

## G-SIB assessment: end-2023 indicators for KBC Group

The Basel Committee on Banking Supervision (BCBS) conducts an annual data collection exercise from the largest international banks. The results of this exercise are used for the identification of globally systemically important banks (G-SIBs). All banks participating in the exercise this year, using end-2023 data, are requested to disclose their values of each of the indicators used in the G-SIB assessment methodology.

The results of this exercise for KBC Group Consolidated - based on the common format, instructions & assessment methodology provided by the BCBS - are provided in the table below. These indicators reflect KBC Group's size, interconnectedness, available substitutes for provided services, global (cross-jurisdictional) activity and complexity.

For more details on this exercise see: <https://www.bis.org/bcbs/gsib/>

### General Bank Data

Section 1 - General Information	GSIB	Response
a. General information provided by the relevant supervisory authority:		
(1) Country code	1001	BE
(2) Bank name	1002	KBC
(3) Reporting date (yyyy-mm-dd)	1003	2023-12-31
(4) Reporting currency	1004	EUR
(5) Euro conversion rate	1005	1
(6) Submission date (yyyy-mm-dd)	1006	2024-04-22
b. General Information provided by the reporting institution:		
(1) Reporting unit	1007	1
(2) Accounting standard	1008	IFRS
(3) Date of public disclosure (yyyy-mm-dd)	1009	2024-04-30
(4) Language of public disclosure	1010	EN
(5) Web address of public disclosure	1011	<a href="https://www.kbc.com/en/investor-relations/information-on-kbc-bank/other-information.htm">https://www.kbc.com/en/investor-relations/information-on-kbc-bank/other-information.htm</a>
(6) LEI code	2015	213800X3Q9LSAKRUWY91

### Size Indicator

Section 2 - Total Exposures	GSIB	Amount in single EUR
a. Derivatives		
(1) Counterparty exposure of derivatives contracts	1012	1.354.258.588
(2) Effective notional amount of written credit derivatives	1201	0
(3) Potential future exposure of derivative contracts	1018	4.335.647.042
b. Securities financing transactions (SFTs)		
(1) Adjusted gross value of SFTs	1013	25.705.633.304
(2) Counterparty exposure of SFTs	1014	1.357.478.273
c. Other assets		
(1) Items subject to a 10% credit conversion factor (CCF)	1019	28.726.986.886
(2) Items subject to a 20% CCF	1022	9.718.340.148
(3) Items subject to a 40% CCF	2300	0
(4) Items subject to a 50% CCF	1023	28.119.849.442
(5) Items subject to a 100% CCF	1024	1.242.861.603
e. Regulatory adjustments		
(1) Total exposures prior to regulatory adjustments (sum of items 2.a.(1) through 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.4 times 2.d.(3), 0.5 times 2.d.(4), and 2.d.(5))	1103	336.179.496.592
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:		
(1) On-balance sheet and off-balance sheet assets of insurance subsidiaries	1701	0
(2) Potential future exposure of derivatives contracts of insurance subsidiaries	1205	0
(3) Investment value in consolidated entities	1208	0
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g		
(1) Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)	1117	336.179.496.592

## Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in single EUR
a. Funds deposited with or lent to other financial institutions	1216	53.936.242.751
(1) Certificates of deposit	2102	0
b. Unused portion of committed lines extended to other financial institutions	1217	3.259.542.422
c. Holdings of securities issued by other financial institutions	-	
(1) Secured debt securities	2103	3.278.688.382
(2) Senior unsecured debt securities	2104	2.142.299.419
(3) Subordinated debt securities	2105	0
(4) Commercial paper	2106	0
(5) Equity securities	2107	789.861.849
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	0
d. Net positive current exposure of SFTs with other financial institutions	1219	2.608.452.195
e. OTC derivatives with other financial institutions that have a net positive fair value	-	
(1) Net positive fair value	2109	401.331.616
(2) Potential future exposure	2110	1.176.747.790
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	67.593.166.424

