2021 EU-wide Stress Test

Bank Name	KBC Group NV
LEI Code	213800X3Q9LSAKRUWY91
Country Code	BE

2021 EU-wide Stress Test: Summary

KBC Group NV

Row Num	(mln EUR, %)	1 Actual 31/12/2020	2 Baseline Scenario 31/12/2021	3 Baseline Scenario 31/12/2022	4 Baseline Scenario 31/12/2023	5 Adverse Scenario 31/12/2021	6 Adverse Scenario 31/12/2022	7 Adverse Scenario 31/12/2023
1	Net interest income	4,013	3,813	3,520	3,429	3,497	3,165	3,042
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-177	33	33	33	-357	25	25
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,066	-749	-527	-460	-2,328	-1,041	-824
4	**Profit or (-) loss for the year**	**1,131**	**1,111**	**1,020**	**944**	**-1,452**	**-102**	**143**
5	Coverage ratio: non-performing exposure (%)	44.04%	47.21%	44.87%	43.32%	49.62%	47.37%	45.98%
6	Common Equity Tier 1 capital	18,441	18,904	19,592	20,101	15,848	15,520	15,478
7	Total Risk exposure amount (all transitional adjustments included)	101,843	102,076	102,212	102,361	104,354	107,999	108,291
8	**Common Equity Tier 1 ratio, %**	**18.11%**	**18.52%**	**19.17%**	**19.64%**	**15.19%**	**14.37%**	**14.29%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**17.58%**	**18.29%**	**18.97%**	**19.50%**	**14.54%**	**13.96%**	**14.07%**
10	Tier 1 capital	19,941	20,404	21,092	21,601	17,348	17,020	16,978
11	Total leverage ratio exposures	303,712	303,712	303,712	303,712	303,712	303,712	303,712
12	**Leverage ratio, %**	**6.57%**	**6.72%**	**6.94%**	**7.11%**	**5.71%**	**5.60%**	**5.59%**
13	**Fully loaded leverage ratio, %**	**6.42%**	**6.66%**	**6.90%**	**7.09%**	**5.52%**	**5.48%**	**5.53%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		1,500	1,500	1,500	1,500	1,500	1,500
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

