



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

KBC Group NV

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	3,937		3,860	3,807	3,847	3,496	3,404	3,258
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-49		264	264	264	48	127	127
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	143		-462	-465	-481	-1,428	-1,552	-1,399
Profit or (-) loss for the year	2,476		1,632	1,531	1,496	-374	31	113
Coverage ratio: non-performing exposure (%)	44.18%	45.84%	43.97%	41.89%	40.20%	45.28%	41.65%	40.31%
Common Equity Tier 1 capital	15,134	14,824	15,587	16,343	17,081	13,970	13,950	14,045
Total Risk exposure amount (all transitional adjustments included)	91,971	91,836	92,110	92,011	92,056	95,504	100,033	103,293
Common Equity Tier 1 ratio, %	16.46%	16.14%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
Fully loaded Common Equity Tier 1 ratio, %	16.35%	15.96%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
Tier 1 capital	16,552	16,242	16,987	17,743	18,481	15,370	15,350	15,445
Total leverage ratio exposures	272,398	268,471	268,471	268,471	268,471	268,471	268,471	268,471
Leverage ratio, %	6.08%	6.05%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
Fully loaded leverage ratio, %	6.06%	6.01%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
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			1,400	1,400	1,400	1,400	1,400	1,400
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 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
KBC Group NV	Central banks and central governments	44,909	13	22,040	0	4,650	0	564	0	33,896	13	11	8	59.0%
	Institutions	15,829	32	1,299	0	3,123	4	307	0	5,954	32	24	21	65.3%
	Corporates	59,670	2,420	3,131	1,373	26,105	271	2,628	0	58,994	3,775	2,199	2,041	54.1%
	Corporates - Of Which: Specialised Lending	7,715	673	825	613	3,755	24	782	0	8,178	1,273	576	559	43.9%
	Corporates - Of Which: SME	19,502	953	694	480	7,918	205	575	0	20,058	1,429	946	852	59.6%
	Retail	79,578	4,987	0	0	13,067	1,698	0	0	79,566	4,986	2,365	2,096	42.0%
	Retail - Secured on real estate property	68,189	4,527	0	0	10,274	1,441	0	0	68,189	4,527	1,947	1,776	39.2%
	Retail - Secured on real estate property - Of Which: SME	10,122	113	0	0	1,214	11	0	0	10,122	113	33	5	4.1%
	Retail - Secured on real estate property - Of Which: non-SME	58,066	4,414	0	0	9,059	1,429	0	0	58,066	4,414	1,914	1,771	40.1%
	Retail - Qualifying Revolving	833	0	0	0	56	2	0	0	833	0	2	0	7.6%
	Retail - Other Retail	10,556	458	0	0	2,737	256	0	0	10,544	458	416	319	69.8%
	Retail - Other Retail - Of Which: SME	5,994	376	0	0	1,366	120	0	0	5,981	376	313	248	66.0%
	Retail - Other Retail - Of Which: non-SME	4,563	82	0	0	1,371	136	0	0	4,563	82	103	72	87.2%
	Equity									0	0	0	0	
	Securitisation									0	0	0	0	
Other non-credit obligation assets									0	0	0	0		
IRB TOTAL	199,986	7,451	26,469	1,373	46,945	1,973	3,498	0	178,410	8,806	4,600	4,165	47.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Belgium	Central banks and central governments	17,035	0	88	0	971	0	14	0	14,661	0	1	0	
	Institutions	526	1	0	0	70	1	0	0	209	1	0	0	14.8%
	Corporates	35,819	1,253	251	232	13,309	66	302	0	33,566	1,479	975	870	58.9%
	Corporates - Of Which: Specialised Lending	3,535	234	0	0	1,523	17	0	0	3,356	332	138	132	39.6%
	Corporates - Of Which: SME	13,724	677	18	80	5,208	40	20	0	13,663	754	546	476	63.1%
	Retail	51,854	592	0	0	4,478	96	0	0	51,842	591	355	242	40.9%
	Retail - Secured on real estate property	44,115	273	0	0	3,294	44	0	0	44,115	273	125	53	19.2%
	Retail - Secured on real estate property - Of Which: SME	9,993	110	0	0	1,128	0	0	0	9,993	110	26	3	2.3%
	Retail - Secured on real estate property - Of Which: non-SME	34,122	163	0	0	2,166	44	0	0	34,122	163	99	50	30.6%
	Retail - Qualifying Revolving	833	1	0	0	56	2	0	0	833	1	2	0	7.6%
	Retail - Other Retail	6,906	317	0	0	1,128	50	0	0	6,894	317	228	189	59.8%
	Retail - Other Retail - Of Which: SME	4,210	292	0	0	775	7	0	0	4,198	292	206	174	59.7%
	Retail - Other Retail - Of Which: non-SME	2,696	25	0	0	354	44	0	0	2,696	25	22	15	60.2%
	Equity									0	0	0	0	
	Securitisation									0	0	0	0	
Other non-credit obligation assets									0	0	0	0		
IRB TOTAL	105,234	1,845	338	232	18,828	163	315	0	100,277	2,071	1,331	1,112	53.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Czech Republic	Central banks and central governments	7,274	0	18,754	0	243	0	31	0	5,620	0	0	0	0.0%
	Institutions	395	1	830	0	149	1	113	0	269	1	3	0	17.9%
	Corporates	9,390	258	325	6	4,038	123	224	0	9,457	263	195	168	63.8%
	Corporates - Of Which: Specialised Lending	2,180	18	46	6	1,029	6	53	0	2,199	23	10	6	27.1%
	Corporates - Of Which: SME	3,463	177	34	0	1,270	112	18	0	3,464	177	138	123	69.7%
	Retail	14,123	271	0	0	4,136	175	0	0	14,123	271	192	146	53.7%
	Retail - Secured on real estate property	11,696	181	0	0	3,048	0	0	0	11,696	181	85	72	39.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	11,696	181	0	0	3,048	0	0	0	11,696	181	85	72	39.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,427	90	0	0	1,087	174	0	0	2,426	90	107	74	82.3%
	Retail - Other Retail - Of Which: SME	1,163	55	0	0	358	103	0	0	1,163	55	60	43	78.8%
	Retail - Other Retail - Of Which: non-SME	1,263	35	0	0	729	72	0	0	1,263	35	47	31	87.6%
	Equity									0	0	0	0	
	Securitisation									0	0	0	0	
Other non-credit obligation assets									0	0	0	0		
IRB TOTAL	31,182	529	19,908	6	8,566	298	368	0	29,469	535	390	313	58.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
KBC Group NV

