**	2.613.849.798		
59	**Total capital (TC = T1 + T2)**	17.305.269.604		
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment an transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amount)	87.342.990.633		
	Of which:… items not deducted from CET1 (Regulation (EU) No 575/2013 residua amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc)	n/a	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	
	Of which:…items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings T2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc.)	n/a	475, 475 (2) (b), 475 (2) ©, 475 (4) (b)	
	Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own T2 instruments, indirect holdings of non-significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)	n/a	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	
60	**Total risk-weighted assets**	87.342.990.633		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount	15,2%	92 (2) (a), 465	
62	Tier 1 (as a percentage of total risk exposure amount	16,8%	92 (2) (b), 465	
63	Total capital (as a percentage of total risk exposure amount	19,8%	92 (2) (c)	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	n/a	CRD 128, 129, 140	
65	of which: capital conservation buffer requirement	n/a		
66	of which: countercyclical buffer requirement	n/a		
67	of which: systemic risk buffer requirement	n/a		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemicall Important Institution (O-SII) buffer	n/a	CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposu amount)	11,2%	CRD 128	
69	[non-relevant in EU regulation]			
70	[non-relevant in EU regulation]			
71	[non-relevant in EU regulation]			
Amounts below the thresholds for deduction (before risk-weighting)				
72	Direct and indirect holdings of the capital of financial sector entities where th institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions	n/a	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	
73	Direct and indirect holdings of the CET1 instruments of financial sector entitie where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions	19.399.672	36 (1) (i), 45, 48, 470, 472 (11)	
74	Empty set in the EU			
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	874.316.782	36 (1) (c), 38, 48, 470, 472 (5)	
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	n/a	62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	n/a	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to interna rating-based approach (prior to the application of the cap)	522.300.302	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-base approach	358.681.847	62	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
80	- Current cap on CET1 instruments subject to phase-out arrangements	n/a	484 (3), 486 (2) & (5)	
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions ar maturities)	n/a	484 (3), 486 (2) & (5)	
82	- Current cap on AT1 instruments subject to phase-out arrangements	n/a	484 (4), 486 (3) & (5)	
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions ar maturities)	n/a	484 (4), 486 (3) & (5)	
84	- Current cap on T2 instruments subject to phase-out arrangements	n/a	484 (5), 486 (4) & (5)	
85	- Amount excluded from T2 due to cap (excess over cap after redemptions ar maturities)	n/a	484 (5), 486 (4) & (5)	

(1) 'N/A' inserted if the question is not applicable