18	**New definition of default?**	No

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**	1,854	0	23,616	0	249	0	42	0	25,420	0	0	0	0	0	-
2		**Central governments**	43,516	8	4,388	0	4,785	2	483	0	42,239	20	8	2	0	7	83.00%
3		**Institutions**	11,245	26	1,092	0	2,211	0	255	0	9,233	40	26	0	0	18	68.00%
4		**Corporates**	65,942	2,500	2,775	403	29,375	710	2,290	0	59,889	6,662	2,957	107	582	1,495	50.58%
5		Corporates - Of Which: Specialised Lending	9,171	436	849	21	3,733	13	788	0	8,868	520	459	31	66	173	37.67%
6		Corporates - Of Which: SME	23,982	936	594	104	8,106	401	446	0	20,897	3,472	1,077	49	179	475	44.08%
7		**Retail**	95,048	2,401	0	0	15,005	1,227	0	0	87,886	7,115	2,439	33	348	804	32.96%
8		**Retail - Secured on real estate property**	79,287	1,960	0	0	11,874	1,013	0	0	73,554	5,703	1,989	16	214	545	27.39%
9		Retail - Secured on real estate property - Of Which: SME	9,769	104	0	0	1,235	64	0	0	8,849	908	115	2	49	15	13.47%
10		Retail - Secured on real estate property - Of Which: non-SME	69,518	1,856	0	0	10,640	950	0	0	64,705	4,795	1,874	14	165	529	28.24%
11		**Retail - Qualifying Revolving**	1,072	3	0	0	83	1	0	0	984	88	3	0	4	1	48.74%
12		**Retail - Other Retail**	14,690	438	0	0	3,047	213	0	0	13,348	1,324	448	17	130	258	57.64%
13		Retail - Other Retail - Of Which: SME	6,960	318	0	0	1,413	157	0	0	6,094	851	326	7	86	182	56.00%
14		Retail - Other Retail - Of Which: non-SME	7,729	120	0	0	1,633	56	0	0	7,254	473	122	10	44	76	62.01%
15		**Equity**	178	1			9,777	3			97	0	0	0	0	0	-
16		**Securitisation**															
17		**Other non-credit obligation assets**	26,314	0			8,600	0			0	0	0	0	0	0	-
18		**IRB TOTAL**	**244,096**	**4,936**	**31,871**	**403**	**70,002**	**1,941**	**3,070**	**0**	**224,764**	**13,837**	**5,430**	**143**	**931**	**2,324**	**42.79%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**	25	0	0	0	0	0	0	0	24	0	0	0	0	0	-
20		**Central governments**	14,049	1	91	0	942	2	3	0	12,691	14	1	0	0	0	0.00%
21		**Institutions**	1,190	0	0	0	243	0	0	0	1,111	13	0	0	0	0	-
22		**Corporates**	40,615	1,496	0	238	15,694	345	0	0	35,604	3,853	1,762	73	392	882	50.09%
23		Corporates - Of Which: Specialised Lending	4,516	188	0	0	1,750	0	0	0	4,050	122	190	13	16	93	49.21%
24		Corporates - Of Which: SME	17,592	720	0	89	5,538	311	0	0	15,040	2,445	828	40	88	339	40.96%
25		**Retail**	57,777	499	0	0	5,939	301	0	0	52,792	4,953	523	5	118	210	40.13%
26		**Retail - Secured on real estate property**	47,180	247	0	0	4,475	154	0	0	43,114	4,048	264	2	80	66	25.13%
27		Retail - Secured on real estate property - Of Which: SME	9,606	98	0	0	1,127	61	0	0	8,722	873	109	1	41	13	11.97%
28		Retail - Secured on real estate property - Of Which: non-SME	37,573	148	0	0	3,348	93	0	0	34,392	3,175	155	1	39	53	34.42%
29		**Retail - Qualifying Revolving**	950	1	0	0	61	0	0	0	882	68	1	0	1	0	25.74%
30		**Retail - Other Retail**	9,647	252	0	0	1,403	147	0	0	8,796	837	258	3	36	143	55.55%
31		Retail - Other Retail - Of Which: SME	5,117	233	0	0	898	147	0	0	4,511	592	239	3	32	130	54.56%
32		Retail - Other Retail - Of Which: non-SME	4,530	19	0	0	505	0	0	0	4,284	245	19	0	4	13	67.95%
33		**Equity**	90	1			9,455	2			45	0	0	0	0	0	-
34		**Securitisation**															
35		**Other non-credit obligation assets**	23,544	0			3,222	0			0	0	0	0	0	0	-
36		**IRB TOTAL**	**137,290**	**1,997**	**91**	**238**	**35,496**	**650**	**3**	**0**	**102,268**	**8,833**	**2,285**	**78**	**510**	**1,092**	**47.80%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**	0	0	23,616	0	0	0	42	0	23,616	0	0	0	0	0	-
38		**Central governments**	8,746	0	1,479	0	470	0	64	0	9,786	0	0	0	0	0	-
39		**Institutions**	358	0	743	0	108	0	93	0	906	3	0	0	0	0	-
40		**Corporates**	9,818	335	330	2	3,345	148	250	0	8,718	1,164	335	17	115	178	53.24%
41		Corporates - Of Which: Specialised Lending	2,354	64	68	1	669	2	75	0	2,168	211	64	9	30	19	30.08%
42		Corporates - Of Which: SME	3,605	170	39	1	936	82	26	0	3,024	581	170	6	62	91	53.68%
43		**Retail**	20,730	328	0	0	4,745	185	0	0	19,817	910	331	14	106	157	47.38%
44		**Retail - Secured on real estate property**	17,039	181	0	0	3,644	131	0	0	16,471	566	184	5	36	69	37.52%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	17,039	181	0	0	3,644	131	0	0	16,471	566	184	5	36	69	37.52%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
48		**Retail - Other Retail**	3,691	148	0	0	1,101	54	0	0	3,346	344	148	9	70	88	59.64%
49		Retail - Other Retail - Of Which: SME	1,139	57	0	0	264	0	0	0	958	180	57	3	40	31	53.96%
50		Retail - Other Retail - Of Which: non-SME	2,552	91	0	0	837	54	0	0	2,388	164	91	6	31	58	63.17%
51		**Equity**	0	0			0	0			0	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**39,652**	**663**	**26,168**	**2**	**8,668**	**334**	**449**	**0**	**62,842**	**2,077**	**666**	**31**	**221**	**335**	**50.33%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		**Central governments**	1,533	0	1,687	0	100	0	173	0	3,034	5	0	0	0	0	-
57		**Institutions**	87	0	140	0	19	0	76	0	212	0	0	0	0	0	-
58		**Corporates**	255	4	2,112	48	72	0	1,788	0	2,119	238	54	3	15	42	77.67%
59		Corporates - Of Which: Specialised Lending	41	2	621	20	33	0	593	0	639	20	22	2	5	20	88.26%
60		Corporates - Of Which: SME	11	0	530	14	9	0	388	0	432	108	15	1	7	9	61.63%
61		**Retail**	5,234	53	0	0	802	10	0	0	4,887	346	54	3	39	32	59.14%
62		**Retail - Secured on real estate property**	4,455	21	0	0	497	4	0	0	4,238	216	21	1	16	8	38.55%
63		Retail - Secured on real estate property - Of Which: SME	142	4	0	0	106	1	0	0	110	32	4	1	8	2	61.04%
64		Retail - Secured on real estate property - Of Which: non-SME	4,314	17	0	0	391	3	0	0	4,129	185	18	0	8	6	33.64%
65		**Retail - Qualifying Revolving**	121	2	0	0	22	1	0	0	101	20	2	0	3	1	62.29%
66		**Retail - Other Retail**	658	30	0	0	282	5	0	0	548	110	31	2	19	23	73.28%
67		Retail - Other Retail - Of Which: SME	378	24	0	0	176	4	0	0	306	72	24	2	14	19	77.52%
68		Retail - Other Retail - Of Which: non-SME	280	7	0	0	106	2	0	0	242	38	7	0	5	4	58.33%
69		**Equity**	1	0			2	0			0	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	1,988	0			2,187	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**9,098**	**57**	**3,940**	**48**	**3,182**	**11**	**2,036**	**0**	**10,253**	**589**	**108**	**6**	**54**	**74**	**68.39%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		**Central governments**	111	0	1,068	0	13	0	231	0	111	0	0	0	0	0	-
75		**Institutions**	59	0	29	0	23	0	18	0	25	2	0	0	0	0	-
76		**Corporates**	314	12	11	1	138	0	10	0	101	2	13	1	0	2	16.10%
77		Corporates - Of Which: Specialised Lending	134	12	0	1	58	0	0	0	71	1	13	1	0	2	16.10%
78		Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
79		**Retail**	8,905	1,422	0	0	2,692	719	0	0	8,243	658	1,426	8	63	370	25.92%
80		**Retail - Secured on real estate property**	8,904	1,422	0	0	2,692	719	0	0	8,242	658	1,426	8	63	370	25.92%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	8,904	1,422	0	0	2,692	719	0	0	8,242	658	1,426	8	63	370	25.92%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		**Retail - Other Retail**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		**Equity**	2	0			8	0			2	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	551	0			2,649	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**9,942**	**1,434**	**1,107**	**1**	**5,522**	**719**	**260**	**0**	**8,483**	**663**	**1,439**	**10**	**63**	**372**	**25.84%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**	1,765	0	0	0	244	0	0	0	1,727	0	0	0	0	0	-
92		**Central governments**	2,815	0	0	0	1,276	0	0	0	2,814	0	0	1	0	0	-
93		**Institutions**	74	0	0	0	9	0	0	0	59	0	0	0	0	0	-
94		**Corporates**	3,763	51	47	0	3,013	143	42	0	3,230	467	69	8	42	26	37.31%
95		Corporates - Of Which: Specialised Lending	776	5	27	0	681	12	27	0	636	139	6	5	15	2	35.71%
96		Corporates - Of Which: SME	1,781	25	0	0	1,200	6	0	0	1,480	249	40	2	21	17	42.76%
97		**Retail**	1,987	87	0	0	735	0	0	0	1,747	234	94	3	22	32	33.73%
98		**Retail - Secured on real estate property**	1,624	84	0	0	551	0	0	0	1,411	207	90	0	18	31	34.50%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	1,624	84	0	0	551	0	0	0	1,411	207	90	0	18	31	34.50%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		**Retail - Other Retail**	363	3	0	0	184	0	0	0	336	26	4	3	4	1	18.00%
103		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
104		Retail - Other Retail - Of Which: non-SME	361	3	0	0	183	0	0	0	333	26	4	3	4	1	18.08%
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	231	0			542	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**10,635**	**138**	**47**	**0**	**5,819**	**143**	**42**	**0**	**9,577**	**700**	**163**	**13**	**64**	**57**	**35.25%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		**Central governments**	4,676	0	27	0	208	0	3	0	3,778	0	0	0	0	0	-
111		**Institutions**	1,378	0	34	0	357	0	8	0	919	0	0	0	0	0	-
112		**Corporates**	2,170	47	13	0	1,540	5	11	0	2,062	68	47	1	3	35	73.17%
113		Corporates - Of Which: Specialised Lending	252	0	13	0	102	0	11	0	231	0	0	0	0	0	-
114		Corporates - Of Which: SME	324	8	0	0	135	0	0	0	321	2	8	0	0	7	91.33%
115		**Retail**	46	0	0	0	13	0	0	0	46	0	0	0	0	0	54.05%
116		**Retail - Secured on real estate property**	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0.00%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
118		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		**Retail - Other Retail**	43	0	0	0	12	0	0	0	43	0	0	0	0	0	80.00%
121		Retail - Other Retail - Of Which: SME	43	0	0	0	12	0	0	0	43	0	0	0	0	0	80.00%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		**Equity**	0	0			0	0			0	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**8,270**	**48**	**74**	**0**	**2,117**	**5**	**22**	**0**	**6,805**	**68**	**48**	**1**	**3**	**35**	**73.02%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		**Institutions**	2	0	0	0	0	0	0	0	1	0	0	0	0	0	-
130		**Corporates**	46	0	0	0	19	0	0	0	46	0	0	0	0	0	0.00%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
133		**Retail**	3	0	0	0	1	0	0	0	3	0	0	0	0	0	33.33%
134		**Retail - Secured on real estate property**	1	0	0	0	0	0	0	0	1	0	0	0	0	0	75.00%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	75.00%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		**Retail - Other Retail**	2	0	0	0	0	0	0	0	2	0	0	0	0	0	21.43%
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25.00%
141		**Equity**	0	0			0	0			0	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**51**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**50**	**0**	**0**	**0**	**0**	**0**	**28.57%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		**Central governments**	1,168	0	0	0	61	0	0	0	1,053	0	0	0	0	0	-
147		**Institutions**	175	0	0	0	15	0	0	0	161	0	0	0	0	0	-
148		**Corporates**	1,685	15	13	0	981	1	7	0	1,398	184	16	1	3	5	28.36%
149		Corporates - Of Which: Specialised Lending	189	0	0	0	70	0	0	0	183	6	0	0	0	0	0.00%
150		Corporates - Of Which: SME	179	2	0	0	91	0	0	0	171	6	2	0	0	2	88.60%
151		**Retail**	16	0	0	0	3	0	0	0	14	2	0	0	0	0	66.67%
152		**Retail - Secured on real estate property**	7	0	0	0	1	0	0	0	6	1	0	0	0	0	0.00%
153		Retail - Secured on real estate property - Of Which: SME	6	0	0	0	1	0	0	0	5	1	0	0	0	0	0.00%
154		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		**Retail - Other Retail**	9	0	0	0	2	0	0	0	8	1	0	0	0	0	71.43%
157		Retail - Other Retail - Of Which: SME	9	0	0	0	2	0	0	0	8	1	0	0	0	0	71.43%
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		**Equity**	37	0			136	0			31	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**3,081**	**15**	**13**	**0**	**1,197**	**2**	**7**	**0**	**2,656**	**186**	**16**	**1**	**3**	**5**	**28.71%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		**Central governments**	470	0	0	0	101	0	0	0	470	0	0	0	0	0	-
165		**Institutions**	1,138	0	20	0	329	0	3	0	333	0	0	0	0	0	-
166		**Corporates**	930	52	140	0	619	12	105	0	889	115	52	0	2	34	65.05%
167		Corporates - Of Which: Specialised Lending	115	2	110	0	40	0	72	0	181	0	2	0	0	0	16.37%
168		Corporates - Of Which: SME	9	0	25	0	3	0	31	0	8	26	0	0	0	0	-
169		**Retail**	29	3	0	0	7	2	0	0	29	1	3	0	0	0	17.05%
170		**Retail - Secured on real estate property**	9	2	0	0	2	2	0	0	8	1	2	0	0	0	18.83%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
172		Retail - Secured on real estate property - Of Which: non-SME	9	2	0	0	2	2	0	0	8	1	2	0	0	0	19.91%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		**Retail - Other Retail**	21	0	0	0	4	0	0	0	21	0	0	0	0	0	5.71%
175		Retail - Other Retail - Of Which: SME	20	0	0	0	4	0	0	0	20	0	0	0	0	0	5.71%
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		**Equity**	3	0			13	0			0	0	0	0	0	0	-
178		**Securitisation**															
179		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**2,571**	**55**	**160**	**0**	**1,068**	**15**	**108**	**0**	**1,721**	**116**	**55**	**0**	**2**	**34**	**62.78%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		**Central governments**	246	0	0	0	3	0	0	0	246	0	0	0	0	0	-
183		**Institutions**	303	0	2	0	60	0	1	0	238	0	0	0	0	0	-
184		**Corporates**	2,147	120	36	0	1,468	20	23	0	2,035	90	125	1	1	32	25.95%
185		Corporates - Of Which: Specialised Lending	501	37	9	0	208	0	10	0	475	8	38	0	0	4	10.82%
186		Corporates - Of Which: SME	200	2	0	0	84	0	0	0	180	17	4	0	0	2	40.86%
187		**Retail**	104	1	0	0	22	1	0	0	98	6	2	0	0	0	16.98%
188		**Retail - Secured on real estate property**	8	0	0	0	0	0	0	0	7	1	0	0	0	0	0.00%
189		Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	6	1	0	0	0	0	0.00%
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		**Retail - Other Retail**	96	1	0	0	22	1	0	0	90	5	1	0	0	0	19.01%
193		Retail - Other Retail - Of Which: SME	96	1	0	0	22	1	0	0	90	5	1	0	0	0	19.01%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
195		**Equity**	0	0			0	0			0	0	0	0	0	0	-
196		**Securitisation**															
197		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,801**	**120**	**38**	**0**	**1,553**	**21**	**23**	**0**	**2,617**	**96**	**126**	**1**	**1**	**33**	**25.84%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**	24,191	1,223	6	0	0	0	0.00%	23,243	2,163	13	0	0	0	0.00%	22,512	2,886	21	0	0	0	0.00%
2		**Central governments**	40,541	1,699	27	6	61	15	53.59%	39,214	2,983	71	6	97	32	45.26%	38,169	3,965	133	6	95	57	42.80%
3		**Institutions**	8,580	671	48	8	1	26	54.43%	8,140	1,072	87	7	2	42	48.24%	7,833	1,331	136	7	1	62	45.56%
4		**Corporates**	56,343	9,443	3,722	126	474	1,980	53.20%	52,772	12,383	4,352	100	518	2,206	50.69%	50,538	14,035	4,934	96	537	2,414	48.92%
5		Corporates - Of Which: Specialised Lending	8,012	1,268	567	16	66	250	44.00%	7,428	1,771	649	11	80	276	42.56%	7,070	2,054	724	11	87	301	41.60%
6		Corporates - Of Which: SME	20,876	3,215	1,354	51	55	729	53.79%	20,378	3,494	1,574	44	51	821	52.15%	20,121	3,558	1,766	44	43	901	50.99%
7		**Retail**	86,864	7,508	3,068	86	107	1,047	34.12%	85,408	8,299	3,733	75	101	1,227	32.87%	84,643	8,472	4,325	74	92	1,388	32.10%
8		**Retail - Secured on real estate property**	72,767	6,000	2,479	59	70	714	28.78%	71,531	6,685	3,030	51	69	838	27.65%	70,897	6,827	3,522	50	64	950	26.98%
9		Retail - Secured on real estate property - Of Which: SME	8,776	921	176	16	11	74	42.27%	8,486	1,150	236	16	11	100	42.26%	8,334	1,244	295	15	10	124	42.20%
10		Retail - Secured on real estate property - Of Which: non-SME	63,991	5,079	2,304	43	60	639	27.75%	63,045	5,535	2,794	35	59	738	26.42%	62,563	5,584	3,227	34	55	826	25.59%
11		**Retail - Qualifying Revolving**	966	102	7	1	2	4	58.75%	962	101	11	1	2	6	55.47%	958	102	14	1	2	8	54.06%
12		**Retail - Other Retail**	13,132	1,406	582	27	35	329	56.58%	12,915	1,513	692	24	30	383	55.35%	12,788	1,542	789	23	25	431	54.57%
13		Retail - Other Retail - Of Which: SME	6,036	829	406	16	17	221	54.38%	5,875	927	468	14	15	249	53.29%	5,799	951	521	14	13	272	52.54%
14		Retail - Other Retail - Of Which: non-SME	7,096	577	176	11	18	108	61.66%	7,040	585	224	10	15	134	59.66%	6,989	591	268	9	12	157	58.51%
15		**Equity**	97	0	0	0	0	0	0.00%	97	0	0	0	0	0	0.00%	97	0	0	0	0	0	0.00%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**216,617**	**20,543**	**6,871**	**226**	**643**	**3,067**	**44.64%**	**208,875**	**26,900**	**8,255**	**188**	**719**	**3,507**	**42.48%**	**203,792**	**30,689**	**9,549**	**182**	**725**	**3,921**	**41.06%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**	23	1	0	0	0	0	0.00%	23	2	0	0	0	0	0.00%	22	2	0	0	0	0	0.00%
20		**Central governments**	12,229	470	6	1	9	2	40.00%	11,865	822	18	1	14	7	40.00%	11,576	1,093	37	1	15	15	40.00%
21		**Institutions**	1,037	85	2	1	0	1	42.37%	988	130	6	1	0	3	42.37%	954	159	11	1	0	5	42.37%
22		**Corporates**	33,871	5,240	2,108	71	289	1,131	53.67%	31,433	7,331	2,455	60	323	1,253	51.02%	29,851	8,575	2,794	56	340	1,370	49.05%
23		Corporates - Of Which: Specialised Lending	3,588	545	229	8	46	126	54.90%	3,160	929	272	6	56	140	51.32%	2,880	1,166	316	6	61	154	48.69%
24		Corporates - Of Which: SME	15,363	2,002	947	27	18	486	51.33%	15,021	2,234	1,058	27	16	531	50.17%	14,836	2,316	1,161	26	14	572	49.30%
25		**Retail**	52,553	4,969	745	30	34	298	39.96%	51,756	5,552	959	27	35	352	36.75%	51,479	5,638	1,151	27	32	403	35.03%
26		**Retail - Secured on real estate property**	42,972	4,015	439	19	28	134	30.56%	42,334	4,487	606	17	29	169	27.95%	42,157	4,515	754	17	27	202	26.77%
27		Retail - Secured on real estate property - Of Which: SME	8,652	885	166	15	8	68	40.65%	8,366	1,114	224	15	8	91	40.56%	8,218	1,208	279	15	7	113	40.51%
28		Retail - Secured on real estate property - Of Which: non-SME	34,320	3,130	272	3	20	66	24.38%	33,967	3,372	382	2	21	79	20.56%	33,939	3,307	475	2	20	89	18.71%
29		**Retail - Qualifying Revolving**	864	83	4	0	0	2	49.64%	861	84	7	0	0	3	47.47%	857	85	9	0	0	4	46.63%
30		**Retail - Other Retail**	8,717	871	303	10	6	162	53.45%	8,562	982	346	9	5	180	51.93%	8,465	1,038	387	9	5	197	50.82%
31		Retail - Other Retail - Of Which: SME	4,542	529	271	8	5	143	52.84%	4,416	623	303	8	5	156	51.54%	4,350	660	333	8	4	168	50.53%
32		Retail - Other Retail - Of Which: non-SME	4,175	342	31	2	1	18	58.69%	4,146	359	44	2	1	24	54.67%	4,115	378	55	2	1	29	52.54%
33		**Equity**	45	0	0	0	0	0	0.00%	45	0	0	0	0	0	0.00%	45	0	0	0	0	0	0.00%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**99,759**	**10,765**	**2,862**	**103**	**333**	**1,433**	**50.06%**	**96,109**	**13,838**	**3,439**	**89**	**373**	**1,615**	**46.96%**	**93,927**	**15,467**	**3,993**	**85**	**387**	**1,793**	**44.91%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**	22,468	1,145	2	0	0	0	0.00%	21,583	2,028	5	0	0	0	0.00%	20,901	2,707	7	0	0	0	0.00%
38		**Central governments**	9,310	475	1	0	31	0	40.00%	8,943	840	2	0	53	1	40.00%	8,661	1,122	3	0	49	1	40.00%
39		**Institutions**	870	39	1	0	0	0	43.04%	844	63	2	0	0	1	44.76%	825	81	3	0	0	1	45.45%
40		**Corporates**	8,021	1,603	592	25	25	307	51.82%	7,941	1,566	708	15	18	348	49.12%	8,019	1,410	788	15	12	376	47.79%
41		Corporates - Of Which: Specialised Lending	1,971	357	116	3	2	36	31.28%	1,949	359	136	2	2	41	30.48%	1,967	327	149	2	1	45	30.07%
42		Corporates - Of Which: SME	2,842	643	290	17	19	175	60.49%	2,815	606	354	11	14	203	57.41%	2,840	536	398	11	9	222	55.86%
43		**Retail**	19,349	1,229	480	19	26	213	44.33%	19,032	1,387	639	17	23	261	40.87%	18,805	1,448	805	17	19	309	38.37%
44		**Retail - Secured on real estate property**	16,089	871	260	8	11	90	34.52%	15,801	1,049	369	8	11	114	30.94%	15,584	1,142	494	8	11	142	28.77%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	16,089	871	260	8	11	90	34.52%	15,801	1,049	369	8	11	114	30.94%	15,584	1,142	494	8	11	142	28.77%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	58.34%	0	0	0	0	0	0	56.73%	0	0	0	0	0	0	55.94%
48		**Retail - Other Retail**	3,259	358	221	11	16	123	55.86%	3,231	337	270	9	11	147	54.42%	3,222	306	310	9	8	167	53.66%
49		Retail - Other Retail - Of Which: SME	900	201	94	5	6	47	49.72%	891	190	115	3	4	56	48.62%	898	168	129	3	3	62	48.07%
50		Retail - Other Retail - Of Which: non-SME	2,360	157	126	6	10	76	60.45%	2,340	147	156	6	7	91	58.69%	2,323	138	182	6	5	105	57.69%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**60,018**	**4,491**	**1,076**	**45**	**82**	**520**	**48.35%**	**58,344**	**5,884**	**1,357**	**32**	**95**	**611**	**45.04%**	**57,211**	**6,768**	**1,605**	**32**	**80**	**688**	**42.84%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	2,910	127	2	1	9	1	40.00%	2,813	215	12	1	13	5	40.00%	2,735	277	27	1	13	11	40.00%
57		**Institutions**	197	14	1	0	0	0	59.80%	187	25	1	0	0	1	59.80%	178	32	2	0	0	1	59.80%
58		**Corporates**	1,972	365	74	6	18	62	83.97%	1,886	432	93	6	20	77	82.29%	1,831	470	111	6	21	90	81.26%
59		Corporates - Of Which: Specialised Lending	584	73	25	1	3	21	87.29%	553	102	27	1	4	23	86.44%	533	119	29	1	4	25	85.63%
60		Corporates - Of Which: SME	412	116	27	3	9	22	80.09%	396	119	39	3	9	31	78.49%	383	123	50	3	9	39	77.74%
61		**Retail**	4,732	469	87	5	21	51	59.14%	4,598	574	116	5	23	65	56.24%	4,490	654	143	5	24	77	53.90%
62		**Retail - Secured on real estate property**	4,100	333	43	2	9	16	38.12%	3,980	437	59	2	11	21	35.85%	3,884	516	76	2	13	26	33.99%
63		Retail - Secured on real estate property - Of Which: SME	105	33	7	1	3	6	79.89%	102	33	11	1	3	8	78.34%	99	33	13	1	3	10	77.63%
64		Retail - Secured on real estate property - Of Which: non-SME	3,995	301	35	1	6	11	29.62%	3,879	404	49	1	8	13	26.59%	3,785	482	63	1	10	16	24.73%
65		**Retail - Qualifying Revolving**	101	18	3	0	2	2	71.31%	101	17	4	0	2	3	69.00%	101	17	5	0	2	3	67.74%
66		**Retail - Other Retail**	530	117	41	3	10	33	79.92%	517	119	52	3	10	41	78.35%	505	122	62	3	10	48	77.37%
67		Retail - Other Retail - Of Which: SME	291	79	32	2	6	26	81.80%	279	82	41	2	6	33	80.38%	269	85	48	2	6	38	79.55%
68		Retail - Other Retail - Of Which: non-SME	240	38	9	0	4	7	73.31%	237	37	12	0	4	8	71.19%	236	37	14	0	4	10	69.81%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**9,811**	**976**	**164**	**11**	**47**	**115**	**70.11%**	**9,484**	**1,244**	**222**	**12**	**55**	**147**	**66.35%**	**9,234**	**1,433**	**283**	**11**	**59**	**179**	**63.37%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	107	4	0	0	0	0	40.00%	104	7	0	0	0	0	40.00%	101	10	0	0	0	0	40.00%
75		**Institutions**	24	3	0	0	0	0	42.37%	23	4	0	0	0	0	42.37%	23	4	0	0	0	0	42.37%
76		**Corporates**	89	13	14	0	1	4	32.38%	79	22	15	0	1	5	32.39%	72	28	16	0	1	5	32.39%
77		Corporates - Of Which: Specialised Lending	63	9	13	0	1	4	32.38%	55	16	14	0	1	5	32.38%	50	20	15	0	1	5	32.38%
78		Corporates - Of Which: SME	1	0	0	0	0	0	40.30%	1	0	0	0	0	0	40.30%	1	0	0	0	0	0	40.30%
79		**Retail**	8,092	603	1,632	28	17	415	25.44%	7,874	575	1,878	21	14	469	25.00%	7,713	545	2,070	21	11	512	24.73%