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Ireland	Central banks and central governments	0	0	1,408	0	0	0	290	0	1,066	0	0	0	0	0.0%
	Institutions	16	0	4	0	2	0	1	0	17	0	0	0	0	-
	Corporates	627	8	350	851	186	0	357	0	512	859	444	441	51.4%	
	Corporates - Of Which: Specialised Lending	161	8	174	499	79	0	172	0	278	507	284	284	55.9%	
	Corporates - Of Which: SME	0	0	152	352	0	0	171	0	147	352	160	158	44.8%	
	Retail	7,555	3,781	0	0	2,748	1,331	0	0	7,556	3,781	1,605	1,547	40.9%	
	Retail - Secured on real estate property	7,555	3,781	0	0	2,748	1,331	0	0	7,555	3,781	1,605	1,547	40.9%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,555	3,781	0	0	2,748	1,331	0	0	7,555	3,781	1,605	1,547	40.9%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	7.9%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	7.9%	
	Equity									0	0	0	0	0	-
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		8,200	3,790	1,762	851	2,936	1,331	648	0	9,152	4,640	2,049	1,989	42.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Slovakia	Central banks and central governments	799	0	1,642	0	88	0	187	0	1,464	0	0	0	0	-
	Institutions	73	0	154	0	15	0	81	0	104	0	0	0	0	-
	Corporates	224	3	1,966	75	54	0	1,558	0	2,116	78	65	60	76.2%	
	Corporates - Of Which: Specialised Lending	19	2	535	18	12	0	491	0	542	20	18	16	78.9%	
	Corporates - Of Which: SME	24	0	479	30	3	0	357	0	503	30	27	25	81.4%	
	Retail	3,953	77	0	0	759	65	0	0	3,953	77	101	70	91.6%	
	Retail - Secured on real estate property	3,286	36	0	0	442	52	0	0	3,286	36	32	23	62.7%	
	Retail - Secured on real estate property - Of Which: SME	100	2	0	0	82	11	0	0	100	2	7	2	90.7%	
	Retail - Secured on real estate property - Of Which: non-SME	3,186	34	0	0	359	41	0	0	3,186	34	25	21	60.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	667	41	0	0	318	13	0	0	667	41	68	48	117.1%	
	Retail - Other Retail - Of Which: SME	304	24	0	0	164	10	0	0	304	24	42	26	107.0%	
	Retail - Other Retail - Of Which: non-SME	363	17	0	0	153	2	0	0	363	17	26	22	132.0%	
	Equity									0	0	0	0	0	-
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		5,050	80	3,762	75	917	65	1,826	0	7,637	155	166	130	83.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
France	Central banks and central governments	4,438	0	38	0	285	0	3	0	2,935	0	0	0	0	0.0%
	Institutions	2,186	0	33	0	479	0	11	0	257	0	0	0	0	-
	Corporates	1,808	88	0	0	1,269	27	0	0	1,771	88	62	61	69.4%	
	Corporates - Of Which: Specialised Lending	197	3	0	0	162	0	0	0	190	3	2	2	86.7%	
	Corporates - Of Which: SME	180	10	0	0	95	0	0	0	176	10	8	8	74.3%	
	Retail	67	1	0	0	15	0	0	0	67	1	1	1	99.7%	
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	3	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	64	1	0	0	14	0	0	0	64	1	1	1	99.7%	
	Retail - Other Retail - Of Which: SME	64	1	0	0	14	0	0	0	64	1	1	1	100.0%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	12.4%	
	Equity									0	0	0	0	0	-
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		8,499	89	71	0	2,047	27	15	0	5,030	89	63	62	69.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Hungary	Central banks and central governments	3,069	0	0	0	1,060	0	0	0	3,044	0	2	0	-
	Institutions	68	0	0	0	26	0	0	0	38	0	0	0	-
	Corporates	3,168	67	68	0	2,206	54	40	0	3,183	66	46	39	58.5%
	Corporates - Of Which: Specialised Lending	545	11	0	0	367	0	0	0	523	11	7	6	53.4%
	Corporates - Of Which: SME	1,647	55	0	0	1,110	53	0	0	1,635	55	38	33	59.5%
	Retail	1,701	256	0	0	854	26	0	0	1,701	256	106	85	33.2%
	Retail - Secured on real estate property	1,461	251	0	0	721	9	0	0	1,461	251	99	81	32.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,461	251	0	0	721	9	0	0	1,461	251	99	81	32.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	240	5	0	0	133	18	0	0	240	5	7	4	72.4%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	238	5	0	0	133	18	0	0	238	5	7	4	72.4%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	8,006	323	68	0	4,146	80	40	0	7,967	322	154	124	38.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
United Kingdom	Central banks and central governments	460	0	0	0	89	0	0	0	460	0	0	0	0.0%
	Institutions	3,243	0	151	0	806	0	29	0	606	0	0	0	-
	Corporates	847	79	104	49	541	0	93	0	813	128	56	55	43.4%
	Corporates - Of Which: Specialised Lending	98	39	68	31	43	0	64	0	150	70	14	14	20.1%
	Corporates - Of Which: SME	9	0	10	17	10	0	9	0	19	17	10	10	54.9%
	Retail	39	4	0	0	10	4	0	0	39	4	1	1	17.3%
	Retail - Secured on real estate property	14	3	0	0	6	3	0	0	14	3	0	0	12.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	13	3	0	0	6	3	0	0	13	3	0	0	12.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	25	0	0	0	5	0	0	0	25	0	0	0	99.8%
	Retail - Other Retail - Of Which: SME	25	0	0	0	5	0	0	0	25	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	51.6%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	4,589	83	255	49	1,446	4	122	0	1,918	131	57	56	42.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Bulgaria	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4	0	0	0	2	0	0	0	4	0	0	0	-
	Corporates	24	1	0	0	30	0	0	0	24	1	0	0	0.0%
	Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	0	0	1	0	0	0	-
	Corporates - Of Which: SME	4	0	0	0	0	0	0	0	4	0	0	0	-
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	30	1	0	0	32	0	0	0	29	1	0	0	1.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Spain	Central banks and central governments	2,604	0	0	0	567	0	0	0	250	0	0	0	0	
	Institutions	1,195	0	1	0	188	0	0	0	57	0	0	0	0	
	Corporates	26	113	0	0	8	0	0	0	26	103	42	42	40.4%	
	Corporates - Of Which: Specialised Lending	13	66	0	0	5	0	0	0	13	56	2	2	3.0%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	8	0	0	0	2	0	0	0	8	0	0	0	99.5%	
