Template EU KM1 - Key metrics template
KBC bank Bulgaria

		a	b	c
		June 22	Dec 22	June 21
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	1 059 807	925 355	928 366
2	Tier 1 capital	1 173 245	925 355	928 366
3	Total capital	1 351 226	1 208 323	1 229 682
	Risk-weighted exposure amounts			
4	Total risk exposure amount	6 625 560	5 727 252	5 655 634
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	16.00%	16.16%	16.41%
6	Tier 1 ratio (%)	17.71%	16.16%	16.41%
7	Total capital ratio (%)	20.39%	21.10%	21.74%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.00%	0.25%	0.25%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.25%	0.25%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.00%	0.25%	0.25%
EU 7d	Total SREP own funds requirements (%)	8.00%	8.25%	8.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.48%	0.48%	0.48%
EU 9a	Systemic risk buffer (%)	2.86%	2.81%	2.68%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.75%	0.75%	0.75%
11	Combined buffer requirement (%)	6.59%	6.54%	6.41%
EU 11a	Overall capital requirements (%)	8.00%	8.25%	8.25%
12	CET1 available after meeting the total SREP own funds requirements (%)	325 032	278 748	297 197
	Leverage ratio			
13	Total exposure measure	12 122 883	11 528 752	10 847 763
14	Leverage ratio (%)	9.68%	8.03%	8.56%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	0.00%	0.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	0.00%	0.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3 037 810	2 830 748	2 004 023
EU 16a	Cash outflows - Total weighted value	1 427 696	1 339 871	1 320 157
EU 16b	Cash inflows - Total weighted value	305 801	273 297	759 306
16	Total net cash outflows (adjusted value)	1 121 895	1 066 574	560 851
17	Liquidity coverage ratio (%)	270.77%	265.41%	357.32%
	Net Stable Funding Ratio			
18	Total available stable funding	9 396 347	8 911 229	8 248 742
19	Total required stable funding	6 559 320	6 230 191	5 812 268
20	NSFR ratio (%)	143%	143%	142%