80		**Retail - Secured on real estate property**	8,091	603	1,632	28	17	415	25.44%	7,873	575	1,878	21	14	469	25.00%	7,712	545	2,070	21	11	512	24.73%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	8,091	603	1,632	28	17	415	25.44%	7,873	575	1,878	21	14	469	25.00%	7,712	545	2,070	21	11	512	24.73%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	1	0	0	0	0	0	40.50%	1	0	0	0	0	0	40.44%	1	0	0	0	0	0	40.42%
85		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	40.30%	1	0	0	0	0	0	40.30%	1	0	0	0	0	0	40.30%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%
87		**Equity**	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**8,314**	**624**	**1,646**	**28**	**18**	**420**	**25.50%**	**8,082**	**609**	**1,893**	**21**	**16**	**474**	**25.06%**	**7,910**	**588**	**2,086**	**21**	**13**	**517**	**24.79%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**	1,649	75	3	0	0	0	0.00%	1,589	130	8	0	0	0	0.00%	1,541	172	14	0	0	0	0.00%
92		**Central governments**	2,687	122	6	2	3	2	40.00%	2,588	213	13	2	4	5	40.00%	2,511	281	22	2	4	9	40.00%
93		**Institutions**	54	5	0	0	0	0	50.55%	50	9	0	0	0	0	50.55%	46	12	0	0	0	0	50.55%
94		**Corporates**	3,116	556	93	3	9	45	48.38%	3,104	539	123	3	11	55	44.95%	3,066	544	155	3	11	66	42.62%
95		Corporates - Of Which: Specialised Lending	655	118	8	0	1	5	61.27%	699	72	9	0	0	6	60.74%	718	52	11	0	0	7	60.40%
96		Corporates - Of Which: SME	1,347	361	61	2	8	25	41.23%	1,264	418	87	2	11	33	38.12%	1,197	456	116	2	10	42	36.32%
97		**Retail**	1,754	211	110	4	8	63	57.56%	1,779	170	125	4	6	72	57.35%	1,795	140	139	5	5	80	57.30%
98		**Retail - Secured on real estate property**	1,437	170	102	3	5	57	55.91%	1,467	129	112	3	3	62	55.05%	1,484	102	122	3	2	66	54.43%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	1,437	170	102	3	5	57	55.91%	1,467	129	112	3	3	62	55.05%	1,484	102	122	3	2	66	54.43%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	317	41	8	2	3	6	77.65%	312	41	13	2	3	10	77.48%	311	38	17	2	2	13	77.39%
103		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	31.24%	2	0	0	0	0	0	31.10%	2	0	0	0	0	0	31.03%
104		Retail - Other Retail - Of Which: non-SME	315	40	8	2	3	6	77.86%	310	41	13	2	3	10	77.73%	309	38	17	2	2	13	77.66%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**9,261**	**967**	**212**	**10**	**20**	**111**	**52.12%**	**9,109**	**1,061**	**270**	**9**	**21**	**133**	**49.08%**	**8,960**	**1,149**	**331**	**9**	**19**	**155**	**46.85%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	3,640	137	2	0	3	1	40.00%	3,531	242	5	0	4	2	40.00%	3,444	323	11	0	4	4	40.00%
111		**Institutions**	847	69	3	0	0	0	8.96%	800	112	7	0	0	1	19.00%	766	140	13	0	0	3	23.67%
112		**Corporates**	1,852	260	66	4	20	41	61.79%	1,654	437	87	3	25	48	54.96%	1,526	544	108	3	27	55	50.71%
113		Corporates - Of Which: Specialised Lending	202	27	2	0	2	1	32.38%	177	50	4	0	3	1	32.38%	161	63	7	0	3	2	32.38%
114		Corporates - Of Which: SME	304	17	9	1	0	8	83.15%	289	31	11	1	0	8	76.33%	281	37	13	0	0	9	71.22%
115		**Retail**	43	2	1	0	0	0	57.89%	41	4	1	0	0	0	52.59%	40	5	1	0	0	1	49.59%
116		**Retail - Secured on real estate property**	3	0	0	0	0	0	40.30%	3	0	0	0	0	0	39.30%	3	0	0	0	0	0	38.35%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	40.83%	0	0	0	0	0	0	40.82%	0	0	0	0	0	0	40.81%
118		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	11.13%	2	0	0	0	0	0	11.13%	2	0	0	0	0	0	11.13%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	41	2	0	0	0	0	62.88%	39	4	1	0	0	0	55.22%	38	5	1	0	0	0	51.31%
121		Retail - Other Retail - Of Which: SME	40	2	0	0	0	0	62.92%	38	4	1	0	0	0	55.24%	37	5	1	0	0	0	51.33%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**6,382**	**468**	**71**	**5**	**23**	**42**	**59.37%**	**6,026**	**795**	**100**	**4**	**29**	**51**	**51.66%**	**5,776**	**1,013**	**132**	**4**	**31**	**62**	**47.16%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	1	0	0	0	0	0	33.28%	1	0	0	0	0	0	33.28%	1	0	0	0	0	0	33.28%
130		**Corporates**	45	1	0	0	0	0	81.53%	44	2	0	0	0	0	79.79%	43	2	1	0	0	0	79.18%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	2	0	0	0	0	0	68.06%	2	0	0	0	0	0	65.30%	2	0	0	0	0	0	63.03%
134		**Retail - Secured on real estate property**	1	0	0	0	0	0	66.75%	1	0	0	0	0	0	61.02%	1	0	0	0	0	0	56.74%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	66.75%	1	0	0	0	0	0	61.02%	1	0	0	0	0	0	56.74%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	1	0	0	0	0	0	68.47%	1	0	0	0	0	0	66.67%	1	0	0	0	0	0	65.07%
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	42.22%	1	0	0	0	0	0	41.81%	1	0	0	0	0	0	41.53%
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	74.02%	0	0	0	0	0	0	73.16%	0	0	0	0	0	0	72.38%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**49**	**1**	**0**	**0**	**0**	**0**	**74.22%**	**48**	**2**	**1**	**0**	**0**	**0**	**73.80%**	**47**	**2**	**1**	**0**	**0**	**1**	**73.58%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	1,015	38	0	0	0	0	40.00%	985	68	0	0	0	0	40.00%	961	91	1	0	0	0	40.00%
147		**Institutions**	150	11	0	0	0	0	54.85%	142	18	1	0	0	0	51.05%	137	22	1	0	0	1	49.34%
148		**Corporates**	1,303	261	34	3	21	12	36.34%	1,179	367	51	2	21	18	35.17%	1,096	435	68	2	22	23	34.61%
149		Corporates - Of Which: Specialised Lending	163	25	2	0	2	1	32.38%	143	42	4	0	3	1	32.38%	131	53	6	0	3	2	32.38%
150		Corporates - Of Which: SME	164	11	3	0	0	2	75.35%	157	18	4	0	0	3	67.09%	153	21	5	0	0	3	61.91%
151		**Retail**	14	2	0	0	0	0	57.80%	14	2	0	0	0	0	52.81%	14	2	0	0	0	0	50.10%
152		**Retail - Secured on real estate property**	6	1	0	0	0	0	40.03%	6	1	0	0	0	0	39.72%	6	1	0	0	0	0	39.56%
153		Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	40.40%	5	1	0	0	0	0	40.36%	5	1	0	0	0	0	40.34%
154		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	11.13%	1	0	0	0	0	0	11.13%	1	0	0	0	0	0	11.13%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	8	1	0	0	0	0	63.10%	8	1	0	0	0	0	58.16%	8	1	0	0	0	0	55.03%
157		Retail - Other Retail - Of Which: SME	8	1	0	0	0	0	63.10%	8	1	0	0	0	0	58.16%	8	1	0	0	0	0	55.03%
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**2,512**	**312**	**35**	**3**	**21**	**13**	**36.66%**	**2,351**	**455**	**53**	**3**	**21**	**19**	**35.57%**	**2,238**	**550**	**70**	**2**	**22**	**25**	**35.07%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	453	17	0	0	1	0	40.00%	439	30	1	0	1	0	40.00%	429	40	2	0	1	1	40.00%
165		**Institutions**	308	25	1	0	0	0	42.37%	290	40	2	0	0	1	42.37%	278	50	5	0	0	2	42.37%
166		**Corporates**	823	170	63	2	13	38	59.82%	740	242	75	1	14	42	55.77%	683	288	85	1	15	45	52.84%
167		Corporates - Of Which: Specialised Lending	158	21	4	0	2	1	32.38%	139	39	6	0	2	2	32.38%	126	50	7	0	3	2	32.38%
168		Corporates - Of Which: SME	20	14	1	0	0	0	40.30%	24	9	1	0	0	0	40.30%	25	7	1	0	0	1	40.30%
169		**Retail**	28	2	3	0	0	1	31.42%	26	3	3	0	0	1	31.60%	26	3	3	0	0	1	31.80%
170		**Retail - Secured on real estate property**	8	1	2	0	0	1	29.60%	8	1	2	0	0	1	29.42%	8	1	2	0	0	1	29.27%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	40.84%	0	0	0	0	0	0	40.83%	0	0	0	0	0	0	40.82%
172		Retail - Secured on real estate property - Of Which: non-SME	8	1	2	0	0	1	28.96%	8	1	2	0	0	1	28.77%	8	1	2	0	0	1	28.61%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	19	1	0	0	0	0	40.73%	18	2	1	0	0	0	40.65%	18	2	1	0	0	0	40.59%
175		Retail - Other Retail - Of Which: SME	19	1	0	0	0	0	40.73%	18	2	1	0	0	0	40.65%	18	2	1	0	0	0	40.59%
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**1,612**	**213**	**67**	**2**	**14**	**39**	**58.39%**	**1,496**	**315**	**81**	**2**	**15**	**44**	**54.33%**	**1,416**	**381**	**95**	**2**	**16**	**49**	**51.42%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	237	9	0	0	0	0	40.00%	230	16	0	0	0	0	40.00%	225	21	0	0	0	0	40.00%
183		**Institutions**	222	17	0	0	0	0	5.36%	210	27	1	0	0	0	16.43%	203	33	2	0	0	0	21.45%
184		**Corporates**	1,828	277	144	4	22	53	36.69%	1,627	456	165	3	26	60	36.19%	1,496	566	187	3	28	67	35.80%
185		Corporates - Of Which: Specialised Lending	418	60	42	1	5	14	32.38%	368	106	47	1	6	15	32.38%	334	134	52	1	7	17	32.38%
186		Corporates - Of Which: SME	178	18	5	0	0	2	43.77%	172	23	7	0	0	3	43.15%	169	25	8	0	0	3	42.73%
187		**Retail**	95	8	2	0	0	1	40.06%	91	11	3	0	0	1	40.08%	89	13	3	0	0	1	40.09%
188		**Retail - Secured on real estate property**	7	1	0	0	0	0	34.24%	7	1	0	0	0	0	34.86%	7	1	0	0	0	0	35.30%
189		Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	40.63%	6	1	0	0	0	0	40.54%	6	1	0	0	0	0	40.49%
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	28.68%	1	0	0	0	0	0	28.17%	1	0	0	0	0	0	27.73%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	88	7	2	0	0	1	40.70%	84	10	2	0	0	1	40.61%	82	12	3	0	0	1	40.55%
193		Retail - Other Retail - Of Which: SME	88	7	2	0	0	1	40.70%	84	10	2	0	0	1	40.61%	82	12	3	0	0	1	40.55%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%	0	0	0	0	0	0	44.36%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,382**	**311**	**147**	**4**	**22**	**54**	**36.64%**	**2,159**	**510**	**170**	**3**	**26**	**61**	**36.11%**	**2,013**	**633**	**193**	**3**	**28**	**69**	**35.71%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**	24,189	1,223	8	0	0	0	0.00%	23,239	2,162	18	0	0	0	0.00%	22,505	2,882	32	0	0	0	0.00%
2		**Central governments**	40,532	1,698	37	11	102	19	50.00%	39,193	2,962	113	11	166	49	43.31%	38,132	3,908	228	10	155	95	41.63%
3		**Institutions**	8,273	921	105	48	4	77	72.91%	7,624	1,444	232	49	6	170	73.11%	7,149	1,753	397	39	5	294	74.05%
4		**Corporates**	54,631	10,311	4,565	245	659	2,446	53.57%	50,072	13,825	5,610	159	692	2,898	51.66%	47,017	16,025	6,465	139	655	3,256	50.37%
5		Corporates - Of Which: Specialised Lending	7,772	1,337	739	56	111	361	48.82%	7,025	1,862	961	34	124	462	48.09%	6,543	2,169	1,136	28	120	539	47.48%
6		Corporates - Of Which: SME	19,863	3,946	1,637	92	103	907	55.40%	18,418	5,021	2,007	60	102	1,081	53.88%	17,518	5,626	2,301	54	81	1,215	52.78%
7		**Retail**	84,761	9,158	3,521	187	237	1,360	38.62%	80,978	11,691	4,771	139	247	1,749	36.67%	79,472	12,053	5,916	123	208	2,099	35.48%
8		**Retail - Secured on real estate property**	71,092	7,347	2,807	123	164	945	33.67%	68,170	9,244	3,832	95	182	1,213	31.65%	67,096	9,353	4,797	84	157	1,466	30.57%
9		Retail - Secured on real estate property - Of Which: SME	8,295	1,277	300	27	25	151	50.15%	7,643	1,836	393	15	26	197	50.13%	7,251	2,163	458	14	19	229	49.98%
10		Retail - Secured on real estate property - Of Which: non-SME	62,797	6,070	2,507	96	139	794	31.69%	60,527	7,408	3,439	80	155	1,016	29.53%	59,844	7,190	4,340	70	137	1,238	28.52%
11		**Retail - Qualifying Revolving**	949	115	11	2	3	7	59.72%	892	163	20	1	3	11	57.17%	874	173	27	1	3	15	55.88%
12		**Retail - Other Retail**	12,721	1,696	703	62	70	408	58.07%	11,917	2,284	919	43	63	525	57.17%	11,502	2,526	1,091	38	49	617	56.53%
13		Retail - Other Retail - Of Which: SME	5,746	1,034	490	33	29	265	54.13%	5,312	1,356	602	20	28	323	53.70%	5,046	1,542	682	18	21	363	53.18%
14		Retail - Other Retail - Of Which: non-SME	6,975	662	213	29	41	143	67.16%	6,604	927	317	23	35	202	63.74%	6,456	984	409	20	27	254	62.12%
15		**Equity**	97	0	0	0	0	0	0.00%	97	0	0	0	0	0	0.00%	97	0	0	0	0	0	0.00%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**IRB TOTAL**	**212,483**	**23,311**	**8,237**	**491**	**1,002**	**3,901**	**47.36%**	**201,204**	**32,083**	**10,744**	**358**	**1,111**	**4,866**	**45.29%**	**194,372**	**36,621**	**13,037**	**311**	**1,023**	**5,743**	**44.05%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**	23	1	0	0	0	0	0.00%	23	2	0	0	0	0	0.00%	22	2	0	0	0	0	0.00%
20		**Central governments**	12,227	470	9	3	16	4	40.00%	11,859	816	31	3	24	12	40.00%	11,565	1,075	65	3	24	26	40.00%
21		**Institutions**	978	132	14	5	1	7	48.59%	891	197	37	4	1	18	48.59%	841	226	57	3	1	28	48.59%
22		**Corporates**	32,699	5,875	2,645	98	380	1,416	53.56%	30,002	8,145	3,073	67	402	1,592	51.83%	28,125	9,666	3,428	61	388	1,737	50.66%
23		Corporates - Of Which: Specialised Lending	3,532	549	280	11	57	153	54.52%	3,185	847	329	8	65	171	51.97%	2,933	1,054	375	7	66	188	50.21%
24		Corporates - Of Which: SME	14,466	2,658	1,189	42	48	641	53.88%	13,461	3,502	1,349	24	46	717	53.10%	12,843	4,008	1,462	23	32	770	52.66%
25		**Retail**	50,923	6,342	1,003	51	70	426	42.50%	48,540	8,371	1,357	31	78	529	38.99%	48,020	8,625	1,623	29	63	609	37.50%
26		**Retail - Secured on real estate property**	41,697	5,119	611	30	51	217	35.51%	39,965	6,576	885	16	58	281	31.73%	39,747	6,596	1,083	16	48	327	30.20%
27		Retail - Secured on real estate property - Of Which: SME	8,174	1,242	288	24	22	141	49.11%	7,531	1,803	371	14	24	181	48.71%	7,144	2,130	431	13	17	209	48.51%
28		Retail - Secured on real estate property - Of Which: non-SME	33,522	3,876	323	6	29	76	23.42%	32,435	4,773	514	3	34	100	19.48%	32,604	4,467	651	3	31	118	18.07%
29		**Retail - Qualifying Revolving**	847	97	7	2	1	4	53.84%	792	146	14	1	1	7	52.23%	775	157	20	1	1	10	51.65%
30		**Retail - Other Retail**	8,380	1,126	384	20	18	205	53.38%	7,783	1,649	459	13	19	241	52.60%	7,498	1,872	521	12	14	271	52.14%
31		Retail - Other Retail - Of Which: SME	4,283	719	339	12	13	178	52.42%	3,966	991	385	7	13	199	51.81%	3,773	1,152	417	7	9	215	51.46%
32		Retail - Other Retail - Of Which: non-SME	4,096	407	45	7	5	28	60.60%	3,817	658	74	6	6	42	56.66%	3,725	720	104	5	5	57	54.88%
33		**Equity**	45	0	0	0	0	0	0.00%	45	0	0	0	0	0	0.00%	45	0	0	0	0	0	0.00%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**96,896**	**12,820**	**3,671**	**157**	**466**	**1,853**	**50.48%**	**91,359**	**17,530**	**4,497**	**104**	**505**	**2,152**	**47.85%**	**88,618**	**19,595**	**5,173**	**95**	**476**	**2,399**	**46.37%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**	22,468	1,145	2	0	0	0	0.00%	21,583	2,028	5	0	0	0	0.00%	20,901	2,707	7	0	0	0	0.00%
38		**Central governments**	9,310	475	1	0	51	0	40.00%	8,943	840	2	0	91	1	40.00%	8,661	1,122	3	0	82	1	40.00%
39		**Institutions**	833	70	5	1	1	3	48.34%	798	101	10	0	1	5	49.85%	776	118	15	0	1	7	50.54%
40		**Corporates**	7,876	1,634	707	29	67	368	52.11%	7,235	1,941	1,040	54	65	501	48.15%	6,866	2,040	1,311	44	53	608	46.40%
41		Corporates - Of Which: Specialised Lending	1,886	349	209	33	27	88	42.05%	1,700	408	336	19	29	144	42.81%	1,599	413	431	15	25	185	42.96%
42		Corporates - Of Which: SME	2,805	664	305	33	29	182	59.63%	2,590	755	430	26	25	236	54.92%	2,443	789	543	22	18	285	52.57%
43		**Retail**	19,145	1,353	560	58	93	270	48.16%	18,443	1,685	931	46	92	394	42.33%	17,963	1,802	1,294	40	78	511	39.54%
44		**Retail - Secured on real estate property**	15,924	981	315	28	57	121	38.47%	15,355	1,285	580	22	64	191	32.86%	14,967	1,399	854	19	59	262	30.68%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	15,924	981	315	28	57	121	38.47%	15,355	1,285	580	22	64	191	32.86%	14,967	1,399	854	19	59	262	30.68%
47		**Retail - Qualifying Revolving**	0	0	0	0	0	0	65.30%	0	0	0	0	0	0	62.75%	0	0	0	0	0	0	61.78%
48		**Retail - Other Retail**	3,220	372	246	29	36	149	60.56%	3,087	400	351	23	27	203	57.99%	2,995	403	440	20	19	249	56.73%
49		Retail - Other Retail - Of Which: SME	888	208	99	10	9	49	49.41%	820	237	139	8	8	66	47.72%	773	248	174	7	6	82	46.87%
50		Retail - Other Retail - Of Which: non-SME	2,332	165	147	19	27	100	68.09%	2,267	163	212	15	20	137	64.71%	2,222	155	266	13	13	168	63.19%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**59,632**	**4,677**	**1,276**	**138**	**211**	**641**	**50.25%**	**57,002**	**6,595**	**1,987**	**100**	**250**	**900**	**45.31%**	**55,167**	**7,789**	**2,629**	**85**	**214**	**1,128**	**42.92%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		**Central governments**	2,908	127	4	1	14	1	40.00%	2,810	208	21	1	20	8	40.00%	2,731	261	47	1	20	19	40.00%
57		**Institutions**	185	24	4	1	0	2	61.98%	170	37	6	1	0	4	61.98%	161	44	8	1	0	5	61.98%
58		**Corporates**	1,957	357	98	31	29	80	82.01%	1,833	405	174	13	25	138	79.47%	1,765	437	209	11	19	165	78.92%
59		Corporates - Of Which: Specialised Lending	581	72	28	7	6	24	85.97%	541	98	42	3	5	35	83.09%	519	113	49	2	4	41	82.27%
60		Corporates - Of Which: SME	405	111	39	13	10	31	78.43%	375	106	74	71	15	56	76.74%	359	107	89	5	9	68	76.41%
61		**Retail**	4,712	457	119	20	26	67	56.18%	4,535	537	215	9	26	107	49.59%	4,424	595	268	8	24	127	47.42%
62		**Retail - Secured on real estate property**	4,086	327	63	10	12	23	36.67%	3,936	412	129	4	13	41	31.87%	3,839	470	167	4	13	51	30.46%
63		Retail - Secured on real estate property - Of Which: SME	103	31	11	3	3	8	78.28%	96	29	20	1	2	15	76.68%	93	29	24	1	2	18	76.36%
64		Retail - Secured on real estate property - Of Which: non-SME	3,983	296	52	6	9	15	28.25%	3,839	382	109	3	11	26	23.76%	3,747	441	143	2	10	33	22.80%
65		**Retail - Qualifying Revolving**	101	18	4	0	2	3	70.56%	100	17	6	0	2	4	68.24%	99	16	7	0	2	5	67.53%
66		**Retail - Other Retail**	524	112	52	10	11	41	78.75%	499	109	80	4	10	62	76.73%	485	109	94	4	10	71	76.15%
67		Retail - Other Retail - Of Which: SME	286	76	41	9	7	33	80.34%	264	73	64	4	6	50	78.29%	253	74	75	3	6	59	77.80%
68		Retail - Other Retail - Of Which: non-SME	238	37	11	1	5	8	72.94%	235	36	16	0	4	11	70.34%	233	35	18	0	4	13	69.43%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**9,762**	**964**	**224**	**53**	**69**	**151**	**67.33%**	**9,348**	**1,186**	**416**	**23**	**71**	**257**	**61.76%**	**9,081**	**1,337**	**532**	**21**	**63**	**316**	**59.36%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	107	4	0	0	0	0	40.00%	104	7	0	0	0	0	40.00%	101	10	0	0	0	0	40.00%
75		**Institutions**	22	5	1	0	0	0	48.59%	20	6	1	0	0	1	48.59%	20	6	2	0	0	1	48.59%
76		**Corporates**	88	13	15	0	1	6	41.53%	79	21	16	0	2	7	41.23%	73	26	17	0	2	7	40.99%
77		Corporates - Of Which: Specialised Lending	62	9	14	0	1	6	41.69%	56	15	15	0	1	6	41.45%	51	18	16	0	1	7	41.25%
78		Corporates - Of Which: SME	1	0	0	0	0	0	47.32%	1	0	0	0	0	0	47.32%	1	0	0	0	0	0	47.32%
79		**Retail**	7,950	671	1,707	51	33	517	30.29%	7,522	697	2,108	48	35	624	29.60%	7,195	591	2,542	41	25	740	29.10%
80		**Retail - Secured on real estate property**	7,948	671	1,707	51	33	517	30.29%	7,521	697	2,108	48	35	624	29.60%	7,194	590	2,542	41	25	740	29.10%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	7,948	671	1,707	51	33	517	30.29%	7,521	697	2,108	48	35	624	29.60%	7,194	590	2,542	41	25	740	29.10%
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	1	0	0	0	0	0	47.39%	1	0	0	0	0	0	47.39%	1	0	0	0	0	0	47.39%
85		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	47.32%	1	0	0	0	0	0	47.32%	1	0	0	0	0	0	47.32%
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%
87		**Equity**	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**8,168**	**693**	**1,723**	**52**	**35**	**524**	**30.40%**	**7,727**	**731**	**2,126**	**48**	**36**	**632**	**29.71%**	**7,390**	**632**	**2,562**	**42**	**27**	**748**	**29.20%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**	1,647	75	6	0	0	0	0.00%	1,584	129	14	0	0	0	0.00%	1,534	169	25	0	0	0	0.00%
92		**Central governments**	2,684	122	9	3	5	4	40.00%	2,582	211	22	4	7	9	40.00%	2,500	275	40	3	7	16	40.00%
93		**Institutions**	53	5	0	0	0	0	56.77%	48	11	0	0	0	0	56.77%	43	15	1	0	0	0	56.77%
94		**Corporates**	2,908	749	108	8	20	59	54.65%	2,624	960	181	5	28	94	51.96%	2,484	1,026	255	4	28	128	50.05%
95		Corporates - Of Which: Specialised Lending	578	188	15	2	3	10	68.01%	523	228	30	1	4	20	66.37%	504	235	42	1	3	27	65.93%
96		Corporates - Of Which: SME	1,325	384	61	2	14	26	43.02%	1,198	469	102	2	20	41	39.74%	1,120	499	150	1	20	57	38.18%
97		**Retail**	1,666	294	115	6	15	72	62.16%	1,602	334	139	5	17	85	61.33%	1,549	359	166	5	17	101	60.49%
98		**Retail - Secured on real estate property**	1,361	241	106	4	10	65	60.88%	1,321	264	124	4	11	74	59.38%	1,277	286	145	4	11	84	58.05%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	1,361	241	106	4	10	65	60.88%	1,321	264	124	4	11	74	59.38%	1,277	286	145	4	11	84	58.05%
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	304	53	9	2	5	7	77.77%	281	70	15	1	5	12	77.57%	272	73	21	1	5	16	77.46%
103		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	35.99%	2	1	0	0	0	0	35.41%	2	1	0	0	0	0	35.19%
104		Retail - Other Retail - Of Which: non-SME	303	53	9	2	5	7	77.95%	280	69	15	1	5	12	77.80%	271	72	21	1	5	16	77.75%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**8,958**	**1,245**	**237**	**18**	**40**	**134**	**56.46%**	**8,440**	**1,644**	**356**	**14**	**52**	**189**	**52.91%**	**8,110**	**1,843**	**487**	**12**	**51**	**245**	**50.26%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	3,640	137	2	1	5	1	40.00%	3,530	241	8	1	7	3	40.00%	3,442	318	18	1	7	7	40.00%
111		**Institutions**	807	101	11	3	0	9	80.48%	758	141	19	2	0	16	80.48%	729	162	28	2	0	23	80.48%
112		**Corporates**	1,813	273	92	6	26	52	56.32%	1,638	424	116	4	29	61	52.63%	1,514	526	138	4	29	69	50.39%
113		Corporates - Of Which: Specialised Lending	199	27	5	1	3	2	37.45%	178	45	7	0	3	3	37.45%	164	57	10	0	4	4	37.45%
114		Corporates - Of Which: SME	289	29	12	1	1	9	74.25%	262	54	15	0	1	10	69.66%	246	68	17	0	1	11	67.11%
115		**Retail**	41	4	1	0	0	1	55.82%	37	7	1	0	0	1	53.43%	35	9	2	0	0	1	52.28%
116		**Retail - Secured on real estate property**	3	0	0	0	0	0	50.67%	2	0	0	0	0	0	48.36%	2	0	0	0	0	0	46.65%
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	51.76%	0	0	0	0	0	0	51.65%	0	0	0	0	0	0	51.58%
118		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	12.79%	2	0	0	0	0	0	12.79%	2	0	0	0	0	0	12.79%
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	39	4	1	0	0	0	56.59%	35	7	1	0	0	1	54.03%	33	9	1	0	0	1	52.86%
121		Retail - Other Retail - Of Which: SME	38	4	1	0	0	0	56.60%	35	7	1	0	0	1	54.04%	33	9	1	0	0	1	52.87%
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**6,301**	**514**	**106**	**10**	**31**	**62**	**58.47%**	**5,964**	**813**	**145**	**7**	**36**	**81**	**55.70%**	**5,720**	**1,015**	**185**	**6**	**37**	**100**	**53.96%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	1	0	0	0	0	0	38.14%	1	0	0	0	0	0	38.14%	1	0	0	0	0	0	38.14%
130		**Corporates**	44	1	0	0	0	0	79.67%	43	2	1	0	0	1	78.88%	42	3	1	0	0	1	78.57%
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	2	0	0	0	0	0	69.82%	2	0	0	0	0	0	65.05%	2	0	0	0	0	0	61.84%
134		**Retail - Secured on real estate property**	1	0	0	0	0	0	61.76%	1	1	0	0	0	0	53.71%	1	0	0	0	0	0	48.64%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	61.76%	1	0	0	0	0	0	53.71%	1	0	0	0	0	0	48.64%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	1	0	0	0	0	0	72.44%	1	0	0	0	0	0	68.89%	1	0	0	0	0	0	66.39%
139		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	48.66%	1	0	0	0	0	0	47.45%	1	0	0	0	0	0	46.88%
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	79.28%	0	0	0	0	0	0	77.71%	0	0	0	0	0	0	76.28%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**48**	**2**	**1**	**0**	**0**	**0**	**75.24%**	**46**	**3**	**1**	**0**	**0**	**1**	**74.18%**	**45**	**3**	**2**	**0**	**0**	**1**	**74.00%**