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	8	0	0	0	1	0	0	0	8	0	0	0	99.5%	
	Retail - Other Retail - Of Which: SME	8	0	0	0	1	0	0	0	8	0	0	0	100.0%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	54.4%	
	Equity									0	0	0	0	0	
	Securitisation									0	0	0	0	0	
	Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	3,834	113	1	0	765	0	0	0	342	103	42	42	40.4%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United States	Central banks and central governments	1,717	12	0	0	48	0	0	0	1,676	12	7	7	56.5%	
	Institutions	166	0	38	0	89	0	7	0	112	0	0	0	0.0%	
	Corporates	1,341	133	12	52	590	0	15	0	1,337	185	91	90	49.0%	
	Corporates - Of Which: Specialised Lending	86	59	0	0	2	0	0	0	86	59	23	23	39.7%	
	Corporates - Of Which: SME	9	9	0	0	3	0	0	0	9	9	7	7	79.1%	
	Retail	29	0	0	0	5	0	0	0	29	0	0	0	7.9%	
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	27	0	0	0	5	0	0	0	27	0	0	0	7.9%	
	Retail - Other Retail - Of Which: SME	27	0	0	0	5	0	0	0	27	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	7.9%	
	Equity									0	0	0	0	0	
	Securitisation									0	0	0	0	0	
	Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	3,253	146	50	52	733	0	22	0	3,154	197	98	97	49.4%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
KBC Group NV	Central banks and central governments	33,873	36	21	17	46.8%	33,848	61	31	27	44.0%	33,823	86	41	37	42.9%
	Institutions	5,939	47	32	26	54.4%	5,922	64	44	37	57.5%	5,904	82	56	49	59.6%
	Corporates	58,391	4,379	2,347	2,165	49.4%	57,627	5,142	2,594	2,334	45.4%	56,776	5,993	2,815	2,534	42.3%
	Corporates - Of Which: Specialised Lending	8,083	1,367	609	586	42.8%	7,965	1,486	659	613	41.3%	7,834	1,617	700	644	39.8%
	Corporates - Of Which: SME	19,287	1,700	1,008	912	53.6%	19,464	2,024	1,099	976	48.3%	19,113	2,274	1,175	1,047	44.1%
	Retail	79,028	5,524	2,627	2,280	41.3%	78,460	6,092	2,793	2,427	39.8%	77,827	6,725	2,999	2,602	38.7%
	Retail - Secured on real estate property	67,269	4,947	2,189	1,930	39.0%	67,354	5,361	2,298	2,040	38.1%	66,892	5,824	2,461	2,175	37.4%
	Retail - Secured on real estate property - Of Which: SME	10,069	167	69	41	24.5%	10,016	219	91	61	27.9%	9,964	271	112	81	30.0%
	Retail - Secured on real estate property - Of Which: non-SME	57,201	4,780	2,120	1,889	39.5%	57,338	5,142	2,207	1,979	38.5%	56,928	5,553	2,349	2,094	37.7%
	Retail - Qualifying Revolving	827	7	3	1	7.5%	819	16	4	1	9.4%	808	26	6	3	10.6%
	Retail - Other Retail	10,432	570	435	350	61.4%	10,291	715	491	385	53.9%	10,126	875	533	424	48.4%
	Retail - Other Retail - Of Which: SME	5,916	441	321	265	60.1%	5,832	524	356	294	54.3%	5,741	616	379	305	49.6%
	Retail - Other Retail - Of Which: non-SME	4,516	129	114	85	65.8%	4,454	190	135	101	53.0%	4,386	259	154	118	45.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	177,230	9,985	5,026	4,488	44.9%	175,857	11,359	5,461	4,825	42.5%	174,330	12,886	5,910	5,221	40.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Belgium	Central banks and central governments	14,653	7	4	3	40.0%	14,646	15	7	6	40.0%	14,639	22	10	9	40.0%
	Institutions	208	1	1	0	34.9%	208	2	1	1	42.8%	207	2	1	1	47.4%
	Corporates	33,185	1,859	1,067	948	51.0%	32,680	2,364	1,212	1,038	43.9%	32,107	2,937	1,328	1,143	38.9%
	Corporates - Of Which: Specialised Lending	3,316	373	152	143	28.2%	3,259	429	173	154	25.7%	3,194	494	188	166	23.6%
	Corporates - Of Which: SME	13,488	959	592	521	54.3%	13,201	1,216	665	570	46.9%	12,919	1,498	722	625	41.7%
	Retail	51,575	858	423	298	34.7%	51,278	1,156	520	363	31.5%	50,967	1,466	609	438	29.9%
	Retail - Secured on real estate property	43,899	490	195	106	21.5%	43,682	707	267	165	23.4%	43,465	924	347	233	25.3%
	Retail - Secured on real estate property - Of Which: SME	9,941	163	64	39	23.8%	9,889	214	85	59	27.5%	9,838	265	107	79	29.7%
	Retail - Secured on real estate property - Of Which: non-SME	33,958	327	131	67	20.4%	33,793	493	182	107	21.6%	33,626	659	240	155	23.5%
	Retail - Qualifying Revolving	827	7	3	1	7.5%	819	16	4	1	9.4%	808	26	6	3	10.6%
	Retail - Other Retail	6,849	362	226	192	53.1%	6,778	433	249	197	45.4%	6,694	517	257	202	39.1%
	Retail - Other Retail - Of Which: SME	4,171	318	203	176	55.3%	4,128	361	221	179	49.4%	4,078	412	227	182	44.1%
	Retail - Other Retail - Of Which: non-SME	2,678	43	23	16	37.5%	2,649	72	28	18	25.1%	2,616	105	30	20	19.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	99,622	2,726	1,495	1,249	45.8%	98,812	3,536	1,740	1,409	39.8%	97,920	4,428	1,948	1,591	35.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Czech Republic	Central banks and central governments	5,616	5	2	2	40.0%	5,610	10	4	4	40.0%	5,605	15	6	6	40.0%
	Institutions	268	1	3	0	23.2%	268	2	3	0	25.6%	267	2	3	1	26.9%
	Corporates	9,338	383	217	191	49.8%	9,208	513	275	229	44.6%	9,072	649	329	268	41.3%
	Corporates - Of Which: Specialised Lending	2,167	55	19	14	26.3%	2,131	91	39	24	26.7%	2,093	129	57	34	26.7%
	Corporates - Of Which: SME	3,415	226	146	132	58.3%	3,365	276	159	142	51.3%	3,313	328	172	151	46.2%
	Retail	14,007	387	241	185	48.0%	13,878	515	296	238	46.3%	13,742	651	353	295	45.2%
	Retail - Secured on real estate property	11,639	238	113	87	36.7%	11,575	303	140	114	37.6%	11,504	373	169	143	38.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	11,639	238	113	87	36.7%	11,575	303	140	114	37.6%	11,504	373	169	143	38.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2,368	148	129	98	66.1%	2,304	213	157	125	58.5%	2,238	278	184	151	54.4%
	Retail - Other Retail - Of Which: SME	1,129	89	73	57	64.3%	1,093	125	87	72	57.7%	1,058	160	101	86	54.0%
