

**ANNUAL ACCOUNTS AND OTHER DOCUMENTS TO BE FILED IN
ACCORDANCE WITH THE BELGIAN COMPANIES AND ASSOCIATIONS
CODE**

IDENTIFICATION DETAILS (at the filing date)NAME: **KBC GROEP**Legal form ¹: **Public limited liability company**Address: **Havenlaan**N°. **2**Postal code: **1080**Town: **Brussel 8**Country: **Belgium**Register of legal persons - commercial court: **Brussel, Dutch-speaking**Website ²:E-mail address ²:

Company registration number

0403.227.515DATE **29/12/2022** of filing the most recent document mentioning the date of publication of the deed of incorporation and of the deed of amendment of the articles of association.This filing concerns ³: the ANNUAL ACCOUNTS in **EURO** ⁴approved by the general meeting of **4/05/2023** the OTHER DOCUMENTS

regarding

the financial year covering the period from

1/01/2022

to

31/12/2022

the preceding period of the annual accounts from

1/01/2021

to

31/12/2021The amounts for the preceding period are / ~~are not~~ ⁵ identical to the ones previously published.Total number of pages filed: **55**

Numbers of the sections of the standard model form not filed because they serve no useful purpose: 6.1, 6.2.1, 6.2.2, 6.2.5, 6.3.4, 6.5.2, 6.8, 6.18.2, 6.20, 7, 8, 9, 11, 12, 13, 14, 15

Signature
(name and position)
THIJS Johan
Delegated director

Signature
(name and position)
DEBACKERE Koenraad
President of the board of directors

¹ Where appropriate, "in liquidation" is stated after the legal form.² Optional mention.³ Tick the appropriate box(es).⁴ If necessary, change to currency in which the amounts are expressed.⁵ Strike out what does not apply.

**LIST OF DIRECTORS, BUSINESS MANAGERS AND AUDITORS AND
DECLARATION REGARDING A COMPLIMENTARY REVIEW OR
CORRECTION ASSIGNMENT****LIST OF DIRECTORS, BUSINESS MANAGERS AND AUDITORS**

COMPLETE LIST with surname, first names, profession, place of residence (address, number, postal code and town) and position within the company

DEBACKERE Koenraad

A. Stesselstraat 8, 3012 Wilsele, Belgium

Mandate: President of the board of directors

VLERICK Philippe

Ronsevaalstraat 2, 8510 Marke (Kortrijk), Belgium

Mandate: Vice president of the board of directors

THIJS Johan

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Delegated director

POPELIER Luc

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Delegated director

VAN RIJSSEEGHEM Christine

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Delegated director

BOSTOEN Alain

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

CALLEWAERT Katelijn

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

CLINCK Erik

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

DE BECKER Sonja

Meerbeekstraat 20, 3071 Erps-Kwerps, Belgium

Mandate: Director

LIST OF DIRECTORS, BUSINESS MANAGERS AND AUDITORS (continued from previous page)

DEPICKERE Franky

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

DONCK Frank

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

OKKERSE Liesbet

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

PAPIRNIK Vladimira

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

REYES REVUELTA Alicia

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director, start: 05/05/2022

ROUSSIS Theodoros

Havenlaan 2, 1080 Brussel 8, Belgium

Mandate: Director

WITTEMANS Marc

Beatrijslaan 91, 3110 Rotselaar, Belgium

Mandate: Director

PwC Bedrijfsrevisoren BV 0429.501.944

Culliganlaan 5, 1831 Diegem, Belgium

Membership number: B00009

Mandate: Auditor

Represented by:

1. WALGRAVE Damien
Culliganlaan 5 1831 Diegem Belgium
, Membership number : A02037
2. BOCKAERT Jeroen
Culliganlaan 5 1831 Diegem Belgium
, Membership number : A02315

DECLARATION REGARDING A COMPLIMENTARY REVIEW OR CORRECTION ASSIGNMENT

The managing board declares that not a single audit or correction assignment has been given to a person not authorized to do so by law, pursuant to articles 34 and 37 of the law of 22 April 1999 concerning accounting and tax professions.

The annual accounts ~~were~~ / were not * audited or corrected by an external accountant or by a company auditor who is not the statutory auditor.

If affirmative, should be mentioned hereafter: surname, first names, profession and address of each external accountant or company auditor and their membership number at their Institute, as well as the nature of their assignment:

- A. Bookkeeping of the company **,
- B. Preparing the annual accounts **,
- C. Auditing the annual accounts and/or
- D. Correcting the annual accounts.

If the tasks mentioned under A or B are executed by certified accountants or certified bookkeepers - tax experts, the following information can be mentioned hereafter: surname, first names, profession and address of each certified accountant or certified bookkeeper-tax expert and their membership number at the Institute of Accounting professionals and Tax Experts, as well as the nature of their assignment.

Surname, first names, profession and address	Membership number	Nature of the assignment (A, B, C and/or D)

* Strike out what does not apply.

** Optional mention.

ANNUAL ACCOUNTS

BALANCE SHEET AFTER APPROPRIATION

	Notes	Codes	Period	Preceding period
ASSETS				
FORMATION EXPENSES	6.1	20		
FIXED ASSETS		21/28	32.820.019.019	30.262.514.228
Intangible fixed assets	6.2	21		296.616.640
Tangible fixed assets	6.3	22/27		83.684.926
Land and buildings		22		22.267.813
Plant, machinery and equipment		23		52.192.214
Furniture and vehicles		24		7.089.619
Leasing and other similar rights		25		
Other tangible fixed assets		26		646.634
Assets under construction and advance payments		27		1.488.646
Financial fixed assets	6.4 / 6.5.1	28	32.820.019.019	29.882.212.662
Affiliated Companies	6.15	280/1	32.818.880.825	29.881.074.469
Participating interests		280	16.367.520.105	16.012.568.692
Amounts receivable		281	16.451.360.720	13.868.505.777
Other companies linked by participating interests	6.15	282/3	914.658	914.657
Participating interests		282	914.658	914.657
Amounts receivable		283		
Other financial fixed assets		284/8	223.536	223.536
Shares		284	223.536	223.536
Amounts receivable and cash guarantees		285/8		

	Notes	Codes	Period	Preceding period
CURRENT ASSETS		29/58	<u>556.922.319</u>	<u>352.780.614</u>
Amounts receivable after more than one year		29		440.348
Trade debtors		290		
Other amounts receivable		291		440.348
Stocks and contracts in progress		3		154.475
Stocks		30/36		154.475
Raw materials and consumables		30/31		
Work in progress		32		
Finished goods		33		
Goods purchased for resale		34		154.475
Immovable property intended for sale		35		
Advance payments		36		
Contracts in progress		37		
Amounts receivable within one year		40/41	10.341.624	58.114.512
Trade debtors		40	9.919.502	54.674.460
Other amounts receivable		41	422.122	3.440.052
Current investments	6.5.1 / 6.6	50/53	300.000.000	
Own shares		50		
Other investments		51/53	300.000.000	
Cash at bank and in hand		54/58	80.094.337	125.282.261
Accruals and deferred income	6.6	490/1	166.486.358	168.789.018
TOTAL ASSETS		20/58	33.376.941.338	30.615.294.842

	Notes	Codes	Period	Preceding period
EQUITY AND LIABILITIES				
EQUITY		10/15	<u>15.511.949.669</u>	<u>13.307.216.422</u>
Contributions	6.7.1	10/11	6.970.156.473	6.957.445.969
Capital		10	1.460.538.769	1.459.535.534
Issued capital		100	1.460.538.769	1.459.535.534
Uncalled capital ⁶		101		
Beyond capital		11	5.509.617.704	5.497.910.435
Share premium account		1100/10	5.509.617.704	5.497.910.435
Other		1109/19		
Revaluation surpluses		12		
Reserves		13	1.286.636.548	1.286.536.224
Reserves not available		130/1	147.392.502	147.292.178
Legal reserve		130	146.053.877	145.953.553
Reserves not available statutorily		1311		
Purchase of own shares		1312		
Financial support		1313		
Other		1319	1.338.625	1.338.625
Untaxed reserves		132	190.493.634	190.493.634
Available reserves		133	948.750.412	948.750.412
Accumulated profits (losses)	(+)/(-)	14	7.255.156.648	5.063.234.229
Capital subsidies		15		
Advance to shareholders on the distribution of net assets ⁷		19		
PROVISIONS AND DEFERRED TAXES		16	<u>373.982</u>	<u>7.423.931</u>
Provisions for liabilities and charges		160/5	373.982	7.423.931
Pensions and similar obligations		160	373.982	6.688.934
Taxes		161		
Major repairs and maintenance		162		
Environmental obligations		163		
Other liabilities and charges	6.8	164/5		734.997
Deferred taxes		168		

⁶ Amount to be deducted from the issued capital.

⁷ Amount to be deducted from the other components of equity.