2021 EU-wide Stress Test: Credit risk IRB

KBC Group NV

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	1,015	38	0	0	0	0	40.00%	985	68	1	0	0	0	40.00%	961	91	1	0	0	1	40.00%
147		**Institutions**	141	17	2	1	0	1	80.48%	133	24	3	0	0	3	80.48%	127	29	5	0	0	4	80.48%
148		**Corporates**	1,279	261	58	4	25	24	41.12%	1,172	348	77	3	25	31	40.38%	1,092	412	94	3	24	38	39.96%
149		Corporates - Of Which: Specialised Lending	160	25	4	0	3	2	37.56%	144	39	6	0	3	2	37.52%	133	48	9	0	3	3	37.51%
150		Corporates - Of Which: SME	156	18	5	0	0	3	65.82%	142	31	7	0	0	4	61.76%	134	38	8	0	0	5	59.73%
151		**Retail**	14	2	0	0	0	0	54.82%	13	3	1	0	0	0	52.90%	12	4	1	0	0	0	51.98%
152		**Retail - Secured on real estate property**	6	1	0	0	0	0	47.36%	5	1	0	0	0	0	46.91%	5	2	0	0	0	0	46.66%
153		Retail - Secured on real estate property - Of Which: SME	5	1	0	0	0	0	47.64%	5	1	0	0	0	0	47.55%	4	1	0	0	0	0	47.51%
154		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.79%
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	8	1	0	0	0	0	58.52%	7	2	0	0	0	0	56.23%	7	2	0	0	0	0	55.08%
157		Retail - Other Retail - Of Which: SME	8	1	0	0	0	0	58.52%	7	2	0	0	0	0	56.23%	7	2	0	0	0	0	55.08%
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**2,479**	**319**	**60**	**4**	**26**	**25**	**42.43%**	**2,333**	**444**	**81**	**4**	**25**	**34**	**42.07%**	**2,223**	**535**	**101**	**3**	**24**	**42**	**42.02%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	453	17	0	0	1	0	40.00%	439	30	2	0	2	1	40.00%	428	39	4	0	2	1	40.00%
165		**Institutions**	290	39	5	2	0	4	80.48%	266	57	10	2	0	8	80.48%	252	65	16	1	0	13	80.48%
166		**Corporates**	809	169	78	2	16	44	56.76%	742	224	91	2	16	49	54.12%	690	265	102	2	16	53	52.33%
167		Corporates - Of Which: Specialised Lending	156	22	6	0	2	2	39.28%	140	35	8	0	3	3	38.80%	128	45	10	0	3	4	38.54%
168		Corporates - Of Which: SME	17	15	2	0	0	1	47.32%	20	12	2	0	0	1	47.32%	21	11	2	0	0	1	47.32%
169		**Retail**	26	3	3	0	0	1	38.81%	24	4	3	0	0	1	36.92%	23	5	3	0	0	1	39.01%
170		**Retail - Secured on real estate property**	8	1	2	0	0	1	35.63%	8	1	2	0	0	1	35.25%	8	1	2	0	0	1	34.97%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	51.90%	0	0	0	0	0	0	51.83%	0	0	0	0	0	0	51.78%
172		Retail - Secured on real estate property - Of Which: non-SME	8	1	2	0	0	1	34.69%	7	1	2	0	0	1	34.30%	7	1	2	0	0	1	34.01%
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	18	2	1	0	0	0	49.86%	17	3	1	0	0	0	49.36%	16	4	1	0	0	0	49.10%
175		Retail - Other Retail - Of Which: SME	18	2	1	0	0	0	49.86%	17	3	1	0	0	0	49.36%	16	4	1	0	0	0	49.09%
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**1,578**	**227**	**86**	**5**	**17**	**50**	**57.39%**	**1,471**	**315**	**106**	**4**	**18**	**59**	**56.07%**	**1,393**	**374**	**125**	**3**	**18**	**69**	**55.20%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	237	9	0	0	0	0	40.00%	230	16	0	0	0	0	40.00%	225	21	0	0	0	0	40.00%
183		**Institutions**	209	26	3	1	0	3	80.48%	194	38	7	1	0	5	80.48%	186	43	9	1	0	8	80.48%
184		**Corporates**	1,793	286	171	5	27	71	41.37%	1,622	432	196	4	31	80	40.96%	1,498	533	218	4	31	89	40.66%
185		Corporates - Of Which: Specialised Lending	412	61	48	1	6	20	41.21%	370	96	54	1	7	22	40.81%	341	121	59	1	8	24	40.51%
186		Corporates - Of Which: SME	168	25	8	0	0	4	49.85%	155	37	10	0	0	5	49.40%	147	44	11	0	0	5	49.16%
187		**Retail**	90	12	3	0	0	2	48.96%	82	18	4	0	0	2	48.57%	78	22	5	0	0	2	48.38%
188		**Retail - Secured on real estate property**	7	1	0	0	0	0	43.18%	6	1	0	0	0	0	43.32%	6	2	0	0	0	0	43.37%
189		Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	48.90%	5	1	0	0	0	0	48.52%	5	1	0	0	0	0	48.34%
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	34.19%	1	0	0	0	0	0	33.12%	1	0	0	0	0	0	32.36%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	83	11	3	0	0	2	49.52%	76	17	4	0	0	2	49.06%	72	21	4	0	0	2	48.83%
193		Retail - Other Retail - Of Which: SME	83	11	3	0	0	2	49.52%	76	17	4	0	0	2	49.06%	72	21	4	0	0	2	48.83%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%	0	0	0	0	0	0	50.41%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,329**	**332**	**178**	**7**	**28**	**75**	**42.26%**	**2,129**	**504**	**207**	**5**	**31**	**88**	**42.40%**	**1,987**	**619**	**232**	**4**	**31**	**99**	**42.44%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	829	0	0	0	829	0	0	0	0	0	0.00%
2		Central governments	2,112	0	18	0	1,818	294	0	0	0	0	0.00%
3		Regional governments or local authorities	248	0	50	0	223	25	0	0	0	0	100.00%
4		Public sector entities	27	0	4	0	25	3	0	0	0	0	0.00%
5		Multilateral Development Banks	194	0	0	0	175	19	0	0	0	0	100.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	917	0	120	0	613	12	0	0	0	0	0.00%
8		Corporates	2,916	201	2,624	136	2,615	296	199	7	24	89	44.47%
9		of which: SME	974	30	755	14	874	99	27	3	12	17	62.76%
10		Retail	2,288	236	1,522	145	1,992	242	289	13	32	128	44.30%
11		of which: SME	1,088	30	628	19	977	110	31	6	13	24	77.86%
12		Secured by mortgages on immovable property	1,844	0	735	0	1,657	187	0	2	3	0	0.00%
13		of which: SME	338	0	143	0	304	35	0	0	1	0	0.00%
14		Items associated with particularly high risk	6	0	4	0	3	2	0	1	2	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	128	0	41	0	106	0	0	0	0	0	0.00%
18		Equity	73	0	104	0	62	1	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	2,659	0	1,811	0	1,807	1	0	0	0	0	0.00%
21		Standardised Total	**14,241**	**437**	**7,031**	**281**	**11,924**	**1,083**	**489**	**23**	**62**	**217**	**44.35%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
23		Central governments	46	0	1	0	46	0	0	0	0	0	0.00%
24		Regional governments or local authorities	7	0	2	0	7	0	0	0	0	0	0.00%
25		Public sector entities	12	0	2	0	12	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	17	0	9	0	17	0	0	0	0	0	0.00%
29		Corporates	296	5	284	8	295	1	5	0	0	0	0.18%
30		of which: SME	18	0	13	0	18	0	0	0	0	0	0.00%
31		Retail	77	0	45	0	76	0	0	0	0	0	0.00%
32		of which: SME	67	0	39	0	67	0	0	0	0	0	0.00%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
34		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,039	0	812	0	1,036	0	0	0	0	0	0.00%
42		Standardised Total	**1,495**	**6**	**1,156**	**8**	**1,491**	**1**	**6**	**0**	**0**	**0**	**0.17%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	75	0	0	0	68	8	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	47	0	12	0	42	5	0	0	0	0	0.00%
50		Corporates	223	8	199	2	201	22	8	0	8	6	69.48%
51		of which: SME	107	8	86	2	96	11	8	0	5	6	69.52%
52		Retail	18	0	13	0	16	2	0	0	0	0	100.00%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	6	0	6	0	5	1	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	6	0	6	0	0	0	0	0	0	0	0.00%
60		Equity	5	0	12	0	5	1	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	223	0	229	0	223	0	0	0	0	0	0.00%
63		Standardised Total	**604**	**8**	**478**	**2**	**560**	**37**	**8**	**0**	**8**	**6**	**69.52%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	117	0	0	0	117	0	0	0	0	0	0.00%
65		Central governments	193	0	0	0	162	31	0	0	0	0	0.00%
66		Regional governments or local authorities	198	0	40	0	178	20	0	0	0	0	100.00%
67		Public sector entities	3	0	1	0	2	0	0	0	0	0	0.00%
68		Multilateral Development Banks	1	0	0	0	0	0	0	0	0	0	50.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	67	0	31	0	60	7	0	0	0	0	0.00%
71		Corporates	631	50	567	34	566	64	51	4	8	33	64.65%
72		of which: SME	227	15	173	10	204	23	15	1	2	10	64.12%
73		Retail	1,142	67	735	44	1,026	115	68	8	15	54	80.10%
74		of which: SME	762	28	455	19	685	77	29	5	10	23	79.05%
75		Secured by mortgages on immovable property	706	0	294	0	634	72	0	2	3	0	0.00%
76		of which: SME	34	0	21	0	30	3	0	0	1	0	0.00%
77		Items associated with particularly high risk	6	0	4	0	3	2	0	1	2	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	1	0	2	0	1	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	578	0	243	0	200	0	0	0	0	0	0.00%
84		Standardised Total	**3,640**	**117**	**1,916**	**78**	**2,950**	**312**	**118**	**14**	**29**	**87**	**73.44%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
86		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
87		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
88		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
89		**Multilateral Development Banks**	5	0	0	0	5	1	0	0	0	0	0.00%
90		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Institutions**	8	0	2	0	7	1	0	0	0	0	0.00%
92		**Corporates**	8	0	8	0	7	1	0	0	0	0	0.00%
93		of which: SME	8	0	8	0	7	1	0	0	0	0	0.00%
94		**Retail**	96	7	63	3	87	10	7	1	3	4	59.97%
95		of which: SME	54	1	20	1	49	5	1	0	1	1	60.17%
96		**Secured by mortgages on immovable property**	14	0	11	0	13	1	0	0	0	0	0.00%
97		of which: SME	14	0	11	0	13	1	0	0	0	0	0.00%
98		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
99		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
100		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Securitisation**											
104		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**131**	**7**	**83**	**3**	**118**	**13**	**7**	**1**	**4**	**4**	**59.97%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
107		**Central governments**	273	0	0	0	270	3	0	0	0	0	0.00%
108		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
109		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
110		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
111		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
112		**Institutions**	10	0	4	0	10	0	0	0	0	0	0.00%
113		**Corporates**	50	2	50	2	49	0	2	0	0	1	31.25%
114		of which: SME	1	1	0	1	0	0	1	0	0	0	32.48%
115		**Retail**	1	4	1	3	1	0	4	0	0	1	40.39%
116		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
120		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
121		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
123		**Equity**	26	0	46	0	26	0	0	0	0	0	0.00%
124		**Securitisation**											
125		**Other exposures**	202	0	11	0	6	0	0	0	0	0	0.00%
126		**Standardised Total**	**562**	**5**	**112**	**5**	**363**	**4**	**5**	**0**	**0**	**2**	**37.31%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
128		**Central governments**	62	0	0	0	62	0	0	0	0	0	0.00%
129		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
130		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
131		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
132		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
133		**Institutions**	334	0	7	0	334	0	0	0	0	0	0.00%
134		**Corporates**	159	0	111	0	159	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		**Retail**	0	0	0	0	0	0	0	0	0	0	100.00%
137		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
141		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
142		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
143		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
144		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
145		**Securitisation**											
146		**Other exposures**	65	0	65	0	65	0	0	0	0	0	0.00%
147		**Standardised Total**	**621**	**0**	**183**	**0**	**621**	**0**	**0**	**0**	**0**	**0**	**100.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	**Central banks**	711	0	0	0	711	0	0	0	0	0	0.00%
149		**Central governments**	1,251	0	5	0	999	252	0	0	0	0	0.00%
150		**Regional governments or local authorities**	42	0	9	0	37	5	0	0	0	0	0.00%
151		**Public sector entities**	13	0	1	0	10	2	0	0	0	0	0.00%
152		**Multilateral Development Banks**	189	0	0	0	170	19	0	0	0	0	0.00%
153		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
154		**Institutions**	20	0	9	0	20	0	0	0	0	0	0.00%
155		**Corporates**	1,459	136	1,316	90	1,250	206	133	3	7	50	37.29%
156		of which: SME	613	6	474	0	548	65	3	2	5	1	47.84%
157		**Retail**	952	154	664	92	784	115	206	4	13	65	31.72%
158		of which: SME	203	0	114	0	176	28	0	1	2	0	0.00%
159		**Secured by mortgages on immovable property**	1,116	0	424	0	1,003	113	0	0	0	0	0.00%
160		of which: SME	291	0	111	0	261	30	0	0	0	0	0.00%
161		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	1	0	1	0	0	0	0	0	0	0	0.00%
165		**Equity**	7	0	10	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	350	0	228	0	73	1	0	0	0	0	0.00%
168		**Standardised Total**	**6,111**	**290**	**2,666**	**183**	**5,058**	**713**	**340**	**8**	**20**	**115**	**33.89%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	5	0	0	0	5	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
172		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	56	0	14	0	56	0	0	0	0	0	0.00%
176		**Corporates**	7	0	7	0	7	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		**Retail**	0	0	0	0	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
183		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
184		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Collective investments undertakings (CIU)**	14	0	13	0	0	0	0	0	0	0	0.00%
186		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Securitisation**											
188		**Other exposures**	160	0	179	0	160	0	0	0	0	0	0.00%
189		**Standardised Total**	**242**	**0**	**213**	**0**	**228**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
191		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
192		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
193		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
194		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
195		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Institutions**	245	0	6	0	8	0	0	0	0	0	0.00%
197		**Corporates**	1	0	1	0	1	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		**Retail**	1	4	0	1	1	0	4	0	0	2	64.34%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		**Secured by mortgages on immovable property**	1	0	0	0	1	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
204		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
205		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
207		**Equity**	4	0	4	0	0	0	0	0	0	0	0.00%
208		**Securitisation**											
209		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Standardised Total**	**251**	**4**	**12**	**1**	**10**	**0**	**4**	**0**	**0**	**2**	**64.34%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Central governments**	0	0	0	0	0	0	0	0	0	0	0.00%
213		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
214		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
215		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
217		**Institutions**	19	0	4	0	19	0	0	0	0	0	0.00%
218		**Corporates**	10	0	10	0	10	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		**Retail**	0	0	0	0	0	0	0	0	0	0	50.00%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
225		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
226		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
228		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
229		**Securitisation**											
230		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**28**	**0**	**13**	**0**	**28**	**0**	**0**	**0**	**0**	**0**	**25.00%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	823	5	1	0	0	0	0.00%	818	8	2	0	0	0	0.00%	814	11	3	0	0	0	0.00%
2		Central governments	1,790	317	4	1	4	2	40.00%	1,768	335	9	1	3	3	40.00%	1,751	348	13	1	3	5	40.00%
3		Regional governments or local authorities	219	27	1	0	2	1	43.27%	215	29	3	0	1	1	41.60%	212	31	5	0	1	2	41.04%
4		Public sector entities	24	4	0	0	0	0	37.21%	23	4	0	0	0	0	37.40%	23	5	0	0	0	0	37.53%
5		Multilateral Development Banks	175	19	0	0	0	0	44.40%	174	20	0	0	0	0	42.56%	174	20	1	0	0	0	41.80%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	572	52	2	0	0	0	25.89%	544	77	4	0	0	1	30.30%	524	94	8	0	0	2	32.29%
8		Corporates	2,525	356	229	7	15	199	86.62%	2,458	397	256	7	16	213	83.32%	2,411	420	280	7	17	227	80.80%
9		of which: SME	849	110	41	3	4	27	65.68%	834	112	54	3	5	34	62.63%	821	114	65	3	5	40	60.86%
10		Retail	1,904	293	326	10	19	244	74.76%	1,845	314	364	10	21	268	73.72%	1,795	328	400	10	22	292	72.90%
11		of which: SME	926	146	46	5	9	36	77.68%	887	167	63	6	11	48	75.30%	854	184	80	5	12	59	73.98%
12		Secured by mortgages on immovable property	1,620	212	13	1	3	4	28.70%	1,590	232	23	1	3	7	29.47%	1,567	245	33	1	3	10	29.62%
13		of which: SME	300	34	4	1	1	2	45.34%	297	33	8	1	1	4	45.85%	294	33	11	1	1	5	45.95%
14		Items associated with particularly high risk	3	2	0	0	0	0	77.35%	4	2	0	0	0	0	77.35%	4	2	0	0	0	0	77.34%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	93	13	1	0	1	0	32.38%	81	23	2	0	1	1	32.38%	74	29	3	0	2	1	32.38%
18		Equity	62	1	0	0	0	0	0.00%	62	1	0	0	0	0	0.00%	62	1	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	1,807	1	0	0	0	0	0.00%	1,807	1	0	0	0	0	0.00%	1,807	1	0	0	0	0	0.00%
21		Standardised Total	**11,617**	**1,302**	**578**	**20**	**43**	**449**	**77.76%**	**11,391**	**1,442**	**664**	**20**	**47**	**495**	**74.64%**	**11,217**	**1,532**	**747**	**19**	**49**	**539**	**72.20%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	45	2	0	0	0	0	40.00%	43	3	0	0	0	0	40.00%	42	4	0	0	0	0	40.00%
24		Regional governments or local authorities	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%	7	1	0	0	0	0	40.00%
25		Public sector entities	11	1	0	0	0	0	42.37%	11	1	0	0	0	0	42.37%	10	2	0	0	0	0	42.37%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	16	1	0	0	0	0	42.37%	15	2	0	0	0	0	42.37%	15	2	0	0	0	0	42.37%
29		Corporates	260	34	8	1	3	3	32.48%	229	62	11	0	4	4	32.52%	209	79	14	0	4	4	32.55%
30		of which: SME	17	1	0	0	0	0	40.41%	16	2	0	0	0	0	40.36%	15	2	0	0	0	0	40.34%
31		Retail	72	4	1	0	0	0	50.44%	69	7	1	0	0	0	46.82%	67	8	1	0	0	1	45.08%
32		of which: SME	63	4	0	0	0	0	40.41%	60	6	1	0	0	0	40.36%	59	8	1	0	0	0	40.34%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	1,036	0	0	0	0	0	0.00%	1,036	0	0	0	0	0	0.00%	1,036	0	0	0	0	0	0.00%
42		Standardised Total	**1,448**	**42**	**9**	**1**	**3**	**3**	**33.91%**	**1,411**	**75**	**12**	**1**	**4**	**4**	**33.90%**	**1,387**	**96**	**16**	**1**	**4**	**5**	**33.92%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	66	9	0	0	1	0	40.00%	64	11	0	0	1	0	40.00%	63	12	0	0	1	0	40.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	41	5	0	0	0	0	46.70%	41	6	0	0	0	0	46.71%	41	6	0	0	0	0	46.74%
50		Corporates	184	33	14	1	0	8	55.36%	181	33	17	0	0	9	52.31%	182	30	19	0	0	9	50.80%