	Retail - Other Retail - Of Which: non-SME	1,239	60	56	41	68.7%	1,211	88	69	53	59.8%	1,181	118	83	65	55.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	29,228	776	463	378	48.8%	28,964	1,040	578	471	45.3%	28,686	1,318	691	569	43.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Ireland	Central banks and central governments	1,065	1	0	0	40.0%	1,064	3	1	1	40.0%	1,062	4	2	2	40.0%
	Institutions	17	0	0	0	12.3%	17	0	0	0	12.3%	16	0	0	0	12.3%
	Corporates	501	870	454	448	51.5%	489	882	457	452	51.3%	477	894	461	456	51.0%
	Corporates - Of Which: Specialised Lending	272	513	290	289	56.3%	265	519	292	291	56.0%	259	526	294	293	55.8%
	Corporates - Of Which: SME	143	356	163	159	44.6%	139	360	164	160	44.3%	136	364	165	161	44.4%
	Retail	7,431	3,907	1,693	1,568	40.1%	7,319	4,019	1,695	1,586	39.5%	7,166	4,170	1,738	1,614	38.7%
	Retail - Secured on real estate property	7,430	3,907	1,693	1,568	40.1%	7,317	4,019	1,695	1,586	39.5%	7,166	4,170	1,738	1,614	38.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,430	3,907	1,693	1,568	40.1%	7,317	4,019	1,695	1,586	39.5%	7,166	4,170	1,738	1,614	38.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	100.0%	2	0	0	0	100.0%	2	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	2	0	0	0	100.0%	2	0	0	0	100.0%	2	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	9,014	4,778	2,147	2,016	42.2%	8,889	4,903	2,153	2,039	41.6%	8,724	5,068	2,201	2,072	40.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Slovakia	Central banks and central governments	1,462	1	1	1	40.0%	1,461	3	1	1	40.0%	1,459	5	2	2	40.0%
	Institutions	104	0	0	0	99.2%	104	1	1	1	96.2%	103	1	1	1	93.6%
	Corporates	2,108	86	68	62	72.1%	2,100	94	71	65	68.6%	2,092	102	74	67	65.6%
	Corporates - Of Which: Specialised Lending	540	23	18	17	74.5%	538	24	20	17	70.8%	536	26	21	18	67.7%
	Corporates - Of Which: SME	501	32	27	25	78.3%	499	34	28	26	75.6%	498	36	28	26	73.2%
	Retail	3,937	93	97	74	79.5%	3,918	113	102	79	69.9%	3,893	137	113	89	64.7%
	Retail - Secured on real estate property	3,276	46	30	24	51.6%	3,262	60	33	26	43.5%	3,244	78	40	33	42.8%
	Retail - Secured on real estate property - Of Which: SME	100	3	5	2	72.4%	99	4	5	2	60.7%	98	4	5	2	52.6%
	Retail - Secured on real estate property - Of Which: non-SME	3,176	43	25	22	50.2%	3,163	57	28	24	42.4%	3,146	73	35	31	42.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	661	47	67	50	106.9%	656	52	69	53	100.4%	649	59	73	55	93.6%
	Retail - Other Retail - Of Which: SME	301	27	40	27	99.5%	298	30	41	28	94.8%	295	33	43	30	89.7%
	Retail - Other Retail - Of Which: non-SME	360	20	27	23	117.1%	357	23	28	24	107.7%	354	26	30	26	98.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,611	181	166	137	75.7%	7,582	210	175	145	69.0%	7,548	245	189	158	64.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	2,934	1	1	0	40.0%	2,933	2	1	1	40.0%	2,931	4	1	1	40.0%
	Institutions	257	0	0	0	60.4%	256	0	0	0	60.4%	256	0	0	0	60.4%
	Corporates	1,757	103	67	63	61.5%	1,737	123	73	69	56.1%	1,713	146	83	79	53.3%
	Corporates - Of Which: Specialised Lending	187	5	3	3	58.6%	184	8	4	4	47.1%	181	12	5	5	43.7%
	Corporates - Of Which: SME	174	12	9	8	63.5%	171	15	10	9	59.2%	168	18	11	10	56.6%
	Retail	67	1	1	1	78.6%	67	2	1	1	73.2%	66	2	2	2	74.9%
	Retail - Secured on real estate property	3	0	0	0	9.7%	3	0	0	0	9.7%	3	0	0	0	9.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	9.7%	1	0	0	0	9.7%	1	0	0	0	9.7%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	9.7%	2	0	0	0	9.7%	2	0	0	0	9.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	64	1	1	1	79.2%	64	2	1	1	74.1%	63	2	2	2	75.9%
	Retail - Other Retail - Of Which: SME	64	1	1	1	79.3%	64	2	1	1	74.1%	63	2	2	2	75.9%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	53.6%	0	0	0	0	53.5%	0	0	0	0	53.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,014	105	68	64	61.4%	4,992	127	75	71	56.0%	4,967	152	86	82	54.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Hungary	Central banks and central governments	3,029	6	5	2	40.0%	3,033	12	7	5	40.0%	3,027	17	9	7	40.0%
	Institutions	38	0	0	0	57.8%	38	0	0	0	55.0%	38	1	0	0	52.7%
	Corporates	3,176	73	46	41	55.9%	3,171	78	47	42	54.3%	3,167	82	48	44	53.1%
	Corporates - Of Which: Specialised Lending	522	12	7	6	51.0%	521	12	7	6	49.5%	520	13	7	6	48.4%
	Corporates - Of Which: SME	1,631	59	38	34	57.9%	1,628	62	38	35	56.4%	1,626	64	38	36	55.3%
	Retail	1,689	267	166	149	56.0%	1,681	275	172	154	56.0%	1,673	283	177	158	56.0%
	Retail - Secured on real estate property	1,451	260	158	145	55.6%	1,444	267	163	148	55.5%	1,438	273	166	151	55.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,451	260	158	145	55.6%	1,444	267	163	148	55.5%	1,438	273	166	151	55.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	238	7	8	5	70.8%	237	8	10	6	72.3%	235	10	11	7	72.7%
	Retail - Other Retail - Of Which: SME	2	0	0	0	52.2%	2	0	0	0	63.2%	2	0	0	0	67.4%
	Retail - Other Retail - Of Which: non-SME	236	7	8	5	70.8%	234	8	10	6	72.3%	233	10	11	7	72.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,943	346	217	193	55.7%	7,923	365	227	201	55.2%	7,906	383	235	209	54.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United Kingdom	Central banks and central governments	460	0	0	0	40.0%	460	0	0	0	40.0%	460	1	0	0	40.0%
	Institutions	604	2	1	1	51.1%	602	4	2	2	53.7%	600	7	4	4	58.8%
	Corporates	808	133	58	57	42.7%	799	141	61	60	42.5%	789	152	66	65	42.9%
	Corporates - Of Which: Specialised Lending	149	72	14	14	19.9%	147	74	15	15	19.8%	144	77	15	15	19.7%
	Corporates - Of Which: SME	18	18	11	11	59.2%	18	18	11	11	58.6%	17	19	11	11	58.1%
	Retail	39	4	1	1	16.8%	38	4	1	1	18.3%	38	5	1	1	21.7%