	Notes	Codes	Period	Preceding period
AMOUNTS PAYABLE		17/49	<u>17.864.617.687</u>	<u>17.300.654.489</u>
Amounts payable after more than one year	6.9	17	14.753.775.889	11.118.867.429
Financial debts		170/4	14.753.775.889	11.118.867.429
Subordinated loans		170	3.682.613.046	3.681.443.146
Unsubordinated debentures		171	11.071.162.843	7.437.424.283
Leasing and other similar obligations		172		
Credit institutions		173		
Other loans		174		
Trade debts		175		
Suppliers		1750		
Bills of exchange payable		1751		
Advance payments on contracts in progress		176		
Other amounts payable		178/9		
Amounts payable within one year	6.9	42/48	2.989.567.785	6.061.608.876
Current portion of amounts payable after more than one year falling due within one year		42	1.700.164.452	2.749.864.000
Financial debts		43		
Credit institutions		430/8		
Other loans		439		
Trade debts		44	1.031.524	37.315.410
Suppliers		440/4	1.031.524	37.315.410
Bills of exchange payable		441		
Advance payments on contracts in progress		46		
Taxes, remuneration and social security	6.9	45	14.776.139	65.060.936
Taxes		450/3	1.193.026	3.445.043
Remuneration and social security		454/9	13.583.113	61.615.893
Other amounts payable		47/48	1.273.595.670	3.209.368.530
Accruals and deferred income	6.9	492/3	121.274.013	120.178.184
TOTAL LIABILITIES		10/49	33.376.941.338	30.615.294.842

PROFIT AND LOSS ACCOUNT

	Notes	Codes	Period	Preceding period
Operating income		70/76A	498.600.666	1.019.358.615
Turnover	6.10	70	449.207.275	925.704.989
Stocks of finished goods and work and contracts in progress: increase (decrease)	(+)/(-)	71		
Produced fixed assets		72	34.890.213	70.247.333
Other operating income	6.10	74	14.503.164	23.406.268
Non-recurring operating income	6.12	76A	14	25
Operating charges		60/66A	504.251.820	1.019.016.628
Goods for resale, raw materials and consumables		60	694	14.965
Purchases		600/8		
Stocks: decrease (increase)	(+)/(-)	609	694	14.965
Services and other goods		61	253.831.195	560.082.706
Remuneration, social security and pensions	(+)/(-) 6.10	62	213.182.514	369.657.825
Amortisations of and other amounts written down on formation expenses, intangible and tangible fixed assets		630	38.032.399	87.574.286
Amounts written down on stocks, contracts in progress and trade debtors: additions (write-backs)	(+)/(-) 6.10	631/4		24.970
Provisions for liabilities and charges: appropriations (uses and write-backs)	(+)/(-) 6.10	635/8	-1.382.037	-624.436
Other operating charges	6.10	640/8	587.055	2.286.305
Operating charges reported as assets under restructuring costs	(-)	649		
Non-recurring operating charges	6.12	66A		7
Operating profit (loss)	(+)/(-)	9901	-5.651.154	341.987

	Notes	Codes	Period	Preceding period
Financial income		75/76B	4.089.455.830	407.349.648
Recurring financial income		75	4.089.455.830	407.349.405
Income from financial fixed assets		750	3.862.263.791	235.720.433
Income from current assets		751	3.505.162	5.064.312
Other financial income	6.11	752/9	223.686.877	166.564.660
Non-recurring financial income	6.12	76B		243
Financial charges	6.11	65/66B	214.604.842	168.044.351
Recurring financial charges		65	214.604.842	168.043.974
Debt charges		650	211.574.884	165.014.994
Amounts written down on current assets other than stocks, contracts in progress and trade debtors: additions (write-backs)	(+)/(-)	651		
Other financial charges		652/9	3.029.958	3.028.980
Non-recurring financial charges	6.12	66B		377
Profit (Loss) for the period before taxes	(+)/(-)	9903	3.869.199.834	239.647.284
Transfer from deferred taxes		780	20.174	63.530
Transfer to deferred taxes		680		
Income taxes on the result	(+)/(-) 6.13	67/77	2.859.847	5.202.560
Taxes		670/3	2.859.847	5.202.560
Adjustment of income taxes and write-back of tax provisions		77		
Profit (Loss) of the period	(+)/(-)	9904	3.866.360.161	234.508.254
Transfer from untaxed reserves		789		
Transfer to untaxed reserves		689		
Profit (Loss) of the period available for appropriation	(+)/(-)	9905	3.866.360.161	234.508.254

APPROPRIATION ACCOUNT

		Codes	Period	Preceding period
Profit (Loss) to be appropriated	(+)/(-)	9906	8.929.594.390	9.494.817.553
Profit (Loss) of the period available for appropriation	(+)/(-)	(9905)	3.866.360.161	234.508.254
Profit (Loss) of the preceding period brought forward	(+)/(-)	14P	5.063.234.229	9.260.309.299
Transfers from equity		791/2		
from contributions		791		
from reserves		792		
Appropriations to equity		691/2	100.324	66.351
to contributions		691		
to legal reserve		6920	100.324	66.351
to other reserves		6921		
Profit (loss) to be carried forward	(+)/(-)	(14)	7.255.156.648	5.063.234.229
Shareholders' contribution in respect of losses		794		
Profit to be distributed		694/7	1.674.337.418	4.431.516.973
Compensation for contributions		694	1.668.391.834	4.418.398.973
Directors or managers		695		
Employees		696	5.945.584	13.118.000
Other beneficiaries		697		

	Codes	Period	Preceding period
CONCESSIONS, PATENTS LICENSES, KNOW-HOW, BRANDS AND SIMILAR RIGHTS			
Acquisition value at the end of the period	8052P	xxxxxxxxxxxxxxxx	1.014.370.868
Movements during the period			
Acquisitions, including produced fixed assets	8022	56.024.642	
Sales and disposals	8032	1.070.395.510	
Transfers from one heading to another (+)/(-)	8042		
Acquisition value at the end of the period	8052		
Amortisations and amounts written down at the end of the period	8122P	xxxxxxxxxxxxxxxx	717.754.228
Movements during the period			
Recorded	8072	24.581.809	
Written back	8082		
Acquisitions from third parties	8092		
Cancelled owing to sales and disposals	8102	742.336.037	
Transfers from one heading to another (+)/(-)	8112		
Amortisations and amounts written down at the end of the period	8122		
NET BOOK VALUE AT THE END OF THE PERIOD	211		

	Codes	Period	Preceding period
GOODWILL			
Acquisition value at the end of the period	8053P	xxxxxxxxxxxxxxxx	101.260
Movements during the period			
Acquisitions, including produced fixed assets	8023		
Sales and disposals	8033		
Transfers from one heading to another	(+)/(-) 8043		
Acquisition value at the end of the period	8053	101.260	
Amortisations and amounts written down at the end of the period	8123P	xxxxxxxxxxxxxxxx	101.260
Movements during the period			
Recorded	8073		
Written back	8083		
Acquisitions from third parties	8093		
Cancelled owing to sales and disposals	8103		
Transferred from one heading to another	(+)/(-) 8113		
Amortisations and amounts written down at the end of the period	8123	101.260	
NET BOOK VALUE AT THE END OF THE PERIOD	212	<hr/>	

STATEMENT OF TANGIBLE FIXED ASSETS

	Codes	Period	Preceding period
LAND AND BUILDINGS			
Acquisition value at the end of the period	8191P	xxxxxxxxxxxxxxxx	38.066.886
Movements during the period			
Acquisitions, including produced fixed assets	8161	46.963	
Sales and disposals	8171	38.113.849	
Transfers from one heading to another	(+)/(-) 8181		
Acquisition value at the end of the period	8191		
Revaluation surpluses at the end of the period	8251P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8211		
Acquisitions from third parties	8221		
Cancelled	8231		
Transferred from one heading to another	(+)/(-) 8241		
Revaluation surpluses at the end of the period	8251		
Amortisations and amounts written down at the end of the period	8321P	xxxxxxxxxxxxxxxx	15.799.072
Movements during the period			
Recorded	8271	516.712	
Written back	8281		
Acquisitions from third parties	8291		
Cancelled owing to sales and disposals	8301	16.315.784	
Transferred from one heading to another	(+)/(-) 8311		
Amortisations and amounts written down at the end of the period	8321		
NET BOOK VALUE AT THE END OF THE PERIOD	(22)		

	Codes	Period	Preceding period
PLANT, MACHINERY AND EQUIPMENT			
Acquisition value at the end of the period	8192P	xxxxxxxxxxxxxxxx	294.689.857
Movements during the period			
Acquisitions, including produced fixed assets	8162	9.062.039	
Sales and disposals	8172	303.751.896	
Transfers from one heading to another (+)/(-)	8182		
Acquisition value at the end of the period	8192		
Revaluation surpluses at the end of the period	8252P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8212		
Acquisitions from third parties	8222		
Cancelled	8232		
Transferred from one heading to another (+)/(-)	8242		
Revaluation surpluses at the end of the period	8252		
Amortisations and amounts written down at the end of the period	8322P	xxxxxxxxxxxxxxxx	242.497.643
Movements during the period			
Recorded	8272	12.194.850	
Written back	8282		
Acquisitions from third parties	8292		
Cancelled owing to sales and disposals	8302	254.692.493	
Transferred from one heading to another (+)/(-)	8312		
Amortisations and amounts written down at the end of the period	8322		
NET BOOK VALUE AT THE END OF THE PERIOD	(23)		

	Codes	Period	Preceding period
FURNITURE AND VEHICLES			
Acquisition value at the end of the period	8193P	xxxxxxxxxxxxxxxx	30.475.897
Movements during the period			
Acquisitions, including produced fixed assets	8163	80.785	
Sales and disposals	8173	30.556.682	
Transfers from one heading to another (+)/(-)	8183		
Acquisition value at the end of the period	8193		
Revaluation surpluses at the end of the period	8253P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8213		
Acquisitions from third parties	8223		
Cancelled	8233		
Transfers from one heading to another (+)/(-)	8243		
Revaluation surpluses at the end of the period	8253		
Amortisations and amounts written down at the end of the period	8323P	xxxxxxxxxxxxxxxx	23.386.277
Movements during the period			
Recorded	8273	685.183	
Written back	8283		
Acquisitions from third parties	8293		
Cancelled owing to sales and disposals	8303	24.071.460	
Transfers from one heading to another (+)/(-)	8313		
Amortisations and amounts written down at the end of the period	8323		
NET BOOK VALUE AT THE END OF THE PERIOD	(24)		