51		of which: SME	89	15	11	1	0	7	61.84%	87	15	13	0	0	8	59.30%	87	14	14	0	0	8	57.92%
52		Retail	16	2	0	0	0	0	52.81%	16	1	1	0	0	0	52.16%	16	1	1	0	0	0	51.92%
53		of which: SME	0	0	0	0	0	0	43.21%	0	0	0	0	0	0	43.26%	0	0	0	0	0	0	43.30%
54		Secured by mortgages on immovable property	5	1	0	0	0	0	22.24%	5	0	0	0	0	0	22.25%	5	0	0	0	0	0	22.26%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	223	0	0	0	0	0	0.00%	223	0	0	0	0	0	0.00%	223	0	0	0	0	0	0.00%
63		Standardised Total	**541**	**50**	**14**	**1**	**1**	**8**	**55.09%**	**536**	**52**	**18**	**0**	**1**	**9**	**52.03%**	**535**	**50**	**20**	**0**	**1**	**10**	**50.52%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	112	5	0	0	0	0	0.00%	109	8	0	0	0	0	0.00%	106	11	1	0	0	0	0.00%
65		Central governments	161	30	2	0	2	1	40.00%	159	29	4	0	2	2	40.00%	158	29	6	0	1	2	40.00%
66		Regional governments or local authorities	175	22	1	0	1	1	43.40%	171	24	3	0	1	1	41.66%	169	25	4	0	1	2	41.07%
67		Public sector entities	2	0	0	0	0	0	59.80%	2	0	0	0	0	0	59.80%	2	0	0	0	0	0	59.80%
68		Multilateral Development Banks	0	0	0	0	0	0	48.55%	0	0	0	0	0	0	47.34%	0	0	0	0	0	0	46.36%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	57	9	0	0	0	0	59.80%	55	11	0	0	0	0	59.80%	53	13	1	0	0	0	59.80%
71		Corporates	527	97	56	2	5	47	83.32%	504	115	62	2	6	51	82.58%	487	126	68	2	6	56	81.99%
72		of which: SME	189	34	19	1	3	15	82.34%	179	40	23	2	3	19	80.95%	170	45	27	1	3	22	80.04%
73		Retail	969	157	82	5	13	66	80.56%	928	181	100	6	15	79	79.23%	894	199	116	5	16	91	78.30%
74		of which: SME	635	114	41	5	9	34	81.40%	600	134	56	5	10	44	79.71%	570	151	69	5	12	54	78.75%
75		Secured by mortgages on immovable property	624	76	6	0	2	1	24.32%	611	86	9	0	2	2	26.21%	600	94	12	0	2	3	26.91%
76		of which: SME	28	5	1	0	0	0	75.43%	26	6	1	0	0	1	75.13%	25	7	2	0	1	1	75.02%
77		Items associated with particularly high risk	3	2	0	0	0	0	77.35%	4	2	0	0	0	0	77.35%	4	2	0	0	0	0	77.34%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	200	0	0	0	0	0	0.00%	200	0	0	0	0	0	0.00%	200	0	0	0	0	0	0.00%
84		Standardised Total	**2,832**	**400**	**148**	**8**	**23**	**116**	**78.48%**	**2,744**	**457**	**179**	**8**	**26**	**136**	**76.02%**	**2,673**	**498**	**208**	**8**	**27**	**155**	**74.19%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	5	1	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%	4	1	0	0	0	0	40.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	7	1	0	0	0	0	42.37%	6	1	0	0	0	0	42.37%	6	1	0	0	0	0	42.37%
92		Corporates	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%	7	1	0	0	0	0	40.10%
93		of which: SME	7	1	0	0	0	0	40.30%	7	1	0	0	0	0	40.30%	7	1	0	0	0	0	40.30%
94		Retail	86	10	7	0	0	4	62.82%	84	11	8	0	0	5	61.49%	84	11	8	0	0	5	60.39%
95		of which: SME	49	5	2	0	0	1	55.79%	47	6	2	0	0	1	53.02%	47	7	2	0	0	1	51.17%
96		Secured by mortgages on immovable property	13	1	0	0	0	0	39.80%	12	2	0	0	0	0	39.78%	12	2	0	0	0	0	39.82%
97		of which: SME	13	1	0	0	0	0	40.30%	12	2	0	0	0	0	40.30%	12	2	0	0	0	0	40.30%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	32.38%	0	0	0	0	0	0	32.38%	0	0	0	0	0	0	32.38%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		Standardised Total	**117**	**14**	**7**	**0**	**0**	**5**	**62.26%**	**115**	**15**	**8**	**0**	**0**	**5**	**60.54%**	**114**	**16**	**8**	**0**	**0**	**5**	**59.15%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	258	14	1	0	0	0	40.00%	249	22	1	0	0	1	40.00%	242	29	2	0	0	1	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	10	1	0	0	0	0	50.55%	9	2	0	0	0	0	50.55%	8	2	0	0	0	0	50.55%
113		Corporates	49	1	2	0	0	1	42.89%	49	1	2	0	0	1	43.32%	49	1	2	0	0	1	43.72%
114		of which: SME	0	0	1	0	0	0	32.47%	0	0	1	0	0	0	32.46%	0	0	1	0	0	0	32.45%
115		Retail	1	0	4	0	0	3	78.21%	1	0	4	0	0	3	78.20%	1	0	4	0	0	3	78.20%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	46.53%	0	0	0	0	0	0	46.65%	0	0	0	0	0	0	46.76%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	26	0	0	0	0	0	0.00%	26	0	0	0	0	0	0.00%	26	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
126		Standardised Total	**350**	**16**	**6**	**0**	**0**	**4**	**63.62%**	**340**	**25**	**7**	**0**	**0**	**4**	**60.79%**	**333**	**32**	**8**	**0**	**0**	**5**	**58.37%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	60	2	0	0	0	0	40.00%	58	4	0	0	0	0	40.00%	57	5	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	308	25	1	0	0	0	8.96%	291	41	3	0	0	0	19.00%	278	51	5	0	0	1	23.67%
134		Corporates	140	19	1	0	2	0	32.38%	122	34	3	0	2	1	32.38%	111	44	5	0	2	1	32.38%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	98.42%	0	0	0	0	0	0	96.62%	0	0	0	0	0	0	94.86%
137		of which: SME	0	0	0	0	0	0	40.30%	0	0	0	0	0	0	40.30%	0	0	0	0	0	0	40.30%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	11.13%	0	0	0	0	0	0	11.13%	0	0	0	0	0	0	11.13%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%
147		Standardised Total	**573**	**46**	**2**	**0**	**2**	**1**	**23.99%**	**536**	**79**	**6**	**0**	**2**	**2**	**26.82%**	**511**	**100**	**10**	**0**	**2**	**3**	**28.40%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	Central banks	710	0	1	0	0	0	0.00%	710	0	2	0	0	0	0.00%	709	0	2	0	0	0	0.00%
149		Central governments	998	252	2	0	0	1	40.00%	997	252	3	0	0	1	40.00%	996	252	4	0	0	2	40.00%
150		Regional governments or local authorities	37	5	0	0	0	0	40.00%	37	5	0	0	0	0	40.00%	37	5	0	0	0	0	40.00%
151		Public sector entities	10	2	0	0	0	0	33.28%	10	2	0	0	0	0	33.28%	10	2	0	0	0	0	33.28%
152		Multilateral Development Banks	169	19	0	0	0	0	44.08%	169	19	0	0	0	0	42.31%	169	19	1	0	0	0	41.61%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	19	0	0	0	0	0	33.28%	19	1	0	0	0	0	33.28%	19	1	0	0	0	0	33.28%
155		Corporates	1,281	160	147	3	4	140	95.17%	1,298	132	159	3	3	147	92.37%	1,304	115	171	3	3	154	90.07%
156		of which: SME	546	59	10	1	1	4	42.44%	545	54	16	1	1	7	41.69%	541	52	22	1	1	9	41.37%
157		Retail	759	121	227	4	6	166	73.28%	745	114	247	4	6	178	72.12%	732	108	265	4	6	189	71.19%
158		of which: SME	178	23	2	0	1	1	40.61%	178	20	5	0	0	2	40.57%	178	18	7	0	0	3	40.56%
159		Secured by mortgages on immovable property	976	133	7	1	1	2	32.28%	959	143	14	1	1	4	31.55%	947	148	21	1	1	6	31.16%
160		of which: SME	260	28	4	1	1	1	40.62%	259	26	6	1	1	3	40.58%	257	24	9	1	1	4	40.56%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	73	1	0	0	0	0	0.00%	73	1	0	0	0	0	0.00%	73	1	0	0	0	0	0.00%
168		Standardised Total	**5,034**	**693**	**384**	**9**	**11**	**309**	**80.59%**	**5,018**	**669**	**425**	**9**	**11**	**331**	**77.86%**	**4,996**	**651**	**464**	**9**	**10**	**351**	**75.62%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	52	4	0	0	0	0	54.85%	50	6	0	0	0	0	51.05%	48	8	1	0	0	0	49.34%
176		Corporates	6	1	0	0	0	0	32.38%	5	2	0	0	0	0	32.38%	5	2	0	0	0	0	32.38%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%
189		Standardised Total	**223**	**5**	**0**	**0**	**0**	**0**	**45.47%**	**219**	**8**	**0**	**0**	**0**	**0**	**44.66%**	**217**	**10**	**1**	**0**	**0**	**0**	**44.20%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	8	1	0	0	0	0	42.37%	7	1	0	0	0	0	42.37%	7	1	0	0	0	0	42.37%
197		Corporates	1	0	0	0	0	0	32.38%	0	0	0	0	0	0	32.38%	0	0	0	0	0	0	32.38%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	1	0	4	0	0	2	65.32%	1	0	4	0	0	2	65.30%	1	0	4	0	0	2	65.28%
200		of which: SME	0	0	0	0	0	0	40.30%	0	0	0	0	0	0	40.30%	0	0	0	0	0	0	40.30%
201		Secured by mortgages on immovable property	1	0	0	0	0	0	11.13%	1	0	0	0	0	0	11.13%	1	0	0	0	0	0	11.13%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**10**	**1**	**4**	**0**	**0**	**2**	**65.07%**	**9**	**1**	**4**	**0**	**0**	**2**	**64.69%**	**9**	**2**	**4**	**0**	**0**	**2**	**64.28%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	17	1	0	0	0	0	4.98%	16	2	0	0	0	0	16.27%	16	3	0	0	0	0	21.36%
218		Corporates	8	1	0	0	0	0	32.38%	7	2	0	0	0	0	32.38%	7	3	0	0	0	0	32.38%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	65.04%	0	0	0	0	0	0	64.84%	0	0	0	0	0	0	64.68%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	11.13%	0	0	0	0	0	0	11.13%	0	0	0	0	0	0	11.13%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**26**	**2**	**0**	**0**	**0**	**0**	**30.46%**	**24**	**4**	**0**	**0**	**0**	**0**	**29.52%**	**23**	**5**	**0**	**0**	**0**	**0**	**29.79%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks	822	5	2	0	0	0	0.00%	816	8	5	0	0	0	0.00%	811	10	7	0	0	0	0.00%
2		Central governments	1,789	315	8	2	6	3	40.00%	1,764	331	17	2	6	7	40.00%	1,744	343	26	1	4	10	40.00%
3		Regional governments or local authorities	219	26	3	0	2	1	41.84%	215	28	5	0	2	2	40.90%	212	28	8	0	2	3	40.59%
4		Public sector entities	23	4	0	0	0	0	43.92%	21	5	1	0	0	0	44.10%	21	5	1	0	0	1	44.27%
5		Multilateral Development Banks	174	19	1	0	0	0	42.21%	174	19	1	0	0	0	41.15%	173	20	2	0	0	1	40.78%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	544	73	8	2	0	6	71.75%	511	100	14	2	0	10	72.14%	490	114	21	1	0	15	72.73%
8		Corporates	2,468	381	262	20	20	220	83.79%	2,357	429	325	13	21	258	79.38%	2,280	458	374	12	20	287	76.68%
9		of which: SME	826	118	55	10	5	35	63.67%	784	128	87	6	6	53	61.14%	756	133	111	6	6	66	59.31%
10		Retail	1,853	314	357	29	24	278	77.96%	1,729	349	445	17	26	338	76.02%	1,646	368	509	15	27	381	74.80%
11		of which: SME	904	149	65	21	11	49	74.99%	835	168	115	10	11	84	73.18%	795	182	141	8	12	102	72.29%
12		Secured by mortgages on immovable property	1,586	233	25	4	4	8	32.53%	1,528	263	53	3	4	17	32.23%	1,490	277	77	2	4	25	32.17%
13		of which: SME	291	38	9	3	1	5	49.39%	280	40	19	2	1	9	50.38%	271	40	27	2	2	13	49.93%
14		Items associated with particularly high risk	3	2	0	0	0	0	77.34%	3	2	0	0	0	0	77.34%	4	1	0	0	0	0	77.34%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	91	13	2	0	1	1	37.58%	82	21	3	0	2	1	37.53%	75	26	5	0	2	2	37.51%
18		Equity	62	1	0	0	0	0	0.00%	62	1	0	0	0	0	0.00%	62	1	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	1,807	1	0	0	0	0	0.00%	1,807	1	0	0	0	0	0.00%	1,807	1	0	0	0	0	0.00%
21		Standardised Total	**11,441**	**1,388**	**668**	**58**	**59**	**517**	**77.47%**	**11,070**	**1,556**	**870**	**37**	**61**	**635**	**72.99%**	**10,814**	**1,653**	**1,029**	**32**	**59**	**724**	**70.32%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	45	2	0	0	0	0	40.00%	43	3	0	0	0	0	40.00%	42	4	0	0	0	0	40.00%
24		Regional governments or local authorities	7	0	0	0	0	0	40.00%	7	0	0	0	0	0	40.00%	7	1	0	0	0	0	40.00%
25		Public sector entities	11	1	0	0	0	0	48.59%	10	2	0	0	0	0	48.59%	9	2	1	0	0	0	48.59%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	15	2	0	0	0	0	48.59%	14	3	1	0	0	0	48.59%	13	3	1	0	0	0	48.59%
29		Corporates	255	35	11	1	4	5	39.98%	229	58	15	1	4	6	39.50%	211	73	18	1	4	7	39.20%
30		of which: SME	16	2	0	0	0	0	47.66%	14	3	0	0	0	0	47.54%	13	4	1	0	0	0	47.50%
31		Retail	69	6	1	0	0	1	52.87%	63	12	2	0	0	1	51.30%	59	15	2	0	0	1	50.62%
32		of which: SME	60	6	1	0	0	1	47.67%	55	11	2	0	0	1	47.56%	51	14	2	0	0	1	47.51%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	1,036	0	0	0	0	0	0.00%	1,036	0	0	0	0	0	0.00%	1,036	0	0	0	0	0	0.00%
42		Standardised Total	**1,438**	**47**	**13**	**1**	**4**	**5**	**41.57%**	**1,402**	**78**	**18**	**1**	**5**	**7**	**41.28%**	**1,377**	**99**	**22**	**1**	**5**	**9**	**41.08%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	66	9	0	0	1	0	40.00%	64	11	0	0	1	0	40.00%	63	12	0	0	1	0	40.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	40	7	1	0	0	0	51.44%	38	7	1	0	0	1	51.75%	38	8	1	0	0	1	51.92%
50		Corporates	182	34	15	1	1	8	54.86%	168	43	20	1	1	10	49.61%	159	46	26	1	1	12	47.17%
51		of which: SME	88	15	12	1	1	7	61.16%	80	19	15	1	1	9	57.03%	75	21	18	1	0	10	54.66%
52		Retail	16	2	1	0	0	0	58.27%	15	1	1	0	0	1	57.75%	15	1	1	0	0	1	57.60%
53		of which: SME	0	0	0	0	0	0	43.20%	0	0	0	0	0	0	43.27%	0	0	0	0	0	0	43.34%
54		Secured by mortgages on immovable property	5	1	0	0	0	0	25.97%	5	1	0	0	0	0	26.01%	5	1	0	0	0	0	26.01%
55		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	223	0	0	0	0	0	0.00%	223	0	0	0	0	0	0.00%	223	0	0	0	0	0	0.00%
63		Standardised Total	**537**	**53**	**16**	**2**	**2**	**9**	**54.65%**	**519**	**64**	**23**	**1**	**2**	**11**	**49.85%**	**509**	**68**	**29**	**1**	**2**	**14**	**47.67%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	112	5	0	0	0	0	0.00%	109	8	1	0	0	0	0.00%	105	10	2	0	0	0	0.00%
65		Central governments	161	28	4	0	3	1	40.00%	159	27	7	0	3	3	40.00%	157	25	10	0	2	4	40.00%
66		Regional governments or local authorities	174	21	2	0	2	1	41.93%	171	22	5	0	2	2	40.95%	168	23	8	0	2	3	40.62%
67		Public sector entities	2	0	0	0	0	0	61.98%	2	1	0	0	0	0	61.98%	2	1	0	0	0	0	61.98%
68		Multilateral Development Banks	0	0	0	0	0	0	47.65%	0	0	0	0	0	0	46.09%	0	0	0	0	0	0	45.01%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	53	12	1	0	0	1	61.98%	50	15	2	0	0	1	61.98%	48	16	3	0	0	2	61.98%
71		Corporates	523	95	63	10	8	52	82.47%	488	107	86	4	7	69	80.72%	469	116	97	4	6	77	80.18%
72		of which: SME	186	33	23	6	3	19	80.92%	170	36	36	3	3	28	78.66%	161	39	42	2	3	33	78.09%
73		Retail	957	153	99	21	15	78	79.37%	894	167	148	9	16	114	77.39%	859	178	171	8	15	132	76.81%
74		of which: SME	626	110	55	20	10	44	79.66%	570	122	99	8	10	76	77.46%	539	132	119	7	11	92	76.99%
75		Secured by mortgages on immovable property	621	75	10	2	3	3	26.26%	603	81	23	1	3	6	27.22%	592	85	30	1	2	8	27.15%
76		of which: SME	28	5	1	1	0	1	74.97%	25	5	3	0	0	2	74.78%	24	6	4	0	0	3	74.77%
77		Items associated with particularly high risk	3	2	0	0	0	0	77.34%	3	2	0	0	0	0	77.34%	4	1	0	0	0	0	77.34%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	200	0	0	0	0	0	0.00%	200	0	0	0	0	0	0.00%	200	0	0	0	0	0	0.00%
84		Standardised Total	**2,808**	**392**	**180**	**33**	**31**	**137**	**75.95%**	**2,680**	**428**	**272**	**14**	**30**	**196**	**72.25%**	**2,604**	**455**	**321**	**13**	**27**	**226**	**70.64%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	5	1	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%	4	1	0	0	0	0	40.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	6	1	0	0	0	0	48.59%	6	2	0	0	0	0	48.59%	5	2	1	0	0	0	48.59%
92		Corporates	7	1	0	0	0	0	47.14%	6	1	0	0	0	0	47.13%	6	2	0	0	0	0	47.12%
93		of which: SME	7	1	0	0	0	0	47.32%	6	1	0	0	0	0	47.32%	6	2	0	0	0	0	47.32%
94		Retail	82	12	8	0	0	5	68.03%	77	17	9	0	0	6	66.27%	74	19	9	0	0	6	65.08%
95		of which: SME	46	7	2	0	0	1	54.17%	43	10	3	0	0	1	52.95%	40	12	3	0	0	2	52.32%
96		Secured by mortgages on immovable property	12	2	0	0	0	0	47.07%	11	3	0	0	0	0	46.93%	10	3	0	0	0	0	46.83%
97		of which: SME	12	2	0	0	0	0	47.32%	11	3	0	0	0	0	47.32%	10	3	0	0	0	0	47.32%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	37.45%	0	0	0	0	0	0	37.45%	0	0	0	0	0	0	37.45%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		Standardised Total	**112**	**17**	**9**	**0**	**0**	**6**	**66.36%**	**104**	**24**	**10**	**0**	**0**	**6**	**64.23%**	**101**	**27**	**11**	**0**	**0**	**7**	**62.86%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	258	14	1	0	1	0	40.00%	248	22	2	0	1	1	40.00%	241	28	4	0	1	2	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	9	1	0	0	0	0	56.77%	9	2	0	0	0	0	56.77%	8	3	0	0	0	0	56.77%
113		Corporates	44	5	2	0	0	1	51.13%	40	9	3	0	0	1	54.06%	38	11	3	0	0	2	55.74%
114		of which: SME	0	0	1	0	0	0	36.85%	0	0	1	0	0	0	36.84%	0	0	1	0	0	0	36.82%
115		Retail	1	0	4	0	0	3	78.33%	1	0	4	0	0	3	78.32%	1	0	4	0	0	3	78.32%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	50.17%	0	0	0	0	0	0	50.18%	0	0	0	0	0	0	50.17%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	26	0	0	0	0	0	0.00%	26	0	0	0	0	0	0.00%	26	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
126		Standardised Total	**345**	**21**	**7**	**1**	**1**	**4**	**64.18%**	**330**	**34**	**9**	**0**	**1**	**5**	**60.41%**	**320**	**42**	**11**	**0**	**1**	**6**	**57.26%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	60	2	0	0	0	0	40.00%	58	4	0	0	0	0	40.00%	57	5	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	294	37	4	1	0	3	80.48%	276	51	7	1	0	6	80.48%	265	59	10	1	0	8	80.48%
134		Corporates	137	19	3	0	2	1	37.45%	123	31	5	0	2	2	37.45%	113	40	7	0	2	3	37.45%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	95.62%	0	0	0	0	0	0	93.50%	0	0	0	0	0	0	91.95%
137		of which: SME	0	0	0	0	0	0	47.32%	0	0	0	0	0	0	47.32%	0	0	0	0	0	0	47.32%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	12.79%	0	0	0	0	0	0	12.79%	0	0	0	0	0	0	12.79%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%	65	0	0	0	0	0	0.00%
147		Standardised Total	**556**	**58**	**7**	**2**	**2**	**4**	**61.21%**	**522**	**87**	**12**	**1**	**3**	**8**	**62.45%**	**500**	**104**	**17**	**1**	**3**	**11**	**63.03%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	Central banks	709	0	2	0	0	0	0.00%	707	0	4	0	0	0	0.00%	706	0	6	0	0	0	0.00%
149		Central governments	996	252	3	1	1	1	40.00%	994	251	7	1	1	3	40.00%	991	250	10	1	0	4	40.00%
150		Regional governments or local authorities	37	5	0	0	0	0	40.00%	37	5	0	0	0	0	40.00%	37	5	0	0	0	0	40.00%
151		Public sector entities	10	2	0	0	0	0	38.14%	10	2	1	0	0	0	38.14%	10	2	1	0	0	0	38.14%
152		Multilateral Development Banks	169	19	1	0	0	0	41.96%	169	19	1	0	0	0	41.00%	168	19	1	0	0	1	40.67%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	19	1	0	0	0	0	38.14%	18	1	0	0	0	0	38.14%	18	1	1	0	0	0	38.14%
155		Corporates	1,243	180	165	7	5	152	91.75%	1,235	161	193	7	5	168	87.12%	1,221	148	219	6	5	184	83.88%
156		of which: SME	529	68	19	3	2	9	46.27%	513	68	35	3	2	16	45.90%	500	66	49	3	2	22	45.76%
157		Retail	726	140	240	8	8	187	77.95%	678	151	277	8	10	210	75.84%	637	153	315	7	12	234	74.23%
158		of which: SME	172	26	6	1	1	3	45.55%	168	24	12	1	1	5	45.50%	164	23	17	1	1	8	45.49%
159		Secured by mortgages on immovable property	946	156	14	2	1	5	36.82%	907	179	30	2	1	11	35.87%	881	189	46	2	2	16	35.27%
160		of which: SME	251	32	8	2	1	4	45.56%	244	32	15	1	1	7	45.51%	237	31	22	1	1	10	45.49%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	73	1	0	0	0	0	0.00%	73	1	0	0	0	0	0.00%	73	1	0	0	0	0	0.00%
168		Standardised Total	**4,930**	**756**	**426**	**19**	**15**	**346**	**81.20%**	**4,829**	**770**	**513**	**18**	**17**	**393**	**76.57%**	**4,742**	**769**	**600**	**16**	**18**	**440**	**73.31%**