	Retail - Secured on real estate property	14	4	0	0	12.0%	13	4	0	0	12.0%	13	4	0	0	12.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	11.5%	1	0	0	0	11.5%	1	0	0	0	11.5%
	Retail - Secured on real estate property - Of Which: non-SME	13	4	0	0	12.0%	13	4	0	0	12.0%	12	4	0	0	12.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	25	0	0	0	70.6%	25	1	0	0	63.3%	25	1	1	1	68.6%
	Retail - Other Retail - Of Which: SME	25	0	0	0	70.7%	25	1	0	0	63.3%	25	1	1	1	68.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	45.9%	0	0	0	0	45.9%	0	0	0	0	47.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,911	139	60	58	42.1%	1,900	150	65	63	42.1%	1,886	163	72	70	43.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Bulgaria	Central banks and central governments	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	15.2%
	Institutions	4	0	0	0	46.2%	4	0	0	0	46.2%	4	0	0	0	46.2%
	Corporates	23	1	0	0	19.2%	23	2	1	1	26.6%	22	3	1	1	30.4%
	Corporates - Of Which: Specialised Lending	1	0	0	0	34.3%	1	0	0	0	32.1%	1	0	0	0	30.5%
	Corporates - Of Which: SME	4	0	0	0	42.6%	4	0	0	0	35.7%	4	0	0	0	31.8%
	Retail	1	0	0	0	50.8%	1	0	0	0	38.6%	1	0	0	0	33.8%
	Retail - Secured on real estate property	0	0	0	0	30.1%	0	0	0	0	29.1%	0	0	0	0	28.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	9.8%	0	0	0	0	9.8%	0	0	0	0	9.8%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	34.9%	0	0	0	0	34.0%	0	0	0	0	33.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	56.6%	1	0	0	0	41.2%	1	0	0	0	35.3%
	Retail - Other Retail - Of Which: SME	1	0	0	0	15.3%	1	0	0	0	15.3%	1	0	0	0	15.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	92.3%	0	0	0	0	91.2%	0	0	0	0	91.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	28	1	0	0	19.9%	28	2	1	1	27.0%	27	3	1	1	30.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Spain	Central banks and central governments	249	1	0	0	40.0%	249	1	0	0	40.0%	248	2	1	1	40.0%
	Institutions	57	0	0	0	51.2%	57	0	0	0	51.2%	57	0	0	0	51.2%
	Corporates	26	103	42	42	40.4%	26	104	42	42	40.4%	26	104	42	42	40.4%
	Corporates - Of Which: Specialised Lending	13	56	2	2	3.0%	13	56	2	2	3.0%	13	57	2	2	3.0%
	Corporates - Of Which: SME	0	0	0	0	10.2%	0	0	0	0	10.6%	0	0	0	0	10.8%
	Retail	8	0	0	0	53.8%	8	0	0	0	58.3%	8	0	0	0	67.7%
	Retail - Secured on real estate property	1	0	0	0	14.1%	1	0	0	0	14.1%	1	0	0	0	14.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	14.1%	0	0	0	0	14.1%	0	0	0	0	14.1%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	14.1%	0	0	0	0	14.1%	0	0	0	0	14.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	8	0	0	0	54.2%	8	0	0	0	58.7%	7	0	0	0	68.2%
	Retail - Other Retail - Of Which: SME	8	0	0	0	54.1%	8	0	0	0	58.7%	7	0	0	0	68.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	63.8%	0	0	0	0	61.1%	0	0	0	0	61.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	341	104	42	42	40.4%	340	105	43	42	40.4%	339	106	43	43	40.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
United States	Central banks and central governments	1,675	12	7	7	56.1%	1,675	13	7	7	55.8%	1,675	13	7	7	55.4%
	Institutions	112	0	0	0	50.4%	111	1	0	0	48.7%	111	1	1	1	47.8%
	Corporates	1,326	195	96	93	47.8%	1,312	210	103	100	47.5%	1,295	227	111	108	47.8%
	Corporates - Of Which: Specialised Lending	84	62	24	24	38.4%	81	64	24	24	37.2%	78	67	24	24	36.2%
	Corporates - Of Which: SME	9	9	9	9	99.3%	9	9	9	9	98.9%	9	9	9	9	98.6%
	Retail	29	0	0	0	6.1%	29	0	0	0	6.3%	29	1	0	0	6.3%
	Retail - Secured on real estate property	2	0	0	0	9.4%	2	0	0	0	9.4%	2	0	0	0	9.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	9.4%	0	0	0	0	9.4%	0	0	0	0	9.4%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	9.4%	2	0	0	0	9.4%	2	0	0	0	9.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	27	0	0	0	6.0%	27	0	0	0	6.2%	26	0	0	0	6.2%
	Retail - Other Retail - Of Which: SME	27	0	0	0	5.9%	27	0	0	0	6.1%	26	0	0	0	6.2%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	54.1%	0	0	0	0	61.6%	0	0	0	0	69.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,143	208	103	101	48.3%	3,127	223	110	107	47.9%	3,110	241	119	116	48.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Ireland	Central banks and central governments	1,065	2	1	1	40.0%	1,065	4	2	1	40.0%	1,061	6	2	2	40.0%
	Institutions	17	0	0	0	14.1%	16	0	0	0	14.0%	16	0	0	0	14.0%
	Corporates	495	876	473	460	52.6%	470	901	486	470	52.1%	437	934	499	483	51.7%
	Corporates - Of Which: Specialised Lending	269	516	293	290	56.3%	256	529	299	295	55.7%	239	546	305	301	55.2%
	Corporates - Of Which: SME	141	358	177	170	47.4%	132	367	188	173	47.2%	121	378	188	178	47.0%
	Retail	7,390	3,946	1,765	1,583	40.1%	7,142	4,196	1,821	1,638	39.0%	6,808	4,528	1,981	1,796	39.7%
	Retail - Secured on real estate property	7,390	3,946	1,765	1,583	40.1%	7,142	4,196	1,821	1,638	39.0%	6,808	4,528	1,981	1,796	39.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	7,390	3,946	1,765	1,583	40.1%	7,142	4,196	1,821	1,638	39.0%	6,808	4,528	1,981	1,796	39.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	100.0%	1	0	0	0	100.0%	1	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	2	0	0	0	100.0%	1	0	0	0	100.0%	1	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,969	4,823	2,239	2,044	42.4%	8,691	5,101	2,308	2,109	41.3%	8,323	5,469	2,483	2,281	41.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Slovakia	Central banks and central governments	1,461	3	1	1	40.0%	1,458	6	2	2	40.0%	1,455	9	4	4	40.0%
	Institutions	103	1	1	1	99.3%	102	2	2	2	96.4%	101	3	3	3	94.6%
	Corporates	2,064	130	112	79	60.5%	2,014	180	132	97	53.8%	1,965	229	150	115	50.2%
	Corporates - Of Which: Specialised Lending	529	33	31	21	62.4%	516	46	37	26	55.4%	503	59	43	30	51.5%
	Corporates - Of Which: SME	491	43	39	29	67.6%	479	55	43	33	60.3%	468	66	47	37	56.0%