	Codes	Period	Preceding period
OTHER TANGIBLE FIXED ASSETS			
Acquisition value at the end of the period	8195P	xxxxxxxxxxxxxxxx	1.422.099
Movements during the period			
Acquisitions, including produced fixed assets	8165		
Sales and disposals	8175	1.422.099	
Transfers from one heading to another (+)/(-)	8185		
Acquisition value at the end of the period	8195		
Revaluation surpluses at the end of the period	8255P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8215		
Acquisitions from third parties	8225		
Cancelled	8235		
Transferred from one heading to another (+)/(-)	8245		
Revaluation surpluses at the end of the period	8255		
Amortisations and amounts written down at the end of the period	8325P	xxxxxxxxxxxxxxxx	775.464
Movements during the period			
Recorded	8275	53.845	
Written back	8285		
Acquisitions from third parties	8295		
Cancelled owing to sales and disposals	8305	829.309	
Transferred from one heading to another (+)/(-)	8315		
Amortisations and amounts written down at the end of the period	8325		
NET BOOK VALUE AT THE END OF THE PERIOD	(26)		

	Codes	Period	Preceding period
ASSETS UNDER CONSTRUCTION AND ADVANCE PAYMENTS			
Acquisition value at the end of the period	8196P	xxxxxxxxxxxxxxxx	11.110.056
Movements during the period			
Acquisitions, including produced fixed assets	8166	54.168	
Sales and disposals	8176	11.164.224	
Transfers from one heading to another (+)/(-)	8186		
Acquisition value at the end of the period	8196		
Revaluation surpluses at the end of the period	8256P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8216		
Acquisitions from third parties	8226		
Cancelled	8236		
Transferred from one heading to another (+)/(-)	8246		
Revaluation surpluses at the end of the period	8256		
Amortisations and amounts written down at the end of the period	8326P	xxxxxxxxxxxxxxxx	9.621.411
Movements during the period			
Recorded	8276		
Written back	8286		
Acquisitions from third parties	8296		
Cancelled owing to sales and disposals	8306	9.621.411	
Transferred from one heading to another (+)/(-)	8316		
Amortisations and amounts written down at the end of the period	8326		
NET BOOK VALUE AT THE END OF THE PERIOD	(27)		

STATEMENT OF FINANCIAL FIXED ASSETS

	Codes	Period	Preceding period
AFFILIATED COMPANIES - PARTICIPATING INTERESTS AND SHARES			
Acquisition value at the end of the period	8391P	xxxxxxxxxxxxxxx	16.006.040.857
Movements during the period			
Acquisitions	8361	354.951.413	
Sales and disposals	8371		
Transfers from one heading to another	(+)/(-) 8381		
Acquisition value at the end of the period	8391	16.360.992.270	
Revaluation surpluses at the end of the period	8451P	xxxxxxxxxxxxxxx	6.527.835
Movements during the period			
Recorded	8411		
Acquisitions from third parties	8421		
Cancelled	8431		
Transferred from one heading to another	(+)/(-) 8441		
Revaluation surpluses at the end of the period	8451	6.527.835	
Amounts written down at the end of the period	8521P	xxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8471		
Written back	8481		
Acquisitions from third parties	8491		
Cancelled owing to sales and disposals	8501		
Transferred from one heading to another	(+)/(-) 8511		
Amounts written down at the end of the period	8521		
Uncalled amounts at the end of the period	8551P	xxxxxxxxxxxxxxx	
Movements during the period	(+)/(-) 8541		
Uncalled amounts at the end of the period	8551		
NET BOOK VALUE AT THE END OF THE PERIOD	(280)	<u>16.367.520.105</u>	
AFFILIATED COMPANIES - AMOUNTS RECEIVABLE			
NET BOOK VALUE AT THE END OF THE PERIOD	281P	<u>xxxxxxxxxxxxxxx</u>	<u>13.868.505.777</u>
Movements during the period			
Appropriations	8581	6.161.440.524	
Repayments	8591	3.538.795.901	
Amounts written down	8601		
Amounts written back	8611		
Exchange differences	(+)/(-) 8621	-39.789.680	
Other movements	(+)/(-) 8631		
NET BOOK VALUE AT THE END OF THE PERIOD	(281)	<u>16.451.360.720</u>	
ACCUMULATED AMOUNTS WRITTEN DOWN ON AMOUNTS RECEIVABLE AT END OF THE PERIOD	8651		

	Codes	Period	Preceding period
COMPANIES LINKED BY PARTICIPATING INTERESTS - PARTICIPATING INTERESTS AND SHARES			
Acquisition value at the end of the period	8392P	xxxxxxxxxxxxxxxx	914.658
Movements during the period			
Acquisitions	8362		
Sales and disposals	8372		
Transfers from one heading to another	(+)/(-) 8382		
Acquisition value at the end of the period	8392	914.658	
Revaluation surpluses at the end of the period	8452P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8412		
Acquisitions from third parties	8422		
Cancelled	8432		
Transferred from one heading to another	(+)/(-) 8442		
Revaluation surpluses at the end of the period	8452		
Amounts written down at the end of the period	8522P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8472		
Written back	8482		
Acquisitions from third parties	8492		
Cancelled owing to sales and disposals	8502		
Transferred from one heading to another	(+)/(-) 8512		
Amounts written down at the end of the period	8522		
Uncalled amounts at the end of the period	8552P	xxxxxxxxxxxxxxxx	
Movements during the period			
Uncalled amounts at the end of the period	(+)/(-) 8542		
NET BOOK VALUE AT THE END OF THE PERIOD	(282)	<u>914.658</u>	
COMPANIES LINKED BY PARTICIPATING INTERESTS - AMOUNTS RECEIVABLE			
NET BOOK VALUE AT THE END OF THE PERIOD	283P	<u>xxxxxxxxxxxxxxxx</u>	
Movements during the period			
Appropriations	8582		
Repayments	8592		
Amounts written down	8602		
Amounts written back	8612		
Exchange differences	(+)/(-) 8622		
Other movements	(+)/(-) 8632		
NET BOOK VALUE AT THE END OF THE PERIOD	(283)	<u> </u>	
ACCUMULATED AMOUNTS WRITTEN DOWN ON AMOUNTS RECEIVABLE AT END OF THE PERIOD	8652	<u> </u>	

	Codes	Period	Preceding period
OTHER COMPANIES - PARTICIPATING INTERESTS AND SHARES			
Acquisition value at the end of the period	8393P	xxxxxxxxxxxxxxxx	223.536
Movements during the period			
Acquisitions	8363		
Sales and disposals	8373		
Transfers from one heading to another	(+)/(-) 8383		
Acquisition value at the end of the period	8393	223.536	
Revaluation surpluses at the end of the period	8453P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8413		
Acquisitions from third parties	8423		
Cancelled	8433		
Transferred from one heading to another	(+)/(-) 8443		
Revaluation surpluses at the end of the period	8453		
Amounts written down at the end of the period	8523P	xxxxxxxxxxxxxxxx	
Movements during the period			
Recorded	8473		
Written back	8483		
Acquisitions from third parties	8493		
Cancelled owing to sales and disposals	8503		
Transferred from one heading to another	(+)/(-) 8513		
Amounts written down at the end of the period	8523		
Uncalled amounts at the end of the period	8553P	xxxxxxxxxxxxxxxx	
Movements during the period			
Uncalled amounts at the end of the period	(+)/(-) 8543		
NET BOOK VALUE AT THE END OF THE PERIOD	(284)	<u>223.536</u>	
OTHER COMPANIES - AMOUNTS RECEIVABLE			
NET BOOK VALUE AT THE END OF THE PERIOD	285/8P	<u>xxxxxxxxxxxxxxxx</u>	
Movements during the period			
Appropriations	8583		
Repayments	8593		
Amounts written down	8603		
Amounts written back	8613		
Exchange differences	(+)/(-) 8623		
Other movements	(+)/(-) 8633		
NET BOOK VALUE AT THE END OF THE PERIOD	(285/8)	<u> </u>	
ACCUMULATED AMOUNTS WRITTEN DOWN ON AMOUNTS RECEIVABLE AT END OF THE PERIOD	8653	<u> </u>	

PARTICIPATING INTERESTS INFORMATION**PARTICIPATING INTERESTS AND OTHER RIGHTS IN OTHER COMPANIES**

The following list mentions the companies in which the company holds a participating interest (recorded in headings 280 and 282 of assets), as well as the companies in which the company holds rights (recorded in headings 284 and 51/53 of assets) for an amount of at least 10% of the capital, the equity or a class of shares of the company.