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in single EUR
a. Funds deposited by or borrowed from other financial institutions	-	
(1) Deposits due to depository institutions	2111	24.381.690.560
(2) Deposits due to non-depository financial institutions	2112	38.500.487.935
(3) Loans obtained from other financial institutions	2113	0
b. Unused portion of committed lines obtained from other financial institutions	1223	0
c. Net negative current exposure of SFTs with other financial institutions	1224	0
d. OTC derivatives with other financial institutions that have a net negative fair value	-	
(1) Net negative fair value	2114	831.993.347
(2) Potential future exposure	2115	786.965.023
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	64.501.136.865

Section 5 - Securities Outstanding	GSIB	Amount in single EUR
a. Secured debt securities	2116	5.627.785.634
b. Senior unsecured debt securities	2117	387.225.149
c. Subordinated debt securities	2118	104.140.089
d. Commercial paper	2119	0
e. Certificates of deposit	2120	16.846.429.200
f. Common equity	2121	24.504.201.039
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	2.250.000.000
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	49.719.781.111

## Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in single EUR
a. Australian dollars (AUD)	1061	8.180.508.277
b. Canadian dollars (CAD)	1063	23.184.842.750
c. Swiss francs (CHF)	1064	44.172.967.192
d. Chinese yuan (CNY)	1065	18.230.607.880
e. Euros (EUR)	1066	3.471.358.811.648
f. British pounds (GBP)	1067	1.160.594.277.266
g. Hong Kong dollars (HKD)	1068	64.880.272.467
h. Indian rupee (INR)	1069	15.570.910
i. Japanese yen (JPY)	1070	10.217.145.774
j. Swedish krona (SEK)	1071	7.481.447.056
k. Singapore dollar (SGD)	2133	90.689.492.105
l. United States dollars (USD)	1072	4.984.585.133.121
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	9.883.591.076.446

<b>Section 7 - Assets Under Custody</b>	GSIB	<b>Amount in single EUR</b>
a. Assets under custody indicator	1074	390.074.603.048

<b>Section 8 - Underwritten Transactions in Debt and Equity Markets</b>	GSIB	<b>Amount in single EUR</b>
a. Equity underwriting activity	1075	0
b. Debt underwriting activity	1076	0
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	0

<b>Section 9 - Trading Volume</b>	GSIB	<b>Amount in single EUR</b>
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	99.092.337.873
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	97.807.638.031
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	196.899.975.904
d. Trading volume of listed equities, excluding intragroup transactions	2126	61.449.536.929
e. Trading volume of all other securities, excluding intragroup transactions	2127	19.858.209.112
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	81.307.746.041

### Complexity indicators

<b>Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives</b>	GSIB	<b>Amount in single EUR</b>
a. OTC derivatives cleared through a central counterparty	2129	535.014.155.127
b. OTC derivatives settled bilaterally	1905	304.094.147.289
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	839.108.302.417

<b>Section 11 - Trading and Available-for-Sale Securities</b>	GSIB	<b>Amount in single EUR</b>
a. Held-for-trading securities (HFT)	1081	3.713.787.546
b. Available-for-sale securities (AFS)	1082	5.480.615.559
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	7.654.079.124
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	282.738.803
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	1.257.585.178

<b>Section 12 - Level 3 Assets</b>	GSIB	<b>Amount in single EUR</b>
a. Level 3 assets indicator, including insurance subsidiaries	1229	2.231.253.493

### Cross-Jurisdictional Activity Indicators

<b>Section 13 - Cross-Jurisdictional Claims</b>	GSIB	<b>Amount in single EUR</b>
a. Total foreign claims on an ultimate risk basis	1087	170.784.257.109
b. Foreign derivative claims on an ultimate risk basis	1146	4.365.893.624
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	175.150.150.733

<b>Section 14 - Cross-Jurisdictional Liabilities</b>	GSIB	<b>Amount in single EUR</b>
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	125.754.746.650
b. Foreign derivative liabilities on an immediate risk basis	1149	4.849.734.807
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	130.604.481.457

### Memorandum Items

<b>Section 21 - Cross-Jurisdictional Activity Items</b>	GSIB	<b>Amount in single EUR</b>
d. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280	109.551.352.697
e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	2.664.063.029
f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	87.567.166.516