	Retail	3,899	131	124	86	65.9%	3,762	268	207	146	54.5%	3,629	401	310	244	60.7%
	Retail - Secured on real estate property	3,257	65	42	28	42.2%	3,167	155	88	62	39.7%	3,074	248	148	119	48.2%
	Retail - Secured on real estate property - Of Which: SME	98	4	9	2	54.9%	93	10	16	4	42.3%	89	14	19	7	51.4%
	Retail - Secured on real estate property - Of Which: non-SME	3,159	61	32	25	41.2%	3,074	146	72	58	39.6%	2,985	234	129	112	48.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	642	66	82	59	89.5%	595	113	118	85	74.7%	555	153	162	124	80.9%
	Retail - Other Retail - Of Which: SME	291	37	50	32	85.2%	268	60	70	46	75.7%	249	79	92	65	82.1%
	Retail - Other Retail - Of Which: non-SME	351	29	33	27	95.2%	327	53	48	39	73.6%	305	75	70	59	79.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,527	265	239	167	63.1%	7,336	456	343	247	54.2%	7,150	642	467	365	56.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
France	Central banks and central governments	2,934	1	1	0	40.0%	2,932	2	1	1	40.0%	2,931	4	1	1	40.0%
	Institutions	256	0	0	0	69.5%	256	1	1	0	69.5%	256	1	1	1	69.5%
	Corporates	1,745	114	78	71	62.5%	1,706	153	93	85	55.8%	1,667	192	110	104	54.2%
	Corporates - Of Which: Specialised Lending	185	8	4	3	43.0%	177	15	6	5	33.6%	170	22	8	7	33.5%
	Corporates - Of Which: SME	172	14	11	9	65.8%	167	19	12	11	57.7%	162	24	14	13	55.5%
	Retail	67	1	1	1	62.4%	65	3	2	2	54.2%	64	5	3	3	64.1%
	Retail - Secured on real estate property	3	0	0	0	16.5%	2	0	0	0	22.0%	3	0	0	0	24.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	16.5%	1	0	0	0	21.1%	1	0	0	0	23.9%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	16.5%	2	0	0	0	22.4%	2	0	0	0	24.9%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	64	1	1	1	62.9%	62	3	2	2	54.6%	61	4	3	3	64.5%
	Retail - Other Retail - Of Which: SME	64	1	1	1	62.9%	62	3	2	2	54.6%	61	4	3	3	64.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	51.4%	0	0	0	0	49.9%	0	0	0	0	50.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,002	117	80	73	62.3%	4,960	159	97	88	55.6%	4,918	201	116	109	54.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Hungary	Central banks and central governments	3,038	7	5	3	40.0%	3,031	13	8	5	40.0%	3,024	21	11	8	40.0%
	Institutions	38	0	0	0	66.4%	38	0	0	0	63.3%	38	1	0	0	60.6%
	Corporates	3,175	74	46	41	55.4%	3,163	87	58	45	51.5%	3,152	97	61	48	49.4%
	Corporates - Of Which: Specialised Lending	522	12	7	6	50.6%	520	14	10	6	47.3%	518	15	10	7	45.3%
	Corporates - Of Which: SME	1,630	60	38	34	57.5%	1,623	67	44	36	54.2%	1,618	72	45	38	52.0%
	Retail	1,689	268	189	150	55.9%	1,679	278	217	155	55.9%	1,667	289	246	161	55.6%
	Retail - Secured on real estate property	1,451	261	180	145	55.6%	1,443	269	207	149	55.4%	1,434	278	234	153	55.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,451	261	180	145	55.6%	1,443	269	207	149	55.4%	1,434	278	234	153	55.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	238	7	9	5	70.2%	236	9	10	6	71.3%	234	11	12	8	72.2%
	Retail - Other Retail - Of Which: SME	2	0	0	0	52.3%	2	0	0	0	62.9%	2	0	0	0	66.9%
	Retail - Other Retail - Of Which: non-SME	236	7	9	5	70.3%	234	9	10	6	71.4%	234	11	12	8	72.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,940	349	241	194	55.5%	7,910	378	283	206	54.3%	7,881	407	319	217	53.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United Kingdom	Central banks and central governments	460	0	0	0	40.0%	460	1	0	0	40.0%	460	1	0	0	40.0%
	Institutions	599	7	5	4	58.2%	591	15	10	10	65.4%	583	23	16	16	67.9%
	Corporates	803	137	70	68	49.4%	785	156	77	75	48.0%	765	176	88	86	48.8%
	Corporates - Of Which: Specialised Lending	147	24	17	17	22.8%	141	20	18	18	22.7%	135	20	19	19	22.6%
	Corporates - Of Which: SME	18	18	14	14	75.6%	16	20	15	14	73.8%	15	21	16	16	74.5%
	Retail	38	4	1	1	16.3%	37	5	2	1	21.8%	36	7	3	2	34.0%
	Retail - Secured on real estate property	14	4	1	0	12.6%	13	4	1	1	13.1%	13	4	1	1	13.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	23.0%	1	0	0	0	23.0%	1	0	0	0	23.0%
	Retail - Secured on real estate property - Of Which: non-SME	13	4	1	0	12.6%	12	4	1	0	13.1%	12	4	1	1	13.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	25	1	1	0	39.4%	24	2	1	1	41.8%	23	3	2	2	64.7%
	Retail - Other Retail - Of Which: SME	25	1	1	0	39.4%	24	2	1	1	41.8%	23	3	2	2	64.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	35.9%	0	0	0	0	38.0%	0	0	0	0	49.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,901	149	76	73	48.8%	1,873	177	90	86	48.7%	1,843	206	108	104	50.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Bulgaria	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	39.7%	0	0	0	0	39.6%
	Institutions	4	0	0	0	53.2%	4	0	0	0	53.2%	4	0	0	0	53.2%
	Corporates	23	2	1	0	28.4%	22	3	1	1	35.8%	20	4	2	2	39.1%
	Corporates - Of Which: Specialised Lending	1	0	0	0	32.9%	1	0	0	0	32.1%	1	0	0	0	31.0%
	Corporates - Of Which: SME	4	0	0	0	49.0%	4	0	0	0	40.0%	3	1	0	0	35.0%
	Retail	1	0	0	0	37.4%	1	0	0	0	30.2%	1	0	0	0	29.1%
	Retail - Secured on real estate property	0	0	0	0	47.5%	0	0	0	0	41.3%	0	0	0	0	37.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	16.4%	0	0	0	0	10.5%	0	0	0	0	9.0%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	56.3%	0	0	0	0	55.3%	0	0	0	0	54.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	35.1%	1	0	0	0	28.1%	1	0	0	0	27.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	17.5%	1	0	0	0	17.5%	1	0	0	0	17.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	78.7%	0	0	0	0	79.4%	0	0	0	0	86.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	28	2	1	1	29.3%	26	3	1	1	36.2%	25	5	2	2	39.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