2021 EU-wide Stress Test: Credit risk STA

KBC Group NV

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	49	6	1	0	0	1	80.48%	46	9	1	0	0	1	80.48%	44	10	2	0	0	1	80.48%
176		Corporates	6	1	0	0	0	0	37.76%	6	1	0	0	0	0	37.65%	5	2	0	0	0	0	37.60%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%
189		Standardised Total	**220**	**7**	**1**	**0**	**0**	**1**	**72.12%**	**216**	**10**	**1**	**0**	**0**	**1**	**73.01%**	**214**	**12**	**2**	**0**	**0**	**2**	**73.75%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	7	1	0	0	0	0	80.48%	7	1	0	0	0	0	80.48%	6	2	0	0	0	0	80.48%
197		Corporates	1	0	0	0	0	0	37.45%	0	0	0	0	0	0	37.45%	0	0	0	0	0	0	37.45%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	1	0	4	0	0	3	74.69%	1	0	4	0	0	3	74.64%	1	0	4	0	0	3	74.61%
200		of which: SME	0	0	0	0	0	0	47.32%	0	0	0	0	0	0	47.32%	0	0	0	0	0	0	47.32%
201		Secured by mortgages on immovable property	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.79%	1	0	0	0	0	0	12.79%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**9**	**1**	**4**	**0**	**0**	**3**	**74.63%**	**9**	**2**	**4**	**0**	**0**	**3**	**74.63%**	**8**	**2**	**4**	**0**	**0**	**3**	**74.67%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	16	2	0	0	0	0	80.48%	15	3	1	0	0	0	80.48%	15	3	1	0	0	1	80.48%
218		Corporates	8	1	0	0	0	0	37.89%	7	2	0	0	0	0	37.74%	7	2	0	0	0	0	37.67%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	74.17%	0	0	0	0	0	0	73.75%	0	0	0	0	0	0	73.43%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	12.79%	0	0	0	0	0	0	12.79%	0	0	0	0	0	0	12.79%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**25**	**3**	**0**	**0**	**0**	**0**	**61.69%**	**23**	**5**	**1**	**0**	**0**	**1**	**64.16%**	**21**	**6**	**1**	**0**	**0**	**1**	**64.73%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	KBC Group NV	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	5,704	119	2,756	122	4,252	2,162	1,451	712	120	61	22	55	14	11.58%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		**Retail**	7,290	0	1,837	0	5,426	4,105	1,484	1,160	380	287	6	52	64	16.74%
8		**Retail - Secured on real estate property**														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	5,351	0	1,436	0	3,967	3,117	1,011	844	372	280	4	44	63	16.81%
11		**Retail - Qualifying Revolving**														
12		**Retail - Other Retail**														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**12,995**	**119**	**4,594**	**122**	**9,679**	**6,268**	**2,935**	**1,872**	**500**	**348**	**27**	**107**	**78**	**15.50%**

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	BELGIUM	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	3,783	0	1,473	0	2,826	1,615	912	486	45	19	11	27	7	14.93%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	3,480	0	691	0	2,574	2,111	894	740	12	11	1	12	1	7.72%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	1,633	0	338	0	1,180	1,175	446	444	7	7	0	7	1	9.08%
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**7,263**	**0**	**2,164**	**0**	**5,400**	**3,726**	**1,806**	**1,226**	**56**	**30**	**12**	**39**	**8**	13.41%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	CZECH REPUBLIC	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	793	0	278	0	531	531	219	219	42	42	3	9	1	1.63%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	1,326	0	442	0	1,139	1,138	156	156	30	30	1	6	4	13.12%
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	1,285	0	432	0	1,108	1,107	148	148	28	28	1	5	4	13.84%
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**2,119**	**0**	**721**	**0**	**1,671**	**1,670**	**375**	**375**	**73**	**73**	**4**	**15**	**5**	6.44%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	SLOVAKIA	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	2	119	0	122	105	15	16	5	0	0	0	4	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	504	0	121	0	426	208	76	52	2	2	1	7	1	39.15%
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	451	0	83	0	391	186	59	38	1	1	0	4	0	23.02%
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**506**	**119**	**121**	**122**	**530**	**223**	**93**	**57**	**2**	**2**	**1**	**11**	**1**	49.79%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	IRELAND	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	1,199	0	213	0	655	614	231	205	313	242	3	10	46	14.81%
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	1,199	0	213	0	655	614	231	205	313	242	3	10	46	14.80%
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**1,199**	**0**	**213**	**0**	**655**	**614**	**231**	**205**	**313**	**242**	**3**	**10**	**46**	14.81%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	HUNGARY	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	960	0	807	0	666	0	262	0	32	0	6	12	6	19.52%
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	736	0	352	0	598	1	118	0	19	0	0	17	11	56.90%
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	736	0	352	0	598	1	118	0	19	0	0	17	11	56.90%
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**1,695**	**0**	**1,159**	**0**	**1,264**	**1**	**380**	**0**	**51**	**0**	**7**	**29**	**17**	33.37%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	FRANCE	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	121	0	142	0	97	0	23	0	1	0	1	1	0	0.00%
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	2	0	0	0	1	1	0	0	0	0	0	0	0	100.00%
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	1	0	0	0	0	0	0	0	0.00%
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**123**	**0**	**143**	**0**	**99**	**1**	**23**	**0**	**1**	**0**	**1**	**1**	**0**	1.49%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	BULGARIA	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	2	0	1	0	1	1	0	0	0	0	0	0	0	0.00%
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	2	0	1	0	1	1	0	0	0	0	0	0	0	0.00%
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**2**	**0**	**1**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	LUXEMBOURG	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	16	0	36	0	0	0	16	0	0	0	0	1	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**16**	**0**	**36**	**0**	**0**	**0**	**16**	**0**	**0**	**0**	**0**	**1**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	UNITED KINGDOM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	2	0	0	0	0	0	2	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	4	0	1	0	3	3	1	0	1	0	0	0	0	9.41%
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	4	0	1	0	3	3	1	0	1	0	0	0	0	9.41%
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**6**	**0**	**1**	**0**	**3**	**3**	**2**	**0**	**1**	**0**	**0**	**0**	**0**	9.41%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	NETHERLANDS	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	13	0	10	0	13	1	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	1	0	0	0	1	1	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	1	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**13**	**0**	**10**	**0**	**13**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	KBC Group NV	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	694	0	208	0	640	0	39	0	15	0	1	0	1	3.65%
5		Corporates - Of Which: Specialised Lending	3	0	1	0	2	0	1	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	395	0	83	0	358	0	30	0	7	0	0	0	1	8.20%
7		**Retail**	177	0	44	0	162	0	13	0	1	0	0	0	0	5.38%
8		**Retail - Secured on real estate property**	34	0	9	0	31	0	3	0	0	0	0	0	0	22.00%
9		Retail - Secured on real estate property - Of Which: SME	34	0	9	0	31	0	3	0	0	0	0	0	0	22.00%
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	143	0	35	0	132	0	10	0	1	0	0	0	0	4.99%
13		Retail - Other Retail - Of Which: SME	143	0	35	0	132	0	10	0	1	0	0	0	0	4.99%
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**871**	**0**	**252**	**0**	**802**	**0**	**52**	**0**	**16**	**0**	**2**	**1**	**1**	**3.78%**

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	BELGIUM	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	305	0	119	0	279	0	17	0	9	0	0	0	0	3.43%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	106	0	21	0	94	0	11	0	1	0	0	0	0	4.95%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**411**	**0**	**140**	**0**	**373**	**0**	**28**	**0**	**10**	**0**	**1**	**0**	**0**	3.54%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	CZECH REPUBLIC	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	196	0	11	0	178	0	13	0	6	0	0	0	0	4.13%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	18	0	5	0	17	0	1	0	0	0	0	0	0	5.06%
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**215**	**0**	**16**	**0**	**195**	**0**	**14**	**0**	**6**	**0**	**0**	**0**	**0**	4.21%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	SLOVAKIA	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	38	0	26	0	29	0	9	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	26	0	9	0	25	0	1	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**64**	**0**	**34**	**0**	**54**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	IRELAND	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	HUNGARY	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	23	0	7	0	23	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**23**	**0**	**7**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
108	FRANCE	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	111	0	37	0	111	0	0	0	0	0	0	0	0	0.00%
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**111**	**0**	**37**	**0**	**111**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	BULGARIA	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	10	0	2	0	10	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	27	0	9	0	26	0	1	0	0	0	0	0	0	22.00%
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**37**	**0**	**11**	**0**	**36**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	22.00%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	LUXEMBOURG	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	UNITED KINGDOM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	NETHERLANDS	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	4	0	4	0	4	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**4**	**0**	**4**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	4,181	1,311	332	9	54	170	51.37%	3,971	1,417	436	7	50	212	48.63%	3,812	1,493	519	7	48	243	46.96%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	5,753	989	548	7	19	179	32.66%	5,796	821	673	6	15	217	32.28%	5,816	706	769	6	13	246	31.99%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	4,127	612	612	4	11	187	30.63%	4,000	540	811	3	9	241	29.72%	3,936	462	953	3	7	279	29.28%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**9,934**	**2,300**	**880**	**16**	**73**	**349**	**39.71%**	**9,767**	**2,238**	**1,109**	**13**	**65**	**429**	**38.70%**	**9,629**	**2,198**	**1,287**	**13**	**61**	**489**	**38.02%**

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	2,926	768	89	6	42	45	51.16%	2,791	864	127	5	38	62	48.63%	2,687	934	162	5	37	76	46.79%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	2,821	578	81	2	4	32	39.96%	2,907	445	128	2	3	47	36.75%	2,963	355	162	2	2	57	35.03%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	1,317	288	27	0	2	7	24.38%	1,375	218	40	0	1	8	20.55%	1,416	168	48	0	1	9	18.72%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**5,747**	**1,346**	**169**	**8**	**46**	**78**	45.83%	**5,698**	**1,309**	**255**	**7**	**41**	**109**	42.68%	**5,650**	**1,289**	**324**	**7**	**39**	**133**	40.92%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	380	219	194	1	3	100	51.89%	332	219	242	1	3	119	49.19%	304	219	270	1	2	129	47.86%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	1,223	35	68	1	1	30	44.33%	1,215	27	84	1	0	34	40.86%	1,202	25	98	1	0	38	38.37%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1,206	16	62	1	0	22	34.53%	1,159	43	83	1	0	26	30.94%	1,140	38	107	1	0	31	28.76%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**1,603**	**254**	**262**	**2**	**4**	**131**	49.91%	**1,547**	**246**	**326**	**2**	**3**	**153**	47.04%	**1,506**	**245**	**368**	**2**	**2**	**167**	45.34%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	98	22	1	0	1	1	84.43%	94	25	2	0	1	2	82.05%	91	27	3	0	1	3	81.38%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	418	77	9	1	4	7	73.91%	409	81	14	1	4	10	70.27%	402	83	18	1	4	12	67.37%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	386	59	6	0	2	2	35.53%	379	64	9	0	2	3	31.87%	372	68	11	0	2	3	29.63%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**515**	**99**	**11**	**1**	**5**	**8**	75.12%	**503**	**106**	**17**	**1**	**5**	**12**	71.97%	**493**	**110**	**22**	**1**	**5**	**15**	69.52%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	668	175	356	2	5	91	25.44%	653	145	401	2	4	100	25.00%	646	120	434	2	3	107	24.73%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	597	124	478	2	4	138	28.76%	480	92	627	1	3	177	28.26%	414	65	720	1	2	201	27.96%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**668**	**175**	**356**	**2**	**5**	**91**	25.44%	**653**	**145**	**401**	**2**	**4**	**100**	25.00%	**646**	**120**	**434**	**2**	**3**	**107**	24.73%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	653	262	45	1	4	22	48.36%	639	262	59	1	5	27	44.91%	623	262	75	1	5	32	42.59%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	588	118	30	1	5	17	57.56%	577	118	41	1	4	23	57.37%	566	118	52	1	4	30	57.30%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	583	118	34	1	3	19	55.91%	569	118	48	1	3	27	55.06%	554	118	63	1	2	34	54.44%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**1,241**	**380**	**74**	**2**	**9**	**39**	52.02%	**1,216**	**380**	**100**	**2**	**10**	**50**	49.98%	**1,188**	**380**	**127**	**2**	**9**	**62**	48.56%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
108	FRANCE	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	94	25	2	0	2	1	62.11%	86	31	4	0	2	2	54.89%	81	35	5	0	2	3	50.80%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	42.86%	1	0	0	0	0	0	44.44%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**95**	**25**	**2**	**0**	**2**	**1**	61.64%	**88**	**31**	**4**	**0**	**2**	**2**	55.08%	**82**	**36**	**5**	**0**	**2**	**3**	50.69%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	1	0	0	0	0	0	60.00%	1	0	0	0	0	0	71.43%	1	0	0	0	0	0	60.00%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	60.00%	1	0	0	0	0	0	37.50%	1	0	0	0	0	0	40.00%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	60.00%	**1**	**0**	**0**	**0**	**0**	**0**	71.43%	**1**	**0**	**0**	**0**	**0**	**0**	60.00%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	5	10	1	0	1	0	36.21%	7	8	1	0	0	0	34.78%	7	7	1	0	0	0	34.19%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**5**	**10**	**1**	**0**	**1**	**0**	36.21%	**7**	**8**	**1**	**0**	**0**	**0**	34.78%	**7**	**7**	**1**	**0**	**0**	**0**	34.19%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	1	1	0	0	0	0	66.67%	1	1	0	0	0	0	55.56%	1	1	0	0	0	0	50.00%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	3	0	1	0	0	0	31.18%	3	0	1	0	0	0	31.63%	3	0	1	0	0	0	32.04%
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	0	28.89%	3	0	1	0	0	0	28.26%	3	0	1	0	0	0	29.03%
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**4**	**1**	**1**	**0**	**0**	**0**	33.33%	**4**	**1**	**1**	**0**	**0**	**0**	33.33%	**4**	**1**	**1**	**0**	**0**	**0**	33.91%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	11	1	0	0	0	0	40.00%	10	3	0	0	0	0	36.36%	9	3	0	0	0	0	34.29%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	50.00%
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	-	1	0	0	0	0	0	-	1	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**12**	**1**	**0**	**0**	**0**	**0**	36.36%	**10**	**3**	**0**	**0**	**0**	**0**	37.50%	**10**	**3**	**0**	**0**	**0**	**0**	35.14%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	536	0	121	0	37	0	1	4	7	19.16%	483	0	158	0	53	0	1	4	10	18.45%	453	0	175	0	66	0	1	4	12	18.45%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	160	0	15	0	2	0	0	0	1	28.45%	156	0	17	0	3	0	0	0	1	28.76%	155	0	18	0	4	0	0	0	1	29.07%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	**661**	**0**	**133**	**0**	**39**	**0**	**1**	**4**	**8**	**19.48%**	**606**	**0**	**172**	**0**	**56**	**0**	**1**	**4**	**10**	**18.76%**	**575**	**0**	**189**	**0**	**70**	**0**	**1**	**5**	**13**	**18.74%**