NAME, full address of the REGISTERED OFFICE and, for an entity governed by Belgian law, the COMPANY REGISTRATION NUMBER	Rights held			Data extracted from the most recent annual accounts				
	Nature	Directly		Subsidiaries	Annual accounts as per	Cur-rency code	Equity	Net result
		Number	%				%	(+) or (-) (in units)
KBC BANK Public limited liability company Havenlaan 2 1080 Brussel 8 Belgium 0462.920.226	Ordinary shares	995.371.469	100,00	0,00	31/12/2021	EUR	15.141.357.000	848.119.000
KBC VERZEKERINGEN Public limited liability company Professor Roger Van Overstraetenplein 2 3000 Leuven Belgium 0403.552.563	Ordinary shares	1.002.017	95,35	4,65	31/12/2021	EUR	1.368.498.441	407.694.691
ARDA-IMMO Public limited liability company Interleuvenlaan 16 3001 Heverlee Belgium 0474.415.914	Ordinary shares	61.713	19,06	0,00	31/12/2021	EUR	4.213.928	484.788
24+ Public limited liability company Roderveldlaan 4 2600 Berchem (Antwerpen) Belgium 0895.810.836	Ordinary shares	3.075	50,00	50,00	31/12/2021	EUR	2.498.384	2.684.516
Experience@Work Cooperative society Minderbroedersgang 12 2800 Mechelen Belgium 0627.819.632	Ordinary shares	33	33,33	0,00	31/12/2021	EUR	139.450	-6.386
KBC Global Services NV Public limited liability company Havenlaan 2 1080 Brussel 8 Belgium 0772.332.707	Ordinary shares	100.000	100,00	0,00		EUR		

PARTICIPATING INTERESTS INFORMATION**PARTICIPATING INTERESTS AND OTHER RIGHTS IN OTHER COMPANIES**

NAME, full address of the REGISTERED OFFICE and, for an entity governed by Belgian law, the COMPANY REGISTRATION NUMBER	Rights held			Data extracted from the most recent annual accounts				
	Nature	Directly		Subsidiaries	Annual accounts as per	Currency code	Equity	Net result
		Number	%				%	(+) or (-) (in units)
Discai NV Public limited liability company Havenlaan 2 1080 Brussel 8 Belgium 0773.435.537	Ordinary shares	12.000	100,00	0,00		EUR		

CURRENT INVESTMENTS AND ACCRUALS AND DEFERRED INCOME**CURRENT INVESTMENTS - OTHER INVESTMENTS****Shares and investments other than fixed income investments**

Shares – Book value increased with the uncalled amount

Shares – Uncalled amount

Precious metals and works of art

Fixed-income securities

Fixed income securities issued by credit institutions

Term accounts with credit institutions

With a remaining term or notice

up to one month

between one month and one year

over one year

Other investments not mentioned above

Codes	Period	Preceding period
51		
8681		
8682		
8683		
52		
8684		
53	300.000.000	
8686		
8687	300.000.000	
8688		
8689		

ACCRUALS AND DEFERRED INCOME**Allocation of account 490/1 of assets if the amount is significant**

Accrued income

Deferred charges

Period
103.083.657
63.402.701

STATEMENT OF CAPITAL AND SHAREHOLDERS' STURCTURE

STATEMENT OF CAPITAL

Capital

Issued capital at the end of the period
 Issued capital at the end of the period

Codes	Period	Preceding period
100P	XXXXXXXXXXXXXXXX	1.459.535.534
(100)	1.460.538.769	

Modifications during the period

Capital increase staff

Composition of the capital
 Share types

No-par shares

Registered shares

Shares dematerialized

Codes	Period	Number of shares
	1.003.235	285.822
	1.460.538.769	417.169.414
8702	XXXXXXXXXXXXXXXX	160.294.322
8703	XXXXXXXXXXXXXXXX	256.875.092

Unpaid capital

Uncalled capital
 Called up capital, unpaid
 Shareholders that still need to pay up in full

Codes	Uncalled amount	Called up amount, unpaid
(101)		XXXXXXXXXXXXXXXX
8712	XXXXXXXXXXXXXXXX	

Own shares

Held by the company itself

Amount of capital held

Number of shares

Held by a subsidiary

Amount of capital held

Number of shares

Commitments to issuing shares

Owing to the exercise of conversion rights

Amount of outstanding convertible loans

Amount of capital to be subscribed

Corresponding maximum number of shares to be issued

Owing to the exercise of subscription rights

Number of outstanding subscription rights

Amount of capital to be subscribed

Corresponding maximum number of shares to be issued

Authorised capital not issued

Codes	Period
8721	
8722	
8731	
8732	
8740	
8741	
8742	
8745	
8746	
8747	
8751	695.535.817

Shares issued, non-representing capital

Distribution

Number of shares

Number of voting rights attached thereto

Allocation by shareholder

Number of shares held by the company itself

Number of shares held by its subsidiaries

Codes	Period
8761	
8762	
8771	
8781	

ADDITIONAL NOTES REGARDING CONTRIBUTIONS (INCLUDING CONTRIBUTIONS IN THE FORM OF SERVICES OR KNOW-HOW)

Period

SHAREHOLDERS' STRUCTURE OF THE COMPANY AT YEAR-END CLOSING DATE

As reflected in the notifications received by the company pursuant to article 7:225 of the Belgian Companies and Associations Code, article 14 fourth paragraph of the law of 2 May 2007 on the publication of major holdings and article 5 of the Royal Decree of 21 August 2008 on further rules for certain multilateral trading facilities.

Internal

NAME of the persons who own the registered rights of the company, stating the ADRES (of the registered office, if it concerns a legal person) and the COMPANY NUMBER, if it concerns a company under Belgian law	Holdings of social rights			%
	Nature	Number of Voting Rights		
		Related to securities	Not linked to securities	
KBC Ancora NV Muntstraat 1, 3000 Leuven 464965639	Ordinary	77.516.360		16,58
MRBB CVBA Diestsevest 32 / 5b, 3000 Leuven 403552959	Ordinary	47.889.864		11,48
CERA CV Muntstraat 1, 3000 Leuven 403581960	Ordinary	11.127.166		2,67
other permanent shareholders p.a. Philippe Vlerick, Ronsevaalstraat 2, 8510 Bellegerm, België	Ordinary	32.020.498		7,68
Blackrock Inc. 55 East 52nd Street, New York, NY 10055, Verenigde Staten	Ordinary	20.651.401		4,95
FMR LLC 1209 Orange Street, Wilmington, New Castle County, Delaware 19801, Verenigde Staten	Ordinary	12.618.677		3,02

The notifications mentioned are based on a strict interpretation of higher law. For additional information on the shareholder structure, please refer to the annual report.

STATEMENT OF AMOUNTS PAYABLE AND ACCRUALS AND DEFERRED INCOME (LIABILITIES)

	Codes	Period
BREAKDOWN OF AMOUNTS PAYABLE WITH AN ORIGINAL TERM OF MORE THAN ONE YEAR, ACCORDING TO THEIR RESIDUAL MATURITY		
Current portion of amounts payable after more than one year falling due within one year		
Financial debts	8801	1.700.164.452
Subordinated loans	8811	
Unsubordinated debentures	8821	1.700.164.452
Leasing and other similar obligations	8831	
Credit institutions	8841	
Other loans	8851	
Trade debts	8861	
Suppliers	8871	
Bills of exchange payable	8881	
Advance payments on contracts in progress	8891	
Other amounts payable	8901	
Total current portion of amounts payable after more than one year falling due within one year	(42)	1.700.164.452
Amounts payable with a remaining term of more than one year, yet less than 5 years		
Financial debts	8802	8.477.255.665
Subordinated loans	8812	1.509.957.342
Unsubordinated debentures	8822	6.967.298.323
Leasing and other similar obligations	8832	
Credit institutions	8842	
Other loans	8852	
Trade debts	8862	
Suppliers	8872	
Bills of exchange payable	8882	
Advance payments on contracts in progress	8892	
Other amounts payable	8902	
Total amounts payable with a remaining term of more than one year, yet less than 5 years	8912	8.477.255.665
Amounts payable with a remaining term of more than 5 years		
Financial debts	8803	6.276.520.224
Subordinated loans	8813	2.172.655.704
Unsubordinated debentures	8823	4.103.864.520
Leasing and other similar obligations	8833	
Credit institutions	8843	
Other loans	8853	
Trade debts	8863	
Suppliers	8873	
Bills of exchange payable	8883	
Advance payments on contracts in progress	8893	
Other amounts payable	8903	
Amounts payable with a remaining term of more than 5 years	8913	6.276.520.224

Codes	Period
AMOUNTS PAYABLE GUARANTEED (included in accounts 17 and 42/48 of liabilities)	
Amounts payable guaranteed by the Belgian government agencies	
Financial debts	8921
Subordinated loans	8931
Unsubordinated debentures	8941
Leasing and other similar obligations	8951
Credit institutions	8961
Other loans	8971
Trade debts	8981
Suppliers	8991
Bills of exchange payable	9001
Advance payments on contracts in progress	9011
Remuneration and social security	9021
Other amounts payable	9051
Total of the amounts payable guaranteed by the Belgian government agencies	9061
Amounts payable guaranteed by real securities given or irrevocably promised by the company on its own assets	
Financial debts	8922
Subordinated loans	8932
Unsubordinated debentures	8942
Leasing and other similar obligations	8952
Credit institutions	8962
Other loans	8972
Trade debts	8982
Suppliers	8992
Bills of exchange payable	9002
Advance payments on contracts in progress	9012
Taxes, remuneration and social security	9022
Taxes	9032
Remuneration and social security	9042
Other amounts payable	9052
Total amounts payable guaranteed by real securities given or irrevocably promised by the company on its own assets	9062

Codes	Period	
TAXES, REMUNERATION AND SOCIAL SECURITY		
Taxes (headings 450/3 and 178/9 of liabilities)		
Outstanding tax debts	9072	
Accruing taxes payable	9073	
Estimated taxes payable	450	1.193.026
Remuneration and social security (headings 454/9 and 178/9 of liabilities)		
Amounts due to the National Social Security Office	9076	
Other amounts payable in respect of remuneration and social security	9077	13.583.113

ACCRUALS AND DEFERRED INCOME

Allocation of heading 492/3 of liabilities if the amount is significant

Accrued charges

Deferred income

Period
100.348.476
20.925.537

OPERATING RESULTS**OPERATING INCOME****Net turnover**

Allocation by categories of activity

Services

449.207.275

925.704.989

Allocation by geographical market

Belgian customers

419.885.101

862.060.448

Customers E.U.