KBC Group NV

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Spain	Central banks and central governments	249	1	0	0	40.0%	249	1	1	0	40.0%	248	2	1	1	40.0%
	Institutions	56	1	0	0	58.9%	56	1	1	1	56.1%	55	2	1	1	54.9%
	Corporates	26	104	48	48	46.1%	25	105	48	48	46.0%	24	106	49	49	46.0%
	Corporates - Of Which: Specialised Lending	13	57	2	2	3.0%	12	57	2	2	3.1%	12	57	2	2	3.2%
	Corporates - Of Which: SME	0	0	0	0	11.7%	0	0	0	0	12.2%	0	0	0	0	12.4%
	Retail	8	0	0	0	33.2%	8	0	0	0	46.2%	8	0	0	0	57.1%
	Retail - Secured on real estate property	1	0	0	0	23.8%	1	0	0	0	23.8%	1	0	0	0	23.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	23.8%	0	0	0	0	23.8%	0	0	0	0	23.8%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	23.8%	0	0	0	0	23.8%	0	0	0	0	23.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	8	0	0	0	33.3%	7	0	0	0	46.5%	7	0	0	0	57.4%
	Retail - Other Retail - Of Which: SME	8	0	0	0	33.2%	7	0	0	0	46.4%	7	0	0	0	57.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	64.2%	0	0	0	0	58.1%	0	0	0	0	57.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	340	105	49	48	46.1%	337	108	50	50	46.0%	335	110	51	51	46.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
United States	Central banks and central governments	1,675	12	7	7	56.1%	1,675	13	7	7	55.8%	1,675	13	7	7	55.4%
	Institutions	111	1	0	0	57.9%	111	2	1	1	58.9%	110	3	2	2	59.3%
	Corporates	1,323	199	108	103	52.1%	1,298	223	120	113	50.6%	1,268	254	136	130	51.3%
	Corporates - Of Which: Specialised Lending	82	64	26	25	39.4%	76	69	27	26	37.6%	71	75	27	27	35.9%
	Corporates - Of Which: SME	9	9	9	9	99.1%	9	9	9	9	98.3%	9	9	9	9	97.6%
	Retail	29	0	0	0	7.1%	28	1	0	0	7.4%	28	1	0	0	7.5%
	Retail - Secured on real estate property	2	0	0	0	17.1%	2	0	0	0	19.4%	2	0	0	0	20.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	17.1%	0	0	0	0	19.9%	0	0	0	0	20.9%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	17.1%	2	0	0	0	19.4%	2	0	0	0	20.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	27	0	0	0	6.8%	26	1	0	0	7.1%	25	1	0	0	7.2%
	Retail - Other Retail - Of Which: SME	27	0	0	0	6.8%	26	1	0	0	7.0%	25	1	0	0	7.1%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	33.1%	0	0	0	0	50.4%	0	0	0	0	66.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	3,139	212	116	111	52.3%	3,112	238	128	121	50.8%	3,080	271	145	139	51.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
KBC Group NV	Central governments or central banks	1,244	0	5	0	950	0	0	0	0.0%
	Regional governments or local authorities	193	1	431	1	193	1	0	0	20.5%
	Public sector entities	11	0	2	0	11	0	0	0	0.0%
	Multilateral Development Banks	50	0	0	0	50	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	24,452	0	120	0	329	0	0	0	0.0%
	Corporates	2,103	301	2,087	370	2,064	818	349	221	39.2%
	of which: SME	832	48	805	58	843	56	50	38	68.5%
	Retail	1,914	241	1,350	244	1,904	434	147	125	28.8%
	of which: SME	860	32	593	18	922	65	19	9	14.3%
	Secured by mortgages on immovable property	892	8	374	8	893	8	13	4	43.1%
	of which: SME	237	0	128	0	237	0	2	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	37	0	30	0	0	0	0	0	0.0%
	Equity			9,949	3	242	0	0	0	0.0%
	Securitisation									
	Other exposures			7,686	0	2,012	0	16	0	0.0%
	Standardised Total		64,688	552	21,643	626	8,648	1,261	525	450

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Belgium	Central governments or central banks	8	0	3	0	8	0	0	0	0.0%
	Regional governments or local authorities	5	1	1	1	5	1	0	0	0.0%
	Public sector entities	11	0	2	0	11	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	42	0	14	0	42	0	0	0	0.0%
	Corporates	496	0	495	1	496	0	0	0	0.0%
	of which: SME	7	0	6	0	7	0	0	0	0.0%
	Retail	65	0	39	0	65	0	0	0	0.0%
	of which: SME	53	0	30	0	53	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					37	0	0	0	0.0%
	Securitisation									
	Other exposures					1,076	0	16	0	0.0%
	Standardised Total		31,080	1	14,632	1	1,740	1	16	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Czech Republic	Central governments or central banks	1	0	0	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	43	0	11	0	43	0	0	0	0.0%
	Corporates	237	0	237	0	247	5	14	0	5.5%
	of which: SME	128	0	128	0	137	5	8	0	5.4%
	Retail	4	0	3	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	21	0	21	0	21	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	9	0	9	0	0	0	0	0	0.0%
	Equity					179	0	0	0	0.0%
	Securitisation									
	Other exposures					88	0	0	0	0.0%
	Standardised Total		2,085	0	2,174	0	582	5	14	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Ireland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	1	0	8	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	49	2	35	1	50	0	0	0	0.0%
	of which: SME	10	0	6	0	10	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	73.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures						0	0	0	0.0%	
Standardised Total		242	2	686	1	59	0	0	0	1.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Slovakia	Central governments or central banks	60	0	0	0	60	0	0	0	0.0%
	Regional governments or local authorities	176	0	35	0	176	0	0	0	100.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	53	0	27	0	53	0	0	0	0.0%
	Corporates	270	2	270	2	271	4	3	2	58.6%
	of which: SME	226	2	226	2	227	4	3	2	58.6%
	Retail	942	10	707	10	944	26	25	16	61.4%
	of which: SME	567	0	425	0	568	0	7	0	100.0%
	Secured by mortgages on immovable property	98	0	56	0	98	0	1	0	0.0%
	of which: SME	34	0	34	0	34	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					7	0	0	0	0.0%	
Securitisation										
Other exposures					495	0	0	0	0.0%	
Standardised Total		2,099	11	1,426	12	2,105	30	30	18	61.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	21,649	0	11	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		21,660	0	32	0	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Hungary	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	2	0	2	0	0	0	0.0%
	Corporates	59	3	59	3	59	3	1	0	9.7%
	of which: SME	2	0	2	0	2	0	0	0	98.0%
	Retail	3	4	2	3	3	7	3	3	47.4%
	of which: SME	0	2	0	2	0	3	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					3	0	0	0	0.0%
Securitisation										
Other exposures					10	0	0	0	0.0%	
Standardised Total		519	9	407	5	78	10	4	3	34.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	702	0	9	0	2	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	2	0	0	2	4	3	2	43.5%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	2	1	1	1	3	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					1					
Other exposures					2	0	0	0	0.0%	
Standardised Total		712	3	19	1	8	5	3	2	36.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Bulgaria	Central governments or central banks	1,168	0	2	0	878	0	0	0	0.0%
	Regional governments or local authorities	12	0	5	0	12	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	37	0	8	0	37	0	0	0	0.0%
	Corporates	806	294	798	365	856	804	331	318	39.5%
	of which: SME	463	45	437	57	465	45	38	35	78.0%
	Retail	640	221	563	231	835	391	115	104	26.7%
	of which: SME	230	30	131	16	291	62	13	9	15.0%
	Secured by mortgages on immovable property	769	7	295	6	770	7	11	3	43.8%
	of which: SME	223	0	94	0	223	0	2	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					270	0	0	0	0.0%	
Standardised Total		3,935	522	1,865	602	3,660	1,202	458	425	35.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Spain	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	26	0	5	0	26	0	0	0	0.0%
	Corporates	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					13	0	0	0	0.0%
Securitisation										
Other exposures					65	0	0	0	0.0%	
Standardised Total	122	0	67	0	104	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	6.0%	0	0	0	0	8.4%
	Corporates	0	0	0	0	10.2%	0	0	0	0	10.6%	0	0	0	0	10.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	28.8%	0	0	0	0	28.7%	0	0	0	0	28.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	28.8%	0	0	0	0	28.7%	0	0	0	0	28.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	26	0	0	0	0.0%	26	0	0	0	25.8%	26	0	0	0	34.4%
	Corporates	1	0	0	0	9.7%	1	0	0	0	10.4%	1	0	0	0	10.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	5.9%	0	0	0	0	6.1%	0	0	0	0	6.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	9.4%	0	0	0	0	9.4%	0	0	0	0	9.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	13	0	0	0	0.0%	13	0	0	0	0.0%	13	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	65	0	0	0	0.0%	65	0	0	0	0.0%	65	0	0	0	0.0%	
Standardised Total	104	0	0	0	0.5%	104	0	0	0	24.6%	104	0	0	0	32.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA
KBC Group NV