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	259	0	34	0	12	0	1	2	4	36.12%	238	0	52	0	15	0	1	2	5	35.88%	225	0	62	0	18	0	1	2	7	35.71%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	94	0	10	0	1	0	0	0	0	32.38%	93	0	11	0	2	0	0	0	1	30.38%	93	0	11	0	2	0	0	0	1	29.56%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	**354**	**0**	**44**	**0**	**14**	**0**	**1**	**2**	**5**	35.78%	**332**	**0**	**62**	**0**	**17**	**0**	**1**	**2**	**6**	35.30%	**318**	**0**	**73**	**0**	**20**	**0**	**1**	**3**	**7**	35.05%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	110	0	63	0	23	0	0	0	2	8.09%	92	0	70	0	34	0	0	0	3	8.04%	83	0	70	0	43	0	0	0	3	8.02%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	17	0	1	0	1	0	0	0	0	12.51%	16	0	1	0	1	0	0	0	0	11.61%	16	0	1	0	1	0	0	0	0	10.93%
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	**127**	**0**	**64**	**0**	**24**	**0**	**0**	**0**	**2**	8.23%	**108**	**0**	**72**	**0**	**35**	**0**	**0**	**0**	**3**	8.12%	**99**	**0**	**72**	**0**	**44**	**0**	**0**	**0**	**4**	8.07%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	28	0	9	0	1	0	0	0	0	76.30%	28	0	9	0	1	0	0	0	1	76.42%	28	0	9	0	1	0	0	0	1	76.51%
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	24	0	2	0	0	0	0	0	0	45.85%	23	0	2	0	0	0	0	0	0	48.98%	22	0	3	0	0	0	0	0	0	48.84%
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	**52**	**0**	**11**	**0**	**1**	**0**	**0**	**1**	**0**	71.67%	**51**	**0**	**12**	**0**	**1**	**0**	**0**	**0**	**1**	70.00%	**50**	**0**	**12**	**0**	**1**	**0**	**0**	**0**	**1**	69.12%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	21	0	2	0	0	0	0	0	0	36.31%	21	0	2	0	0	0	0	0	0	35.41%	20	0	3	0	0	0	0	0	0	34.85%
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	**21**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	33.33%	**21**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	33.33%	**20**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	36.36%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num	(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	FRANCE; Central banks																														
110	Central governments																														
111	Institutions																														
112	Corporates	98	0	12	0	1	0	0	1	0	33.16%	87	0	22	0	2	0	0	1	1	33.11%	80	0	28	0	4	0	0	1	1	33.09%
113	Corporates - Of Which: Specialised Lending																														
114	Corporates - Of Which: SME																														
115	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	Retail - Secured on real estate property																														
117	Retail - Secured on real estate property - Of Which: SME																														
118	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119	Retail - Qualifying Revolving																														
120	Retail - Other Retail																														
121	Retail - Other Retail - Of Which: SME																														
122	Retail - Other Retail - Of Which: non-SME																														
123	Equity																														
124	Securitisation																														
125	Other non-credit obligation assets																														
126	IRB TOTAL	**98**	**0**	**12**	**0**	**1**	**0**	**0**	**1**	**0**	33.06%	**87**	**0**	**22**	**0**	**2**	**0**	**0**	**1**	**1**	33.06%	**80**	**0**	**28**	**0**	**4**	**0**	**0**	**1**	**1**	32.98%

Row Num	(mln EUR, %)	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144												
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA; Central banks																														
128	Central governments																														
129	Institutions																														
130	Corporates	10	0	0	0	0	0	0	0	0	78.04%	10	0	0	0	0	0	0	0	0	78.04%	10	0	0	0	0	0	0	0	0	78.04%
131	Corporates - Of Which: Specialised Lending																														
132	Corporates - Of Which: SME																														
133	Retail	25	0	2	0	0	0	0	0	0	47.11%	24	0	3	0	0	0	0	0	0	45.26%	23	0	3	0	1	0	0	0	0	44.63%
134	Retail - Secured on real estate property																														
135	Retail - Secured on real estate property - Of Which: SME																														
136	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	Retail - Qualifying Revolving																														
138	Retail - Other Retail																														
139	Retail - Other Retail - Of Which: SME																														
140	Retail - Other Retail - Of Which: non-SME																														
141	Equity																														
142	Securitisation																														
143	Other non-credit obligation assets																														
144	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162												
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG; Central banks																														
146	Central governments																														
147	Institutions																														
148	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149	Corporates - Of Which: Specialised Lending																														
150	Corporates - Of Which: SME																														
151	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152	Retail - Secured on real estate property																														
153	Retail - Secured on real estate property - Of Which: SME																														
154	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155	Retail - Qualifying Revolving																														
156	Retail - Other Retail																														
157	Retail - Other Retail - Of Which: SME																														
158	Retail - Other Retail - Of Which: non-SME																														
159	Equity																														
160	Securitisation																														
161	Other non-credit obligation assets																														
162	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180												
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM; Central banks																														
164	Central governments																														
165	Institutions																														
166	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167	Corporates - Of Which: Specialised Lending																														
168	Corporates - Of Which: SME																														
169	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170	Retail - Secured on real estate property																														
171	Retail - Secured on real estate property - Of Which: SME																														
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173	Retail - Qualifying Revolving																														
174	Retail - Other Retail																														
175	Retail - Other Retail - Of Which: SME																														
176	Retail - Other Retail - Of Which: non-SME																														
177	Equity																														
178	Securitisation																														
179	Other non-credit obligation assets																														
180	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198												
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS; Central banks																														
182	Central governments																														
183	Institutions																														
184	Corporates	3	0	0	0	0	0	0	0	0	32.77%	3	0	1	0	0	0	0	0	0	32.80%	3	0	1	0	0	0	0	0	0	32.80%
185	Corporates - Of Which: Specialised Lending																														
186	Corporates - Of Which: SME																														
187	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188	Retail - Secured on real estate property																														
189	Retail - Secured on real estate property - Of Which: SME																														
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191	Retail - Qualifying Revolving																														
192	Retail - Other Retail																														
193	Retail - Other Retail - Of Which: SME																														
194	Retail - Other Retail - Of Which: non-SME																														
195	Equity																														
196	Securitisation																														
197	Other non-credit obligation assets																														
198	IRB TOTAL	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	25.00%	**3**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	37.50%	**3**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	33.33%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	4,278	1,123	423	16	67	220	52.02%	3,950	1,251	622	10	58	303	48.76%	3,805	1,268	750	9	50	353	47.02%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	5,626	1,011	653	15	27	248	38.00%	5,469	952	870	11	24	318	36.52%	5,423	823	1,045	10	18	371	35.52%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	3,999	637	715	9	18	255	35.62%	3,697	589	1,064	6	17	360	33.84%	3,531	482	1,338	4	12	442	33.02%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**9,903**	**2,134**	**1,076**	**31**	**93**	**468**	**43.51%**	**9,419**	**2,203**	**1,492**	**22**	**83**	**621**	**41.62%**	**9,228**	**2,091**	**1,795**	**19**	**68**	**724**	**40.33%**

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	2,772	857	154	8	55	79	51.19%	2,613	968	202	6	48	100	49.67%	2,489	1,055	239	5	42	116	48.66%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	2,674	664	141	3	7	60	42.50%	2,676	588	215	2	5	84	38.99%	2,724	497	259	2	4	97	37.50%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	1,271	327	35	0	2	8	23.43%	1,300	278	55	0	2	11	19.48%	1,351	216	67	0	2	12	18.07%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**5,446**	**1,522**	**295**	**11**	**63**	**139**	47.04%	**5,289**	**1,556**	**417**	**8**	**53**	**184**	44.16%	**5,213**	**1,552**	**498**	**7**	**46**	**213**	42.86%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	564	20	209	4	1	108	51.63%	409	53	332	2	1	156	46.87%	362	28	403	2	0	180	44.69%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	1,184	55	87	4	4	42	48.16%	1,147	47	132	3	3	56	42.33%	1,119	40	167	2	2	66	39.54%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1,155	42	88	2	2	34	38.47%	1,069	62	154	2	3	51	32.86%	1,019	55	211	1	2	65	30.69%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**1,748**	**75**	**296**	**7**	**4**	**150**	50.61%	**1,556**	**99**	**464**	**5**	**4**	**211**	45.58%	**1,481**	**67**	**571**	**4**	**2**	**246**	43.18%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	96	22	3	2	2	2	81.68%	89	25	7	1	2	5	79.56%	86	27	9	1	1	7	78.85%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	411	78	15	2	5	11	70.19%	392	82	31	1	5	19	62.00%	384	81	39	1	4	23	59.27%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	382	60	10	1	2	3	33.91%	367	65	20	0	2	6	28.53%	361	66	25	0	2	7	27.36%
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**508**	**100**	**18**	**4**	**7**	**13**	71.93%	**481**	**107**	**37**	**2**	**6**	**24**	65.19%	**470**	**108**	**48**	**1**	**5**	**30**	62.94%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	633	195	372	4	10	113	30.29%	575	176	448	4	9	133	29.60%	520	153	526	3	6	153	29.10%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	500	161	538	4	9	184	34.25%	294	130	775	2	7	260	33.47%	156	86	957	1	4	315	32.91%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**633**	**195**	**372**	**4**	**10**	**113**	30.29%	**575**	**176**	**448**	**4**	**9**	**133**	29.60%	**520**	**153**	**526**	**3**	**6**	**153**	29.10%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	726	183	51	2	5	28	54.60%	727	160	72	1	5	37	51.88%	762	109	88	1	3	44	49.94%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	690	13	33	2	1	20	62.15%	645	52	38	2	3	23	61.32%	643	45	47	2	2	29	60.48%
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	656	40	40	2	2	24	60.88%	631	49	56	2	2	33	59.37%	607	55	73	2	2	43	58.04%
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**1,415**	**196**	**84**	**4**	**6**	**48**	57.57%	**1,372**	**213**	**110**	**3**	**7**	**61**	55.15%	**1,405**	**155**	**136**	**3**	**5**	**73**	53.63%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
108	FRANCE	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	91	25	4	0	2	2	56.25%	85	31	6	0	2	3	52.69%	79	34	7	0	2	4	50.34%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	1	0	0	0	0	0	55.56%	1	0	0	0	0	0	53.85%	1	0	0	0	0	0	53.33%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**93**	**26**	**4**	**0**	**2**	**2**	56.24%	**86**	**31**	**6**	**0**	**2**	**3**	52.72%	**81**	**35**	**7**	**0**	**2**	**4**	50.40%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	1	0	0	0	0	0	71.43%	1	0	0	0	0	0	61.54%	1	0	0	0	0	0	63.16%
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	37.50%	1	0	0	0	0	0	28.57%	1	0	0	0	0	0	20.00%
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**1**	**0**	**0**	**0**	**0**	**0**	71.43%	**1**	**0**	**0**	**0**	**0**	**0**	61.54%	**1**	**0**	**0**	**0**	**0**	**0**	63.16%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	5	10	1	0	1	1	40.98%	6	8	2	0	1	1	40.37%	7	7	2	0	0	1	39.78%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**5**	**10**	**1**	**0**	**1**	**1**	40.98%	**6**	**8**	**2**	**0**	**1**	**1**	40.37%	**7**	**7**	**2**	**0**	**0**	**1**	39.78%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	1	0	0	0	0	58.33%	1	1	0	0	0	0	56.25%	1	1	0	0	0	0	52.63%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	3	1	1	0	0	0	39.00%	3	1	1	0	0	0	38.89%	3	1	1	0	0	0	39.29%
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	0	35.16%	3	0	1	0	0	0	34.04%	3	0	1	0	0	0	34.38%
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**3**	**2**	**1**	**0**	**0**	**0**	40.71%	**3**	**1**	**1**	**0**	**0**	**1**	41.13%	**3**	**1**	**1**	**0**	**0**	**1**	41.22%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	11	1	0	0	0	0	40.00%	10	2	0	0	0	0	41.03%	9	3	1	0	0	0	40.38%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	1	0	0	0	0	0	33.33%	1	0	0	0	0	0	50.00%	1	0	0	0	0	0	40.00%
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	-	1	0	0	0	0	0	-	1	0	0	0	0	0	0.00%
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**12**	**1**	**0**	**0**	**0**	**0**	40.74%	**10**	**3**	**0**	**0**	**0**	**0**	42.86%	**9**	**3**	**1**	**0**	**0**	**0**	41.07%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
1	KBC Group NV	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	518	0	130	0	46	0	2	5	12	25.11%	442	0	176	0	76	0	1	5	17	21.87%	399	0	193	0	102	0	1	5	21	20.32%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**Retail**	156	0	18	0	3	0	0	0	1	35.32%	148	0	23	0	5	0	0	0	2	34.16%	145	0	24	0	7	0	0	0	2	33.64%
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**640**	**0**	**146**	**0**	**49**	**0**	**3**	**5**	**12**	**25.50%**	**558**	**0**	**195**	**0**	**80**	**0**	**2**	**6**	**18**	**22.30%**	**514**	**0**	**213**	**0**	**107**	**0**	**1**	**5**	**22**	**20.72%**

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	BELGIUM	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	250	0	39	0	17	0	1	3	7	44.50%	227	0	58	0	20	0	1	3	9	43.89%	212	0	70	0	23	0	1	3	10	43.45%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**Retail**	91	0	13	0	2	0	0	0	1	39.76%	87	0	16	0	3	0	0	0	1	36.42%	86	0	16	0	3	0	0	0	1	35.21%
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**341**	**0**	**51**	**0**	**19**	**0**	**1**	**3**	**8**	44.01%	**315**	**0**	**73**	**0**	**23**	**0**	**1**	**3**	**10**	43.03%	**298**	**0**	**86**	**0**	**27**	**0**	**1**	**3**	**13**	42.46%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	CZECH REPUBLIC	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**Corporates**	105	0	66	0	25	0	1	0	2	8.27%	66	0	81	0	48	0	0	0	4	8.09%	48	0	79	0	69	0	0	0	6	8.03%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**Retail**	16	0	1	0	1	0	0	0	0	13.69%	16	0	2	0	1	0	0	0	0	12.11%	15	0	2	0	1	0	0	0	0	11.29%
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**IRB TOTAL**	**121**	**0**	**67**	**0**	**26**	**0**	**1**	**0**	**2**	8.43%	**82**	**0**	**83**	**0**	**50**	**0**	**0**	**0**	**4**	8.18%	**63**	**0**	**81**	**0**	**70**	**0**	**0**	**0**	**6**	8.10%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	SLOVAKIA	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**Corporates**	28	0	9	0	1	0	0	1	1	76.39%	27	0	9	0	2	0	0	0	2	76.69%	27	0	8	0	3	0	0	0	2	76.76%
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**Retail**	24	0	2	0	0	0	0	0	0	46.35%	23	0	2	0	1	0	0	0	0	45.56%	22	0	3	0	1	0	0	0	0	44.67%
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**IRB TOTAL**	**52**	**0**	**11**	**0**	**1**	**0**	**0**	**1**	**1**	71.31%	**50**	**0**	**11**	**0**	**3**	**0**	**0**	**1**	**2**	69.34%	**49**	**0**	**11**	**0**	**4**	**0**	**0**	**0**	**3**	68.31%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	IRELAND	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	HUNGARY	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**Corporates**	20	0	2	0	0	0	0	0	0	51.88%	18	0	4	0	0	0	0	0	0	49.57%	17	0	5	0	1	0	0	0	0	47.58%
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**IRB TOTAL**	**20**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	50.00%	**18**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	50.00%	**17**	**0**	**5**	**0**	**1**	**0**	**0**	**0**	**0**	48.10%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

KBC Group NV

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
108	FRANCE; Central banks																														
110	Central governments																														
111	Institutions																														
112	Corporates	96	0	13	0	3	0	0	1	1	38.94%	86	0	21	0	4	0	0	1	2	38.79%	79	0	27	0	5	0	0	1	2	38.68%
113	Corporates - Of Which: Specialised Lending																														
114	Corporates - Of Which: SME																														
115	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	Retail - Secured on real estate property																														
117	Retail - Secured on real estate property - Of Which: SME																														
119	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119	Retail - Qualifying Revolving																														
120	Retail - Other Retail																														
121	Retail - Other Retail - Of Which: SME																														
122	Retail - Other Retail - Of Which: non-SME																														
123	Equity																														
124	Securitisation																														
125	Other non-credit obligation assets																														
126	IRB TOTAL	**96**	**0**	**13**	**0**	**3**	**0**	**0**	**1**	**1**	38.97%	**86**	**0**	**21**	**0**	**4**	**0**	**0**	**1**	**2**	38.85%	**79**	**0**	**27**	**0**	**6**	**0**	**0**	**1**	**2**	38.73%

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BULGARIA; Central banks																														
128	Central governments																														
129	Institutions																														
130	Corporates	10	0	0	0	0	0	0	0	0	78.04%	9	0	1	0	0	0	0	0	0	78.04%	9	0	1	0	0	0	0	0	0	78.04%
131	Corporates - Of Which: Specialised Lending																														
132	Corporates - Of Which: SME																														
133	Retail	24	0	2	0	0	0	0	0	0	48.97%	23	0	3	0	1	0	0	0	0	47.45%	22	0	4	0	1	0	0	0	1	47.18%
134	Retail - Secured on real estate property																														
135	Retail - Secured on real estate property - Of Which: SME																														
136	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	Retail - Qualifying Revolving																														
138	Retail - Other Retail																														
139	Retail - Other Retail - Of Which: SME																														
140	Retail - Other Retail - Of Which: non-SME																														
141	Equity																														
142	Securitisation																														
143	Other non-credit obligation assets																														
144	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG; Central banks																														
146	Central governments																														
147	Institutions																														
148	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149	Corporates - Of Which: Specialised Lending																														
150	Corporates - Of Which: SME																														
151	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152	Retail - Secured on real estate property																														
153	Retail - Secured on real estate property - Of Which: SME																														
154	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155	Retail - Qualifying Revolving																														
156	Retail - Other Retail																														
157	Retail - Other Retail - Of Which: SME																														
158	Retail - Other Retail - Of Which: non-SME																														
159	Equity																														
160	Securitisation																														
161	Other non-credit obligation assets																														
162	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	UNITED KINGDOM; Central banks																														
164	Central governments																														
165	Institutions																														
166	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167	Corporates - Of Which: Specialised Lending																														
168	Corporates - Of Which: SME																														
169	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170	Retail - Secured on real estate property																														
171	Retail - Secured on real estate property - Of Which: SME																														
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173	Retail - Qualifying Revolving																														
174	Retail - Other Retail																														
175	Retail - Other Retail - Of Which: SME																														
176	Retail - Other Retail - Of Which: non-SME																														
177	Equity																														
178	Securitisation																														
179	Other non-credit obligation assets																														
180	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NETHERLANDS; Central banks																														
182	Central governments																														
183	Institutions																														
184	Corporates	3	0	0	0	0	0	0	0	0	38.12%	3	0	1	0	0	0	0	0	0	38.13%	3	0	1	0	0	0	0	0	0	38.10%
185	Corporates - Of Which: Specialised Lending																														
186	Corporates - Of Which: SME																														
187	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188	Retail - Secured on real estate property																														
189	Retail - Secured on real estate property - Of Which: SME																														
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191	Retail - Qualifying Revolving																														
192	Retail - Other Retail																														
193	Retail - Other Retail - Of Which: SME																														
194	Retail - Other Retail - Of Which: non-SME																														
195	Equity																														
196	Securitisation																														
197	Other non-credit obligation assets																														
198	IRB TOTAL	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	33.33%	**3**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	35.71%	**3**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	38.89%

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

		1	2	3	4	5	6	7	8	9	10	11	12
		Moratoria - Actual											
		31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV — Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	179	91	152	107	24	19	2	2	1	3	0	0.87%
9	of which: SME												
10	Retail	197	69	155	63	41	30	1	1	1	5	1	57.00%
11	of which: SME												
12	Secured by mortgages on immovable property	58	31	30	26	26	24	1	1	0	2	0	52.40%
13	of which: non-SME												
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	376	160	307	170	66	49	3	3	2	7	1	16.27%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1												
2												
3												
4												
5												
6												
7												
8	0	0	0	0	0	0	0	0	0	0	0	-
9	0	0	0	0	0	0	0	0	0	0	0	-
10	0	0	0	0	0	0	0	0	0	0	0	-
11	0	0	0	0	0	0	0	0	0	0	0	-
12	0	0	0	0	0	0	0	0	0	0	0	-
13	0	0	0	0	0	0	0	0	0	0	0	-
14												
15												
16												
17												
18												
19												
20												
21	0	0	0	0	0	0	0	0	0	0	0	-

		1	2	3	4	5	6	7	8	9	10	11	12
		Moratoria - Actual											
		31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM — Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
30	of which: SME												
31	Retail	0	0	0	0	0	0	0	0	0	0	0	-
32	of which: SME												
33	Secured by mortgages on immovable property												
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22												
23												
24												
25												
26												
27												
28												
29	0	0	0	0	0	0	0	0	0	0	0	-
30	0	0	0	0	0	0	0	0	0	0	0	-
31	0	0	0	0	0	0	0	0	0	0	0	-
32	0	0	0	0	0	0	0	0	0	0	0	-
33	0	0	0	0	0	0	0	0	0	0	0	-
34	0	0	0	0	0	0	0	0	0	0	0	-
35												
36												
37												
38												
39												
40												
41												
42	0	0	0	0	0	0	0	0	0	0	0	-