29.322.174

63.644.541

Other operating income

Operating subsidies and compensatory amounts received from public authorities

740

OPERATING CHARGES**Employees for whom the company submitted a DIMONA declaration or who are recorded in the general personnel register**

Total number at the closing date

9086

665

5.083

Average number of employees calculated in full-time equivalents

9087

2.426,1

4.682,8

Number of actual hours worked

9088

3.701.057

7.113.415

Personnel costs

Remuneration and direct social benefits

620

155.851.374

266.276.611

Employers' contribution for social security

621

39.806.169

71.680.637

Employers' premiums for extra statutory insurance

622

11.894.547

18.934.640

Other personnel costs

623

5.630.424

12.765.937

Retirement and survivors' pensions

624

		Codes	Period	Preceding period
Provisions for pensions and similar obligations				
Appropriations (uses and write-backs)	(+)/(-)	635	-770.497	-1.152.309
Depreciations				
On stock and contracts in progress				
Recorded		9110		24.970
Written back		9111		
On trade debtors				
Recorded		9112		
Written back		9113		
Provisions for liabilities and charges				
Appropriations		9115	821.424	2.759.211
Uses and write-backs		9116	2.203.461	3.383.647
Other operating charges				
Taxes related to operation		640	266.562	1.394.183
Other		641/8	320.493	892.122
Hired temporary staff and personnel placed at the company's disposal				
Total number at the closing date		9096		3
Average number calculated in full-time equivalents		9097	3,6	2,7
Number of actual hours worked		9098	7.009	5.316
Costs to the company		617	358.230	244.719

FINANCIAL RESULTS**RECURRING FINANCIAL INCOME****Other financial income**

Subsidies paid by public authorities, added to the profit and loss account

Capital subsidies

9125

Interest subsidies

9126

Allocation of other financial income

Exchange differences realized

754

1.427.378

Other

Additional Tier 1 Capital

69.249.815

69.188.120

Tier 2 Capital

20.402.525

28.551.026

On-lending MTN

121.762.201

60.147.914

Subordinated Loan KBC Verzekeringen

10.053.861

7.242.764

Other financial income

1.338.186

7.458

Certificate of Deposit

880.290

RECURRING FINANCIAL CHARGES**Depreciation of loan issue expenses**

6501

Capitalised interests

6502

Depreciations on current assets

Recorded

6510

Written back

6511

Other financial charges

Amount of the discount borne by the company, as a result of negotiating amounts receivable

653

Provisions of a financial nature

Appropriations

6560

Uses and write-backs

6561

Allocation of other financial costs

Exchange differences realized

654

50.960

Results from the conversion of foreign currencies

655

Other

Other financial charges

2.978.998

3.028.980

INCOME AND CHARGES OF EXCEPTIONAL SIZE OR FREQUENCY

	Codes	Period	Preceding period
NON-RECURRING INCOME	76	14	268
Non-recurring operating income	(76A)	14	25
Write-back of depreciation and of amounts written off intangible and tangible fixed assets	760		
Write-back of provisions for extraordinary operating liabilities and charges	7620		
Capital profits on disposal of intangible and tangible fixed assets	7630		
Other non-recurring operating income	764/8	14	25
Non-recurring financial income	(76B)		243
Write-back of amounts written down financial fixed assets	761		
Write-back of provisions for extraordinary financial liabilities and charges	7621		
Capital profits on disposal of financial fixed assets	7631		
Other non-recurring financial income	769		243
NON-RECURRING CHARGES	66		384
Non-recurring operating charges	(66A)		7
Non-recurring depreciation of and amounts written off formation expenses, intangible and tangible fixed assets	660		
Provisions for extraordinary operating liabilities and charges: appropriations (uses) (+)/(-)	6620		
Capital losses on disposal of intangible and tangible fixed assets	6630		
Other non-recurring operating charges	664/7		7
Non-recurring operating charges carried to assets as restructuring costs (-)	6690		
Non-recurring financial charges	(66B)		377
Amounts written off financial fixed assets	661		
Provisions for extraordinary financial liabilities and charges - appropriations (uses) (+)/(-)	6621		
Capital losses on disposal of financial fixed assets	6631		377
Other non-recurring financial charges	668		
Non-recurring financial charges carried to assets as restructuring costs (-)	6691		

TAXES**INCOME TAXES****Income taxes on the result of the period**

Income taxes paid and withholding taxes due or paid
 Excess of income tax prepayments and withholding taxes paid recorded under assets
 Estimated additional taxes

Income taxes on the result of prior periods

Additional income taxes due or paid
 Additional income taxes estimated or provided for

Major reasons for the differences between pre-tax profit, as it results from the annual accounts, and estimated taxable profit

- changes in tax reserves and provisions
- application of the participation exemption regime for dividend received
- disallowed expenses

Codes	Period
9134	2.134.095
9135	2.101.960
9136	1.365
9137	33.500
9138	725.752
9139	725.752
9140	
	-19.265.845
	-3.837.573.115
	2.131.846

Period

Influence of non-recurring results on income taxes on the result of the period**Sources of deferred taxes**

Deferred taxes representing assets
 Accumulated tax losses deductible from future taxable profits
 Other deferred taxes representing assets
 definitively taxed income(DBI) transferred
 Deferred taxes representing liabilities
 Allocation of deferred taxes representing liabilities

Codes	Period
9141	20.000.000
9142	
	20.000.000
9144	

VALUE-ADDED TAXES AND TAXES BORNE BY THIRD PARTIES**Value-added taxes charged**

To the company (deductible)
 By the company

Amounts withheld on behalf of third party by way of

Payroll withholding taxes
 Withholding taxes on investment income

Codes	Period	Preceding period
9145	42.055.912	37.915.261
9146	39.499.450	46.676.125
9147	46.463.562	71.328.323
9148	670.306.856	268.257.374

RIGHTS AND COMMITMENTS NOT REFLECTED IN THE BALANCE SHEET

Codes	Period
9149	
9150	
9151	
9153	
91611	
91621	
91631	
91711	
91721	
91811	
91821	
91911	
91921	
92011	
92021	

PERSONAL GUARANTEES PROVIDED OR IRREVOCABLY PROMISED BY THE COMPANY AS SECURITY FOR DEBTS AND COMMITMENTS OF THIRD PARTIES**Of which**

Bills of exchange in circulation endorsed by the company

Bills of exchange in circulation drawn or guaranteed by the company

Maximum amount for which other debts or commitments of third parties are guaranteed by the company

REAL GUARANTEES**Real guarantees provided or irrevocably promised by the company on its own assets as security of debts and commitments of the company**

Mortgages

Book value of the immovable properties mortgaged

Amount of registration

For irrevocable mortgage mandates, the amount for which the agent can take registration

Pledging of goodwill

Maximum amount up to which the debt is secured and which is the subject of registration

For irrevocable mandates to pledge goodwill, the amount for which the agent can take the inscription

Pledging of other assets or irrevocable mandates to pledge other assets

Book value of the immovable properties mortgaged

Maximum amount up to which the debt is secured

Guarantees provided or irrevocably promised on future assets

Amount of assets in question

Maximum amount up to which the debt is secured

Vendor's privilege

Book value of sold goods

Amount of the unpaid price

Real guarantees provided or irrevocably promised by the company on its own assets as security of debts and commitments of third parties

	Codes	Period
Mortgages		
Book value of the immovable properties mortgaged	91612	
Amount of registration	91622	
For irrevocable mortgage mandates, the amount for which the agent can take registration	91632	
Pledging of goodwill		
Maximum amount up to which the debt is secured and which is the subject of registration	91712	
For irrevocable mandates to pledge goodwill, the amount for which the agent can take the inscription	91722	
Pledging of other assets or irrevocable mandates to pledge other assets		
Book value of the immovable properties mortgaged	91812	
Maximum amount up to which the debt is secured	91822	
Guarantees provided or irrevocably promised on future assets		
Amount of assets in question	91912	
Maximum amount up to which the debt is secured	91922	
Vendor's privilege		
Book value of sold goods	92012	
Amount of the unpaid price	92022	

GOODS AND VALUES, NOT REFLECTED IN THE BALANCE SHEET, HELD BY THIRD PARTIES IN THEIR OWN NAME BUT FOR THE BENEFIT AND AT THE RISK OF THE COMPANY

SUBSTANTIAL COMMITMENTS TO ACQUIRE FIXED ASSETS

SUBSTANTIAL COMMITMENTS TO DISPOSE OF FIXED ASSETS

FORWARD TRANSACTIONS

	Codes	Period
Goods purchased (to be received)	9213	500.000.000
Goods sold (to be delivered)	9214	
Currencies purchased (to be received)	9215	
Currencies sold (to be delivered)	9216	

COMMITMENTS RELATING TO TECHNICAL GUARANTEES IN RESPECT OF SALES OR SERVICES

Period

AMOUNT, NATURE AND FORM CONCERNING LITIGATION AND OTHER IMPORTANT COMMITMENTS

Period

SETTLEMENT REGARDING THE COMPLEMENTARY RETIREMENT OR SURVIVORS' PENSION FOR PERSONNEL AND BOARD MEMBERS

Brief description

A system of additional pension provisions, a supplementary death capital, orphan's interest and invalidity allowances is provided for all staff members. For all staff who have been employed since 2014, this is organised via the KBC Pension Fund in a "fixed contribution" plan. This means that the amount of these provisions depends on the employee's remuneration over the course of his career. For staff who were already in service before 2014, these provisions are organised within the framework of a "defined benefit" plan, which means that the amount of these provisions depends on the final remuneration, the number of years of service and the age at the time of retirement. Since 2015, the target plan to be achieved is therefore a closed plan (no more new accessions).

