

Brussels, 16 December 2013

## KBC report on the EBA Transparency Exercise 2013

KBC Bank notes the announcements made today by the European Banking Authority and the National Bank of Belgium regarding the information of the EU-wide Transparency Exercise 2013 and fulfilment of the EBA Board of Supervisors decision.

In May 2013 the EBA adjusted the timeline of the next EU-wide stress test so to conduct the exercise in 2014 once the asset quality reviews are completed. However, to ensure transparency and comparability over the years, the EBA's Board of Supervisors decided to provide, in the second half of 2013, appropriate disclosure on the actual exposures of the EU banking sector. In its October meeting the BoS agreed on the form and scope of the transparency exercise to be conducted in November/December 2013 to assure a sufficient and appropriate level of information for market participants.

The sample of the exercise includes 64 banks and for each of them the following set of information was collected for disclosure:

- Composition of capital<sup>1</sup>
- Composition of RWA by risk type<sup>2</sup>
- Exposures to sovereigns (central, regional and local governments) in EEA<sup>3</sup> (direct and indirect exposures by maturity buckets and country)
- Credit risk exposures (defaulted and non-defaulted) and RWAs by country with breakdowns for Institutions, Commercial RE, Retail and Corporate<sup>4</sup>; displayed by regulatory approach (A-IRB, F-IRB, STA)
- LTV per portfolio, value adjustments and provisions
- Market risk and securitisation exposures.

The detailed results of this exercise for KBC are provided in the accompanying disclosure table based on the common format provided by the EBA: [\(insert link to KBC table\)](#)

For more details on this exercise see the EBA's website [www.eba.europa.eu](http://www.eba.europa.eu).

The information is provided only for comparison purposes and should not in any way be directly compared to the bank's other published information.

<sup>1</sup> Current Capital definition augmented by information in accordance with EBA's capital preservation recommendation

<sup>2</sup> Credit risk, market risk, securitisation, other credit risk, operational risk, transitional floors and others

<sup>3</sup> For the Recap, only EEA sovereigns have been considered since the purpose was to compute the sovereign buffer

<sup>4</sup> Exact breakdown as follows: Central Government, Institutions, Corporates, Retail (of which SMEs, secured by RE property, revolving and others), Equity, Securitisation and other assets.

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\* This news item contains information that is subject to the transparency regulations for listed companies.

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