		1	2	3	4	5	6	7	8	9	10	11	12
		Moratoria - Actual											
		31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC — Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME												
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME												
54	Secured by mortgages on immovable property												
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43												
44												
45												
46												
47												
48												
49												
50	0	0	0	0	0	0	0	0	0	0	0	-
51	0	0	0	0	0	0	0	0	0	0	0	-
52	0	0	0	0	0	0	0	0	0	0	0	-
53	0	0	0	0	0	0	0	0	0	0	0	-
54	0	0	0	0	0	0	0	0	0	0	0	-
55	0	0	0	0	0	0	0	0	0	0	0	-
56												
57												
58												
59												
60												
61												
62												
63												
64	0	0	0	0	0	0	0	0	0	0	0	-

		1	2	3	4	5	6	7	8	9	10	11	12
		Moratoria - Actual											
		31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA — Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	36	9	30	7	6	3	0	0	1	2	0	-
72	of which: SME												
73	Retail	108	27	99	12	9	1	0	0	1	2	0	100.00%
74	of which: SME												
75	Secured by mortgages on immovable property												
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	144	36	129	19	15	5	0	0	1	4	0	100.00%

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64												
65												
66												
67												
68												
69												
70												
71	0	0	0	0	0	0	0	0	0	0	0	-
72	0	0	0	0	0	0	0	0	0	0	0	-
73	0	0	0	0	0	0	0	0	0	0	0	-
74	0	0	0	0	0	0	0	0	0	0	0	-
75	0	0	0	0	0	0	0	0	0	0	0	-
76	0	0	0	0	0	0	0	0	0	0	0	-
77												
78												
79												
80												
81												
82												
83												
84	0	0	0	0	0	0	0	0	0	0	0	-

		1	2	3	4	5	6	7	8	9	10	11	12
		Moratoria - Actual											
		31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND — Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME												
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME												
96	Secured by mortgages on immovable property												
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	13	14	15	16	17	18	19	20	21	22	23	24
	Public guarantees - Actual											
	31/12/2020											
Row Num	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85												
86												
87												
88												
89												
90												
91												
92	0	0	0	0	0	0	0	0	0	0	0	-
93	0	0	0	0	0	0	0	0	0	0	0	-
94	0	0	0	0	0	0	0	0	0	0	0	-
95	0	0	0	0	0	0	0	0	0	0	0	-
96	0	0	0	0	0	0	0	0	0	0	0	-
97	0	0	0	0	0	0	0	0	0	0	0	-
98												
99												
100												
101												
102												
103												
104												
105	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME																								
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME																								
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																								
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME																								
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME																								
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																								
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	143	82	121	100	19	16	2	2	0	1	0	0.87%	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	89	41	56	51	32	28	1	1	0	2	0	54.95%	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property	57	30	30	26	26	23	1	1	0	2	0	54.95%	0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME													0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	231	124	177	151	51	44	3	3	0	3	0	13.92%	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	5.45%	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	5.45%	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	5.45%	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	151	23	5	0	1	5	94.20%	150	21	7	0	1	7	91.37%	149	20	9	0	1	8	88.99%
9		of which: SME																					
10		Retail	148	41	8	1	3	6	79.12%	144	39	14	1	3	11	79.61%	141	37	19	1	3	15	79.32%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	299	64	13	1	4	11	85.13%	295	60	21	1	4	18	83.56%	290	58	28	1	4	23	82.61%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	29	7	0	0	0	0	82.50%	27	8	1	0	0	1	83.33%	27	8	1	0	0	1	81.58%
72		of which: SME																					
73		Retail	91	16	2	1	2	2	100.59%	85	19	4	1	2	4	99.21%	81	22	6	1	2	6	97.77%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	119	23	2	1	2	2	97.62%	112	27	5	1	2	4	96.08%	107	30	7	1	3	7	95.27%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	122	16	5	0	0	4	95.22%	123	13	7	0	0	6	92.33%	122	12	8	0	0	7	90.01%
156		of which: SME																					
157		Retail	58	25	6	0	1	4	73.23%	59	19	10	0	1	7	72.18%	60	16	13	0	1	9	71.14%
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	180	41	11	1	2	9	82.83%	182	33	16	1	1	13	80.15%	182	28	21	1	1	17	78.54%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%	0	0	0	0	0	0	60.00%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	35	0	2	0	0	0	0	0	0	62.86%	34	0	3	0	1	0	0	0	0	59.74%	33	0	3	0	1	0	0	0	1	59.35%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY; Central banks																														
107	Central governments																														
108	Regional governments or local authorities																														
109	Public sector entities																														
110	Multilateral Development Banks																														
111	International Organisations																														
112	Institutions																														
113	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114	of which: SME																														
115	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	of which: SME																														
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118	of which: non-SME																														
119	Items associated with particularly high risk																														
120	Covered bonds																														
121	Claims on institutions and corporates with a ST credit assessment																														
122	Collective investments undertakings (CIU)																														
123	Equity																														
124	Securitisation																														
125	Other exposures																														
126	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE; Central banks																														
128	Central governments																														
129	Regional governments or local authorities																														
130	Public sector entities																														
131	Multilateral Development Banks																														
132	International Organisations																														
133	Institutions																														
134	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135	of which: SME																														
136	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	of which: SME																														
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139	of which: non-SME																														
140	Items associated with particularly high risk																														
141	Covered bonds																														
142	Claims on institutions and corporates with a ST credit assessment																														
143	Collective investments undertakings (CIU)																														
144	Equity																														
145	Securitisation																														
146	Other exposures																														
147	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA; Central banks																														
149	Central governments																														
150	Regional governments or local authorities																														
151	Public sector entities																														
152	Multilateral Development Banks																														
153	International Organisations																														
154	Institutions																														
155	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156	of which: SME																														
157	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	of which: SME																														
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160	of which: non-SME																														
161	Items associated with particularly high risk																														
162	Covered bonds																														
163	Claims on institutions and corporates with a ST credit assessment																														
164	Collective investments undertakings (CIU)																														
165	Equity																														
166	Securitisation																														
167	Other exposures																														
168	Standardised Total	35	0	2	0	0	0	0	0	0	62.86%	34	0	3	0	1	0	0	0	0	59.74%	33	0	3	0	1	0	0	0	1	59.35%

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG; Central banks																														
170	Central governments																														
171	Regional governments or local authorities																														
172	Public sector entities																														
173	Multilateral Development Banks																														
174	International Organisations																														
175	Institutions																														
176	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177	of which: SME																														
178	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	of which: SME																														
180	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181	of which: non-SME																														
182	Items associated with particularly high risk																														
183	Covered bonds																														
184	Claims on institutions and corporates with a ST credit assessment																														
185	Collective investments undertakings (CIU)																														
186	Equity																														
187	Securitisation																														
188	Other exposures																														
189	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM; Central banks																														
191	Central governments																														
192	Regional governments or local authorities																														
193	Public sector entities																														
194	Multilateral Development Banks																														
195	International Organisations																														
196	Institutions																														
197	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198	of which: SME																														
199	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	of which: SME																														
201	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202	of which: non-SME																														
203	Items associated with particularly high risk																														
204	Covered bonds																														
205	Claims on institutions and corporates with a ST credit assessment																														
206	Collective investments undertakings (CIU)																														
207	Equity																														
208	Securitisation																														
209	Other exposures																														
210	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		Public guarantees - Baseline Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS; Central banks																														
212	Central governments																														
213	Regional governments or local authorities																														
214	Public sector entities																														
215	Multilateral Development Banks																														
216	International Organisations																														
217	Institutions																														
218	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219	of which: SME																														
220	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	of which: SME																														
222	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223	of which: non-SME																														
224	Items associated with particularly high risk																														
225	Covered bonds																														
226	Claims on institutions and corporates with a ST credit assessment																														
227	Collective investments undertakings (CIU)																														
228	Equity																														
229	Securitisation																														
230	Other exposures																														
231	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	KBC Group NV	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	145	26	8	1	1	8	90.81%	139	26	14	1	1	12	86.07%	135	25	19	1	1	16	83.30%
9		of which: SME																					
10		Retail	139	46	12	3	4	10	83.99%	124	47	26	2	4	22	83.48%	114	47	36	1	4	30	81.79%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	284	71	21	4	5	18	86.72%	263	73	40	2	5	34	84.39%	249	72	55	2	5	45	82.34%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	28	7	1	1	1	1	82.56%	26	8	2	0	1	2	80.62%	25	8	3	0	0	2	80.00%
72		of which: SME																					
73		Retail	89	16	4	2	2	4	99.15%	79	19	10	1	2	9	96.74%	75	21	13	1	2	12	96.01%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	117	23	4	3	3	4	95.91%	105	27	12	1	3	11	93.63%	100	29	15	1	3	14	93.03%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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KBC Group NV

			76	77	78	79	80	81	82	63	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	117	18	7	1	1	7	91.77%	113	18	12	1	1	10	87.11%	109	17	16	1	1	14	83.90%
156		of which: SME																					
157		Retail	50	30	9	1	2	7	77.94%	45	28	16	1	2	12	75.84%	39	26	23	0	2	17	74.21%
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	167	48	16	1	2	14	84.28%	158	45	28	1	2	23	80.59%	149	43	40	1	2	31	78.19%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	UNITED KINGDOM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	80.00%	0	0	0	0	0	0	80.00%	0	0	0	0	0	0	80.00%
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	80.00%	0	0	0	0	0	0	80.00%	0	0	0	0	0	0	80.00%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NETHERLANDS	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
1	KBC Group NV	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	34	0	3	0	1	0	0	0	0	62.12%	32	0	4	0	2	0	0	0	1	61.59%	30	0	4	0	2	0	0	0	2	61.69%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	BELGIUM	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	IRELAND	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

KBC Group NV

Row Num	(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	HUNGARY; Central banks																														
107	Central governments																														
108	Regional governments or local authorities																														
109	Public sector entities																														
110	Multilateral Development Banks																														
111	International Organisations																														
112	Institutions																														
113	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114	of which: SME																														
115	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	of which: SME																														
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118	of which: non-SME																														
119	Items associated with particularly high risk																														
120	Covered bonds																														
121	Claims on institutions and corporates with a ST credit assessment																														
122	Collective investments undertakings (CIU)																														
123	Equity																														
124	Securitisation																														
125	Other exposures																														
126	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE; Central banks																														
128	Central governments																														
129	Regional governments or local authorities																														
130	Public sector entities																														
131	Multilateral Development Banks																														
132	International Organisations																														
133	Institutions																														
134	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135	of which: SME																														
136	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	of which: SME																														
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139	of which: non-SME																														
140	Items associated with particularly high risk																														
141	Covered bonds																														
142	Claims on institutions and corporates with a ST credit assessment																														
143	Collective investments undertakings (CIU)																														
144	Equity																														
145	Securitisation																														
146	Other exposures																														
147	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186
		Public guarantees - Adverse Scenario																													
		31/12/2021												31/12/2022												31/12/2023					
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BULGARIA; Central banks																														
149	Central governments																														
150	Regional governments or local authorities																														
151	Public sector entities																														
152	Multilateral Development Banks																														
153	International Organisations																														
154	Institutions																														
155	Corporates	0	0	0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-
156	of which: SME																														
157	Retail	0	0	0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-
158	of which: SME																														
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-			0	0	0	0	0	0	0	-
160	of which: non-SME																														
161	Items associated with particularly high risk																														
162	Covered bonds																														
163	Claims on institutions and corporates with a ST credit assessment																														
164	Collective investments undertakings (CIU)																														
165	Equity																														
166	Securitisation																														
167	Other exposures																														
168	Standardised Total	34	0	3	0	1	0	0	0	0	62.12%	32	0	4	0	2	0	0	0	1	61.59%	30	0	4	0	2	0	0	0	2	61.69%

Row Num	(mln EUR, %)	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	LUXEMBOURG; Central banks																														
170	Central governments																														
171	Regional governments or local authorities																														
172	Public sector entities																														
173	Multilateral Development Banks																														
174	International Organisations																														
175	Institutions																														
176	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177	of which: SME																														
178	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	of which: SME																														
180	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181	of which: non-SME																														
182	Items associated with particularly high risk																														
183	Covered bonds																														
184	Claims on institutions and corporates with a ST credit assessment																														
185	Collective investments undertakings (CIU)																														
186	Equity																														
187	Securitisation																														
188	Other exposures																														
189	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231
		Public guarantees - Adverse Scenario														
		31/12/2021										31/12/2022				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure
211	NETHERLANDS; Central banks															
212	Central governments															
213	Regional governments or local authorities															
214	Public sector entities															
215	Multilateral Development Banks															
216	International Organisations															
217	Institutions															
218	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0
219	of which: SME															
220	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0
221	of which: SME															
222	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0
223	of which: non-SME															
224	Items associated with particularly high risk															
225	Covered bonds															
226	Claims on institutions and corporates with a ST credit assessment															
227	Collective investments undertakings (CIU)															
228	Equity															
229	Securitisation															
230	Other exposures															
231	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0

2021 EU-wide Stress Test: Securitisations

KBC Group NV

Row Num			1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	287						
3		SEC-ERBA	4						
4		SEC-IAA	0						
5		**Total**	**291**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	42	51	65	67	56	98	99
8		SEC-ERBA	4	4	4	5	5	8	9
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**45**	**55**	**69**	**71**	**61**	**106**	**108**
12	**Impairments**	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

KBC Group NV

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	82,424	82,522	82,656	82,772	86,148	89,645	89,820
2	Risk exposure amount for securitisations and re-securitisations	45	55	69	71	61	106	108
3	Risk exposure amount other credit risk	82,378	82,467	82,587	82,701	86,087	89,539	89,711
4	Risk exposure amount for market risk	3,073	3,073	3,073	3,073	3,261	3,286	3,286
5	Risk exposure amount for operational risk	11,423	11,423	11,423	11,423	11,423	11,423	11,423
6	Other risk exposure amounts	5,192	5,192	5,192	5,192	3,910	3,910	3,910
7	**Total risk exposure amount**	**102,111**	**102,209**	**102,343**	**102,459**	**104,742**	**108,264**	**108,438**
8	**Total Risk exposure amount (transitional)**	**101,843**	**102,076**	**102,212**	**102,361**	**104,354**	**107,999**	**108,291**
9	**Total Risk exposure amount (fully loaded)**	**102,111**	**102,209**	**102,343**	**102,459**	**104,742**	**108,264**	**108,438**

2021 EU-wide Stress Test: Capital

KBC Group NV

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**21,856**	**22,488**	**23,293**	**23,802**	**19,193**	**19,262**	**19,219**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**18,441**	**18,904**	**19,592**	**20,101**	**15,848**	**15,520**	**15,478**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		6,915	6,915	6,915	6,915	6,915	6,915	6,915
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		12,846	13,402	13,911	14,383	11,348	11,199	11,271
6		A.1.3	Accumulated other comprehensive income		-1,325	-1,325	-1,325	-1,325	-2,008	-2,008	-2,008
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,070	-1,070	-1,070	-1,070	-1,520	-1,520	-1,520
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-51	-51	-51	-51	-284	-284	-284
9		A.1.3.3	Other OCI contributions		-204	-204	-204	-204	-204	-204	-204
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		1,256	1,256	1,256	1,256	1,275	1,275	1,275
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-25	-25	-25	-25	-113	-113	-113
15		A.1.7.2	Cash flow hedge reserve		1,294	1,294	1,294	1,294	1,401	1,401	1,401
16		A.1.7.3	Other adjustments		-13	-13	-13	-13	-13	-13	-13
17		A.1.8	(-) Intangible assets (including Goodwill)		-1,301	-1,217	-1,107	-968	-1,217	-1,107	-968
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-373	-252	-127	-67	-995	-1,039	-978
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-19	-106	-1	-31	-139
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-11	-11	-11	-11	-11	-11	-11
31		A.1.21	CET1 capital elements or deductions - other		-58	-71	-84	-97	-71	-84	-97
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-508	-229	-270	-282	-635	-576	-479
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	59	59	59	59	59	59	59	59
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		7	18	18	18	18	18	18
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		582	268	327	344	848	765	626
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		125	80	98	103	254	229	188
38		A.1.23	Transitional adjustments		493	208	182	121	614	412	219
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		493	208	182	121	614	412	219
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		493	208	182	121	614	412	219
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**1,500**	**1,500**	**1,500**	**1,500**	**1,500**	**1,500**	**1,500**
49		A.2.1	Additional Tier 1 Capital instruments		1,500	1,500	1,500	1,500	1,500	1,500	1,500
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**19,941**	**20,404**	**21,092**	**21,601**	**17,348**	**17,020**	**16,978**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**1,914**	**2,085**	**2,202**	**2,202**	**1,845**	**2,241**	**2,241**
56		A.4.1	Tier 2 Capital instruments		2,251	2,251	2,251	2,251	2,251	2,251	2,251
57		A.4.2	Other Tier 2 Capital components and deductions		-73	-50	-50	-50	-29	-10	-10
58		A.4.3	Tier 2 transitional adjustments		-264	-117	0	0	-378	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-264	-117	0	0	-378	0	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

KBC Group NV

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		102,111	102,209	102,343	102,459	104,742	108,264	108,438
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-267	-134	-130	-98	-388	-264	-148
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		18.11%	18.52%	19.17%	19.64%	15.19%	14.37%	14.29%
65		C.2	Tier 1 Capital ratio		19.58%	19.99%	20.64%	21.10%	16.62%	15.76%	15.68%
66		C.3	Total Capital ratio		21.46%	22.03%	22.79%	23.25%	18.39%	17.84%	17.75%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,948	18,696	19,410	19,980	15,234	15,109	15,259
68		D.2	TIER 1 CAPITAL (fully loaded)		19,448	20,196	20,910	21,480	16,734	16,609	16,759
69		D.3	TOTAL CAPITAL (fully loaded)		21,627	22,397	23,111	23,682	18,957	18,850	19,000
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		17.58%	18.29%	18.97%	19.50%	14.54%	13.96%	14.07%
71		E.2	Tier 1 Capital ratio		19.05%	19.76%	20.43%	20.96%	15.98%	15.34%	15.45%
72		E.3	Total Capital ratio		21.18%	21.91%	22.58%	23.11%	18.10%	17.41%	17.52%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	1,500	1,500	1,500	1,500	1,500	1,500
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		303,712	303,712	303,712	303,712	303,712	303,712	303,712
77		H.2	Total leverage ratio exposures (fully loaded)		303,085	303,085	303,085	303,085	303,085	303,085	303,085
78		H.3	Leverage ratio (transitional)		6.57%	6.72%	6.94%	7.11%	5.71%	5.60%	5.59%
79		H.4	Leverage ratio (fully loaded)		6.42%	6.66%	6.90%	7.09%	5.52%	5.48%	5.53%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.17%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
82		P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.17%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.92%	13.95%	13.95%	13.95%	13.95%	13.95%	13.95%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.42%	10.45%	10.45%	10.45%	10.45%	10.45%	10.45%

2021 EU-wide Stress Test: P&L

KBC Group NV

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	4,013	3,813	3,520	3,429	3,497	3,165	3,042
2	Interest income	5,929	5,033	4,851	4,722	5,100	4,738	4,499
3	Interest expense	-1,916	-1,220	-1,331	-1,293	-1,604	-1,573	-1,457
4	**Dividend income**	19	19	19	19	2	13	15
5	**Net fee and commission income**	1,975	1,975	1,975	1,975	1,681	1,551	1,668
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-177	33	33	33	-357	25	25
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					72		
8	**Other operating income not listed above, net**	323	144	136	127	100	91	86
9	**Total operating income, net**	6,152	5,984	5,683	5,583	4,994	4,845	4,835
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-1,066	-749	-527	-460	-2,328	-1,041	-824
11	**Other income and expenses not listed above, net**	-3,681	-3,681	-3,735	-3,791	-4,740	-3,950	-3,807
12	**Profit or (-) loss before tax from continuing operations**	1,405	1,553	1,421	1,331	-2,074	-146	204
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-275	-442	-401	-387	622	44	-61
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**1,131**	**1,111**	**1,020**	**944**	**-1,452**	**-102**	**143**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	233	556	510	472	46	46	71
17	**Attributable to owners of the parent net of estimated dividends**	898	556	510	472	-1,498	-148	71
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

KBC Group NV

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	-0
7	Other material losses and provisions (-)	0