These pension provisions are fully financed by the employer by means of annual allowances that are charged to the result. These allowances in the defined benefit plan are calculated on an actuarial basis using the aggregate cost method. The allowances in the "defined contribution" plan are calculated as a percentage of the individual, actual remuneration; for contribution plans, a statutory minimum return guarantee is applicable, which currently amounts to 1.75%. The allowances are paid to the KBC Pension Fund, which is responsible for the management of the reserves thus formed, their payment and the administration.

In addition, a supplementary pension plan (fixed contribution plan) is provided, based exclusively on the personal contributions of the employees through deductions from salary payments. The legal return guarantee currently amounts to 1.75%. This plan was discontinued on 1 January 2019. In other words, no new accessions will take place and it only exists for those staff who were already members of this plan before 1/1/2019 and who have opted to continue the plan beyond 1/1/2019. Here too, the management, payment and administration of this plan has been entrusted to the KBC pension fund.

Measures taken to cover the related charges

PENSIONS FUNDED BY THE COMPANY ITSELF

Estimated amount of the commitments resulting from past services

Methods of estimation

Code	Period
9220	

NATURE AND FINANCIAL IMPACT OF SIGNIFICANT EVENTS AFTER THE CLOSING DATE not reflected in the balance sheet or income statement

Period

COMMITMENTS TO PURCHASE OR SALE AVAILABLE TO THE COMPANY AS ISSUER OF OPTIONS FOR SALE OR PURCHASE

Period

NATURE, COMMERCIAL OBJECTIVE AND FINANCIAL CONSEQUENCES OF TRANSACTIONS NOT REFLECTED IN THE BALANCE SHEET

If the risks and benefits resulting from such transactions are of any meaning and if publishing such risks and benefits is necessary to appreciate the financial situation of the company

Period

OTHER RIGHTS AND COMMITMENTS NOT REFLECTED IN THE BALANCE SHEET (including those that cannot be calculated)

Period

RELATIONSHIPS WITH AFFILIATED COMPANIES, ASSOCIATED COMPANIES AND OTHER COMPANIES LINKED BY PARTICIPATING INTERESTS

	Codes	Period	Preceding period
AFFILIATED COMPANIES			
Financial fixed assets	(280/1)	32.818.880.826	29.881.074.469
Participating interests	(280)	16.367.520.105	16.012.568.692
Subordinated amounts receivable	9271	16.451.360.721	13.868.505.777
Other amounts receivable	9281		
Amounts receivable	9291	9.919.502	51.255.724
Over one year	9301		
Within one year	9311	9.919.502	51.255.724
Current investments	9321	300.000.000	
Shares	9331		
Amounts receivable	9341	300.000.000	
Amounts payable	9351	1.006.202	3.346.036
Over one year	9361		
Within one year	9371	1.006.202	3.346.036
Personal and real guarantees			
Provided or irrevocably promised by the company as security for debts or commitments of affiliated companies	9381		
Provided or irrevocably promised by affiliated companies as security for debts or commitments of the company	9391		
Other significant financial commitments	9401		
Financial results			
Income from financial fixed assets	9421	3.862.217.506	235.682.171
Income from current assets	9431	1.010.833	5.064.311
Other financial income	9441	143.344.954	93.722.473
Debt charges	9461	1.103.080	5.995.185
Other financial charges	9471	1.728.369	2.558.185
Disposal of fixed assets			
Capital profits realised	9481		
Capital losses realised	9491		

RELATIONSHIPS WITH AFFILIATED COMPANIES, ASSOCIATED COMPANIES AND OTHER COMPANIES LINKED BY PARTICIPATING INTERESTS

	Codes	Period	Preceding period
ASSOCIATED COMPANIES			
Financial fixed assets			
Participating interests	9253		
Subordinated amounts receivable	9263		
Other amounts receivable	9273		
	9283		
Amounts receivable			
Over one year	9293		
Within one year	9303		
	9313		
Amounts payable			
Over one year	9353		
Within one year	9363		
	9373		
Personal and real guarantees			
Provided or irrevocably promised by the company as security for debts or commitments of affiliated companies	9383		
Provided or irrevocably promised by affiliated companies as security for debts or commitments of the company	9393		
Other significant financial commitments			
	9403		
COMPANIES LINKED BY PARTICIPATING INTERESTS			
Financial fixed assets			
Participating interests	9252	914.658	914.658
Subordinated amounts receivable	9262	914.658	914.658
Other amounts receivable	9272		
	9282		
Amounts receivable			
Over one year	9292		
Within one year	9302		
	9312		
Amounts payable			
Over one year	9352		
Within one year	9362		
	9372		

Period

TRANSACTIONS WITH AFFILIATED PARTIES BEYOND NORMAL MARKET CONDITIONS

Mention of these transactions if they are significant, including the amount of the transactions, the nature of the link, and all information about the transactions that should be necessary to get a better understanding of the financial situation of the company

Nihil

FINANCIAL RELATIONSHIPS WITH**DIRECTORS AND MANAGERS, INDIVIDUALS OR LEGAL PERSONS WHO CONTROL THE COMPANY DIRECTLY OR INDIRECTLY WITHOUT BEING ASSOCIATED THEREWITH, OR OTHER COMPANIES CONTROLLED DIRECTLY OR INDIRECTLY BY THESE PERSONS****Amounts receivable from these persons**

Principal conditions regarding amounts receivable, rate of interest, duration, any amounts repaid, cancelled or written off

Guarantees provided in their favour**Other significant commitments undertaken in their favour****Amount of direct and indirect remunerations and pensions, reflected in the income statement, as long as this disclosure does not concern exclusively or mainly, the situation of a single identifiable person**

To directors and managers

To former directors and former managers

Codes	Period
9500	
9501	
9502	
9503	7.300.280
9504	

THE AUDITOR(S) AND THE PERSONS WHOM HE (THEY) IS (ARE) COLLABORATING WITH**Auditors' fees****Fees for exceptional services or special assignments executed within the company by the auditor**

Other audit assignments

Tax consultancy assignments

Other assignments beyond the audit

Fees for exceptional services or special assignments executed within the company by people the auditor(s) is (are) collaborating with

Other audit assignments

Tax consultancy assignments

Other assignments beyond the audit

Codes	Period
9505	570.825
95061	250.890
95062	
95063	
95081	
95082	
95083	

Mentions related to article 3:64, § 2 and § 4 of the Belgian Companies and Associations Code

DERIVATIVE FINANCIAL INSTRUMENTS THAT ARE NOT VALUED BASED UPON THE REAL VALUE

FOR EACH CATEGORY OF DERIVATIVE FINANCIAL INSTRUMENTS THAT ARE NOT VALUED BASED UPON THE REAL VALUE

Category of derivative financial instruments	Hedged risk	Speculation/coverage	Size	Period		Preceding period	
				Book value	Real value	Book value	Real value
intrest rate swap	intrest risk	Dekking	500.000.000	-1.566.292	-25.436.459	1.406.986	9.670.563

FINANCIAL FIXED ASSETS RECORDED AT AN AMOUNT HIGHER THAN THE REAL VALUE

Amount of separate assets or of its appropriate groups

Reasons why the book value has not decreased

Elements that lead to assume that it will be possible to realise the book value

Book value	Real value

DECLARATION WITH REGARD TO THE CONSOLIDATED ANNUAL ACCOUNTS**INFORMATION TO DISCLOSE BY EACH COMPANY GOVERNED BY THE BELGIAN COMPANIES AND ASSOCIATIONS CODE ON THE CONSOLIDATED ANNUAL ACCOUNTS**

The company has prepared and published consolidated annual accounts and a consolidated annual report*

~~The company has not prepared consolidated annual accounts and a consolidated annual report, because of an exemption for the following reason(s)*~~

~~The company and its subsidiaries exceed, on a consolidated basis, not more than one of the criteria mentioned in article 1:26 of the Belgian Companies and Associations Code*~~

~~The company only has subsidiaries that, considering the evaluation of the consolidated capital, the consolidated financial position or the consolidated result, individually or together, are of negligible interestError! Bookmark not defined. (article 3:23 of the Belgian Companies and Associations Code)~~

~~The company itself is a subsidiary of a parent company that prepares and publishes consolidated annual accounts, in which the annual accounts are integrated by consolidation**~~

Name, full address of the registered office and, if it concerns companies under Belgian law, the company registration number of the parent company(ies) and the indication if this (these) parent company(ies) prepares (prepare) and publishes (publish) consolidated annual accounts, in which the annual accounts are included by means of consolidation**:

If the parent company(ies) is (are) (a) company(ies) governed by foreign law, the location where the abovementioned annual accounts are available**:

* Strike out what does not apply.

** Where the annual accounts of the company are consolidated at different levels, the information should be given, on the one hand at the highest and on the other at the lowest level of companies of which the company is a subsidiary and for which consolidated accounts are prepared and published.

VALUATION RULES

Internal

I. GENERAL OVERARCHING VALUATION RULES

In accordance with Article 3:6 of the Royal Decree April 29, 2019 implementing the Companies and Associations Code, the directors decide as follows.

GENERAL

For all that is mandatory law, the general principles appearing in the aforementioned Royal Decree will apply and in particular those appearing in Chapter II "Valuation Rules".

With respect to matters that are additionally regulated by law and to the extent that the law leaves a choice in this regard to the company, the directors resolve that the special valuation rules be adopted as stated below.

The financial statements are prepared in accordance with the principle of true and fair view. Transparent, clear and consistent financial reporting is important for KBC as a financial group. Therefore, the principle is applied to align the BGAAP valuation rules as much as possible with International Financial Reporting Standards IFRS, which apply to the consolidated financial statements where legally and systematically possible.

To the extent that the directors consider that they are not sufficiently significant to warrant an additional or amending resolution, the cases of valuation not expressly provided for here will be governed by methods of the same nature as those that follow below, without special mention.

The financial year runs from January 1 to December 31.

The balance sheet and income statement are drawn up annually in euros.

II. ASSETS

1. FORMATION COSTS

The costs of capital increase are immediately and fully charged to the result in the financial year in which the capital increase took place.

2. INTANGIBLE FIXED ASSETS

2.1 General

All intangible fixed assets are recorded at acquisition cost less accumulated amortization.

Intangible fixed assets are amortized pro rata temporis on a daily basis.

Additional or extraordinary amortization is applied when, due to changes in economic or technological conditions, the book value exceeds the value in use.

When intangible assets are sold, realized gains or losses are immediately recorded in income.

Upon destruction, the remaining amount to be written off is immediately charged to earnings.

VALUATION RULES

Internal

2.2 Goodwill

Goodwill includes:

- the positive difference between the acquisition price and the net value of the acquired business (or line of business);
- the positive difference between the conventional value of the contribution of a business as a whole and its net value.

Capitalized goodwill is amortized on a straight-line basis over a period of 5 years, unless otherwise decided by the Board of Directors.

2.3. Software

In order to optimize the synergistic effect of the KBC merger in Belgium, in principle (and subject to possible exceptions) all software in this company is capitalized, with the cost of using the software being passed on to the customers in a "cost-sharing" manner.

As of fiscal year 2004, all software purchases are capitalized from the first euro, provided the conditions for capitalization are met. Additional costs incurred when purchasing software are also capitalized and depreciated over the economic life of the software.

The following distinctions are made within software:

System software

System software is software linked to a hardware purchase, where the hardware does not work without this initial software installed. This software controls the internal workings of the computer, handles communication with the environment or network. So this includes operating systems, support software and compilers. Purchasing the hardware usually gives KBC a lifetime right to use it.

The system software follows the depreciation rhythm of the hardware and will therefore be depreciated on a straight-line basis over three years from the time the software is ready for use.

Standard Software

This refers to software purchased from third parties. This is the "application software" referred to by the Accounting Standards Commission which includes product-related software, management software, database software, communication software, infrastructure software, security software and development software. Thus, this refers to all software that is not operating software and whose utility life runs over several years.

Standard software is capitalized and amortized on a straight-line basis over 5 years from the time the software is ready for use.

Core systems with longer durations are amortized pro rata over 8 years. Core systems are types of standard software including back-end data applications for daily processing and updates of balance balances on the mainframe. Examples of such core systems are the applications used for processing deposits, loans and credits, interfaces with the general ledger and reporting tools.

Customized software and custom software

Some purchased software and/or software models are customized before delivery/commissioning. There is then custom software development on top of the existing standard software, the whole

VALUATION RULES

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thing being called customized software. Custom software corresponds to curated software, in the sense that 'custom' software is developed at the request of the bank, but starting from scratch, i.e. not on top of existing software.

Both external and internal IT specialists are used for such developments.

All costs of continuity files are immediately recorded in results, as well as research costs of investment files. However, development costs (both internal and external) of investment files are capitalized as intangible fixed assets and amortized over a period of 5 years if the following conditions are met :

- It must necessarily contribute to the company's activities;
- a future benefit is expected;
- the price must be individually determinable;
- The software will be permanently used for the activity.

Regarding the qualification of ICT projects to be activated (investment or continuity projects), the accounting department agrees in advance with the business departments.

An investment project is one that :

- introduces or replaces a major business activity
- is large in scope.

Core systems with longer durations are amortized pro rata temporis over 8 years. Core systems are types of standard software that include back-end data applications for daily processing and updates of balance balances on the mainframe. Examples of such core systems are the applications used to process deposits, loans and credits, interfaces with the general ledger and reporting tools.

Subsequent costs relating to customized software and custom software are expensed unless it is probable that the expenditure will generate future economic benefits for the company as compared with the original estimates of future benefits. Also, the expense must be separately and reliably allocable to the software already capitalized. When these conditions are met then the additional expense can be capitalized and amortized over its remaining useful life.

Depreciation is not applied until the asset is ready for use.

3.TANGIBLE ASSETS

3.1. General

All property, plant and equipment are recorded at acquisition cost less accumulated depreciation. Tangible fixed assets are depreciated pro rata temporis on a daily basis.

All property, plant and equipment are recorded at acquisition cost including the additional directly attributable costs (acquisition costs, non-deductible VAT, demolition costs, etc.). These additional costs are depreciated over the life of the asset.

Additional or extraordinary depreciation is applied when, due to changes in economic or technological conditions, the book value exceeds the usage value.

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When tangible fixed assets are sold, realized profits or losses are immediately recorded in the income statement.

Upon destruction, the remaining depreciable amount is immediately charged to earnings.

Tangible fixed assets showing a definite and lasting capital gain in relation to the book value may be revalued. This capital gain is depreciated over the average residual useful life of the assets concerned.

3.2. Movable assets

3.2.1. Distinction between cost / investment

The acquisition value of tangible assets is determined by individualizing the price of each component. Only assets included in an internal summary list are capitalized, regardless of their acquisition value. Inclusion on this list depends on, among other things, the unit price, the relative importance of the item and the need for individual follow-up.

For works of art this limit is EUR 2 500 (excl. VAT). However, between EUR 250 and 2,500 one speaks of 'decoration' that is activated and depreciated linearly over 10 years in accordance with furniture. Below EUR 250, decoration is expensed.

3.2.2. Furniture and rolling stock

Movable property (mainly furniture) used in an administrative building (head office) of KBC Bank and KBC Insurance are acquired, capitalized and managed centrally.

Furniture is depreciated on a 10-year straight-line basis (10%).

Rolling stock is also capitalized. Rolling stock is depreciated at 4 years straight-line (25%, including non-deductible VAT).

3.2.3. Machinery, equipment and plant in owned buildings

A distinction is made between various types of plant, each of which (in accordance with practice) has its own depreciation regime.

Machinery, equipment and installations that are classified as hardware are depreciated on a straight-line basis over 3 years by default, for example PCs, printers and servers.

Leases of machinery are also depreciated over 3 years.

Other movable property included under this heading:

- alarm systems 10 years
- safes 10 years
- kitchen installations 10 years
- industrial machinery 10 years
- telephone exchanges 5 years
- cabling works 5 years
- cash and deposit machines 5 years

VALUATION RULES

Internal

4. FINANCIAL FIXED ASSETS AND INVESTMENTS

4.1. Participating interests and other portfolio securities

Participating interests and shares are valued at acquisition cost, by identified package. Securities sold are valued according to the method of individualizing the price of each component. Additional costs relating to the acquisition of securities are immediately charged to the result for the financial year.

Where the valuation of securities at the end of the financial year establishes a loss in value that is assessed as real and lasting, a write-down is applied to this security up to the amount of the established loss in value.

To determine the real and permanent nature of the capital loss, the Board of Directors may rely on:

- for listed securities:

o on the development of the share price,

o the development of net equity according to the financial statements,

o on profitability trends and prospects;

- for unlisted securities:

o on the development of net equity according to the financial statements,

o on the development of and prospects for profitability.

If a security previously subject to such an impairment is permanently impaired, it is partially or totally written back.

Participating interests, shares and units belonging to financial fixed assets may be revalued if, depending on their usefulness to the company, they show a definite and lasting capital gain.

Listed shares and other variable-income securities are valued at their acquisition value or their market value at the balance sheet date, whichever is the lower. Other securities are valued at least annually based on the previous year's financial statements. The file managers ensure that significant negative movements during the year are also absorbed.

4.2. Treasury shares

"Treasury Shares" held in portfolio by KBC Group, consist of 2 types of shares to be tracked and valued separately:

- own shares held within the framework of employee stock option plans are valued at their acquisition price. In the event of any non-exercise at final maturity (due to too low stock market price), the shares concerned will be cancelled, with no impact on the results. In case there is a legal impediment to destroy concerned shares, these shares will be valued as shares purchased under the KBC repurchase program (see below).

When stock options are exercised (for the first time in 2004), the treasury shares purchased for this purpose are realized. They are accounted for using the FIFO method (at the acquisition price of shares purchased first).

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- own shares purchased as part of the KBC share buy-back program. These treasury shares are valued per identified package at their acquisition price or their market value on the balance sheet date, whichever is lower. When sold, they are valued (in line with shares in the investment portfolio) using the method of individualizing the price of each component.

As long as both types of own shares are included in the assets of the balance sheet, an unavailable reserve must be created. Upon cancellation of the shares, the unavailable reserve is cancelled. When a write-down is recorded on type 2 treasury shares, this amount is transferred directly from the unavailable reserve to the distributable available reserve.

4.3. AMOUNTS RECEIVABLE AFTER ONE YEAR AND AMOUNTS RECEIVABLE WITHIN ONE YEAR.

These are recorded at nominal value. However, receivables represented by fixed-income securities are valued at their acquisition price, reduced or increased by the expired portion of the premium or discount. The difference between the acquisition price and the redemption value is recorded pro rata temporis in the income statement as an interest component over the remaining life of the securities. Inclusion in income is on a discounted basis, based on the actual rate of return at the time of purchase.

Subordinated loans granted to affiliated companies are valued in the same way as fixed-income securities.

A receivable in foreign currency is recorded for its equivalent in Euros at the fixed rate at the end of the previous month. At the valuation at the end of the financial year, the book value is adjusted in accordance with the fixed rate on December 31.

Positive and negative translation differences are recorded in the income statement.

When the realization value of a receivable at the end of the financial year is lower than its book value, and this lower value can be assessed as real and permanent, a write-down is applied to it up to the amount of the established lower value.

Cash guarantees given as security to public authorities or utilities are recorded at their nominal value.

5. OTHER ASSETS

5.1. Stocks of warehouse items.

The warehouse items consist of the necessities for Print and Postprocessing orders.

All items included in warehouse inventory are valued there for accounting purposes at the moving average price calculated from the purchase price of the items.

5.2. Orders in progress

Specific software developed by KBC itself for third parties is classified under contracts in progress. This concerns the commercialization of custom software (developed on a contractual basis and fully specified on the customer's instructions). Its development can either be done entirely by KBC or from purchased basic software.

VALUATION RULES

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The manufacturing cost consists of all costs directly attributable to the project (development costs of third parties, deployment of infrastructure, implementation of software). Maintenance and aftercare are considered period costs.

5.3 All other assets

All other assets are recognized at nominal value. A receivable in foreign currency is recorded for its equivalent value in Euros at the fixed rate at the end of the previous month. On valuation at the end of the financial year, the book value is adjusted in accordance with the fixed rate on December 31.

Positive and negative translation differences are recorded in income.

5.4 Accrued charges and deferred income

These items are prepared in such a way that income and expenses are allocated to the correct accounting period. Option premiums received in respect of stock option plans are recognized in income as and when stock options expire or are exercised.

Option premiums received from employers are expensed pro rata over the performance period (period between subscription and exercise).

In the event of movements, of employees holding options, between KBC Group entities, the option premium paid (the portion not yet taken into income) is charged to the company to which the employee moves.

III. LIABILITIES

1. LIABILITIES

1.1. Debts evidenced by certificates

Debts embodied in debt securities are recorded in the balance sheet at the amount made available, plus or minus the difference between this value and the redemption price for the portion already incurred, calculated on the basis of the actuarial yield at recognition.

The difference between the amount made available and the repayment value of the debt is taken to income as interest pro rata on an actuarial basis.

Debt issuance costs are expensed as commission paid on a straight-line basis, over the life of the instrument. The capitalized costs are recorded in deferred charges and accrued income.

With respect to commercial paper debt, the difference between the funds made available and the nominal value is recorded pro rata temporis in the income statement as interest expense.

1.2. Subordinated debts

Subordinated debts are valued in the same way as other debts, whether or not incorporated in securities.

1.3. Other debts

All debts (i.e. debts relating to taxes, remuneration and social security contributions, dividends to be paid on treasury shares and invoices to be paid) the amount of which is known or can be accurately

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estimated must be recorded at their nominal value. This also applies to debts for which there is not yet a title.

Debts in foreign currencies are recorded at their equivalent value in Euros at the fixed rate at the end of the previous month. When valuation takes place at the end of the financial year, the book value is adjusted in accordance with the fixed rate on December 31.

Positive and negative translation differences are recorded in income.

2. PROVISIONS

2.1 General

Provisions for liabilities and charges are intended to cover losses or charges which, by their nature, are clearly defined and likely to occur at the balance sheet date, and the amount of which can be estimated with sufficient certainty.

2.2 Provision for taxes

Provision for anticipated additional taxes (uncollected taxes) relating to financial years that have expired can be made in respect of the disputed portion of the taxes. The uncontested portion of assessments to be assessed is included in the estimated tax liabilities.

For tax supplements relating to previous years, the full amount of the assessment is charged to the income statement and included in tax liabilities. For the disputed portion of the established tax assessment, a claim, and therefore a revenue, is expressed if an objection is/was filed and to the extent that this claim is sufficiently certain. The expressed receivables for disputed taxes are subject to periodic impairment testing.

SOCIAL BALANCE SHEET

Numbers of the joint industrial committees competent for the company:

STATEMENT OF THE PERSONS EMPLOYED**EMPLOYEES FOR WHOM THE COMPANY SUBMITTED A DIMONA DECLARATION OR WHO ARE RECORDED IN THE GENERAL PERSONNEL REGISTER**

During the period	Codes	Total	1. Men	2. Women
Average number of employees				
Full-time	1001	1.255,0	894,0	361,0
Part-time	1002	481,0	160,0	321,0
Total in full-time equivalents (FTE)	1003	1.622,7	1.013,2	609,5
Number of actual hours worked				
Full-time	1011	1.892.183	1.367.791	524.392
Part-time	1012	500.922	155.024	345.898
Total	1013	2.393.105	1.522.815	870.290
Personnel costs				
Full-time	1021	144.111.385	105.617.812	38.493.573
Part-time	1022	38.334.168	12.771.568	25.562.599
Total	1023	182.445.553	118.389.381	64.056.172
Benefits in addition to wages	1033	3.418.498	2.218.272	1.200.226

During the preceding period	Codes	P. Total	1P. Men	2P. Women
Average number of employees in FTE	1003	3.017,8	1.958,5	1.059,3
Number of actual hours worked	1013	4.313.009	2.856.715	1.456.294
Personnel costs	1023	311.152.819	210.227.170	100.925.649
Benefits in addition to wages	1033	5.924.876	4.003.081	1.921.795

EMPLOYEES FOR WHOM THE COMPANY SUBMITTED A DIMONA DECLARATION OR WHO ARE RECORDED IN THE GENERAL PERSONNEL REGISTER (continuation)

	Codes	1. Full-time	2. Part-time	3. Total in full-time equivalents
At the closing date of the period				
Number of employees	105	527	138	635,7
By nature of the employment contract				
Contract for an indefinite period	110	527	138	635,7
Contract for a definite period	111			
Contract for the execution of a specifically assigned work	112			
Replacement contract	113			
According to gender and study level				
Men	120	322	32	346,8
primary education	1200			
secondary education	1201	6		6,0
higher non-university education	1202	59	10	66,3
university education	1203	257	22	274,5
Women	121	205	106	288,9
primary education	1210			
secondary education	1211	2	5	6,1
higher non-university education	1212	36	31	60,1
university education	1213	167	70	222,7
By professional category				
Management staff	130	20		20,0
Salaried employees	134	507	138	615,7
Hourly employees	132			
Other	133			

HIRED TEMPORARY STAFF AND PERSONNEL PLACED AT THE DISPOSAL OF THE COMPANY

	Codes	1. Hired temporary staff	2. Hired temporary staff and personnel placed at the company's disposal
During the period			
Average number of persons employed	150	3,6	
Number of actual hours worked	151	7.009	
Costs to the company	152	358.230	

LIST OF PERSONNEL MOVEMENTS DURING THE PERIOD**ENTRIES**

Number of employees for whom the company submitted a DIMONA declaration or who have been recorded in the general personnel register during the period

By nature of the employment contract

Contract for an indefinite period

Contract for a definite period

Contract for the execution of a specifically assigned work

Replacement contract

Codes	1. Full-time	2. Part-time	3. Total in full-time equivalents
205	270	61	317,3
210	267	59	313,3
211	3	2	4,0
212			
213			

DEPARTURES

Number of employees whose contract-termination date has been included in the DIMONA declaration or in the general personnel register during the period

By nature of the employment contract

Contract for an indefinite period

Contract for a definite period

Contract for the execution of a specifically assigned work

Replacement contract

By reason of termination of contract

Retirement

Unemployment with extra allowance from enterprise

Dismissal

Other reason

Of which: the number of persons who continue to render services to the company at least half-time on a self-employment basis

Codes	1. Full-time	2. Part-time	3. Total in full-time equivalents
305	1.993	885	2.658,3
310	1.988	882	2.651,8
311	5	3	6,5
312			
313			
340	12	39	34,0
341			
342	5	5	8,5
343	1.976	841	2.615,8
350			

INFORMATION ON TRAINING PROVIDED TO EMPLOYEES DURING THE PERIOD

	Codes	Men	Codes	Women
Total of initiatives of formal professional training at the expense of the employer				
Number of employees involved	5801	1.423	5811	807
Number of actual training hours	5802	10.272	5812	5.619
Net costs for the company	5803	1.156.897	5813	656.090
of which gross costs directly linked to training	58031	1.156.897	58131	656.090
of which contributions paid and payments to collective funds	58032		58132	
of which grants and other financial advantages received (to deduct)	58033		58133	
Total of initiatives of less formal or informal professional training at the expense of the employer				
Number of employees involved	5821	1.926	5831	1.205
Number of actual training hours	5822	16.074	5832	12.675
Net costs for the company	5823	1.453.815	5833	909.578
Total of initial initiatives of professional training at the expense of the employer				
Number of employees involved	5841		5851	
Number of actual training hours	5842		5852	
Net costs for the company	5843		5853	