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
Ireland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	8	0	0	0	0.0%	8	0	0	0	7.0%	8	0	0	0	8.3%
	Corporates	0	0	0	0	11.7%	0	0	0	0	33.4%	0	0	0	0	40.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	48	8	15	8	100.0%	46	10	19	10	100.0%	43	13	21	13	100.0%
	of which: SME	10	0	0	0	100.0%	9	1	1	1	100.0%	9	1	1	1	100.0%
	Secured by mortgages on immovable property	0	0	0	0	72.3%	0	0	0	0	70.1%	0	0	0	0	67.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	11.5%	0	0	0	0	33.4%	0	0	0	0	40.6%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	57	8	15	8	98.8%	55	11	19	10	98.5%	52	13	21	13	98.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
Slovakia	Central governments or central banks	60	0	0	0	40.0%	60	0	0	0	40.0%	60	0	0	0	40.0%
	Regional governments or local authorities	175	0	0	0	56.7%	175	1	0	0	49.5%	174	1	1	1	46.4%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	53	11	0	0	0.0%	52	11	1	0	24.7%	52	11	1	1	33.6%
	Corporates	264	11	9	5	44.7%	258	17	11	7	41.5%	252	23	14	9	40.2%
	of which: SME	222	9	9	4	45.7%	216	15	10	6	42.3%	211	20	12	8	40.9%
	Retail	913	57	53	38	65.7%	849	121	106	84	69.3%	793	177	163	139	78.5%
	of which: SME	547	21	20	9	44.4%	507	61	53	39	63.5%	472	95	87	73	76.6%
	Secured by mortgages on immovable property	97	11	2	0	17.4%	94	4	5	1	33.7%	91	7	7	3	46.7%
	of which: SME	34	0	0	0	15.8%	33	1	1	0	30.7%	32	2	1	1	44.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	495	0	0	0	0.0%	495	0	0	0	0.0%	495	0	0	0	0.0%	
Standardised Total	2,065	70	65	43	61.1%	1,991	144	123	93	64.4%	1,924	211	185	153	72.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	12.0%	0	0	0	0	16.0%
	Corporates	0	0	0	0	11.4%	0	0	0	0	12.1%	0	0	0	0	12.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	6.8%	0	0	0	0	7.0%	0	0	0	0	7.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	16.5%	0	0	0	0	22.7%	0	0	0	0	25.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	10.6%	0	0	0	0	11.4%	0	0	0	0	11.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Hungary	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	2	0	0	0	6.4%	2	0	0	0	8.2%	2	0	0	0	8.8%			
	Corporates	59	3	2	2	46.2%	59	4	3	2	46.4%	59	4	3	2	46.6%			
	of which: SME	2	0	0	0	97.8%	2	0	1	0	97.0%	2	0	1	0	96.0%			
	Retail	3	7	2	2	85.1%	3	7	6	6	85.0%	3	7	6	6	84.8%			
	of which: SME	0	3	2	2	77.6%	0	3	2	2	77.6%	0	3	2	2	77.6%			
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%			
Securitisation	10	0	0	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%				
Other exposures	78	10	8	7	71.4%	78	10	8	7	71.1%	77	10	8	7	70.6%				
Standardised Total																			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	2	0	0	0	0.6%	2	0	0	0	35.0%	2	0	0	0	47.1%			
	Corporates	0	0	0	0	8.5%	0	0	0	0	10.9%	0	0	0	0	11.7%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Retail	2	4	3	2	43.3%	2	5	3	2	42.7%	2	5	3	2	42.2%			
	of which: SME	1	0	0	0	6.8%	0	0	0	0	7.0%	0	0	0	0	7.1%			
	Secured by mortgages on immovable property	2	1	1	1	98.1%	2	1	1	1	97.7%	2	1	1	1	97.4%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Securitisation	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%				
Other exposures	8	5	4	3	52.5%	8	6	4	3	52.1%	8	6	4	3	51.8%				
Standardised Total																			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mln EUR, %)																			
Bulgaria	Central governments or central banks	875	4	1	1	40.0%	870	8	3	3	40.0%	865	13	5	5	40.0%			
	Regional governments or local authorities	12	0	0	0	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%			
	Public sector entities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	37	0	0	0	53.2%	36	1	1	1	53.2%	36	2	1	1	53.2%			
	Corporates	810	850	407	382	45.0%	761	899	432	411	45.7%	712	948	460	442	46.7%			
	of which: SME	443	67	55	49	72.6%	418	92	73	67	73.0%	392	118	94	89	75.3%			
	Retail	791	425	194	129	29.7%	731	495	239	145	29.3%	683	542	277	159	29.3%			
	of which: SME	278	75	25	13	16.8%	258	96	28	15	16.2%	241	112	30	19	16.5%			
	Secured by mortgages on immovable property	757	20	20	5	25.7%	744	32	23	10	29.5%	733	44	26	14	31.5%			
	of which: SME	221	2	8	0	10.9%	218	5	8	0	8.4%	215	8	8	1	7.7%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Securitisation	270	0	0	0	0.0%	270	0	0	0	0.0%	270	0	0	0	0.0%				
Other exposures	3,552	1,309	623	519	39.6%	3,425	1,436	699	570	39.6%	3,312	1,550	769	621	40.1%				
Standardised Total																			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

KBC Group NV

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	7.9%	0	0	0	0	10.3%
	Corporates	0	0	0	0	11.7%	0	0	0	0	12.2%	0	0	0	0	12.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	33.0%	0	0	0	0	32.8%	0	0	0	0	32.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	32.9%	0	0	0	0	32.6%	0	0	0	0	32.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	26	0	0	0	0.0%	25	0	0	0	25.9%	25	1	0	0	34.8%
	Corporates	1	0	0	0	11.2%	1	0	0	0	12.1%	1	0	0	0	12.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	6.8%	0	0	0	0	7.0%	0	0	0	0	7.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	17.1%	0	0	0	0	19.9%	0	0	0	0	20.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	13	0	0	0	0.0%	13	0	0	0	0.0%	13	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	65	0	0	0	0.0%	65	0	0	0	0.0%	65	0	0	0	0.0%	
Standardised Total	104	0	0	0	0.3%	104	0	0	0	25.3%	104	1	0	0	33.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Risk exposure amounts

KBC Group NV

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	75,348	75,213	75,517	75,388	75,433	76,412	82,495	85,739
Risk exposure amount for securitisations and re-securitisations	329	329	423	468	511	596	851	1,096
Risk exposure amount other credit risk	75,018	74,883	75,094	74,920	74,921	75,816	81,643	84,643
Risk exposure amount for market risk	3,958	3,958	3,958	3,958	3,958	6,305	4,873	4,889
Risk exposure amount for operational risk	10,949	10,949	10,949	10,949	10,949	10,949	10,949	10,949
Other risk exposure amounts	1,716	1,716	1,686	1,715	1,716	1,838	1,716	1,716
Total risk exposure amount	91,971	91,836	92,110	92,011	92,056	95,504	100,033	103,293

2018 EU-wide Stress Test: Capital

KBC Group NV

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
A	OWN FUNDS	18,728	18,464	19,189	19,943	20,681	17,575	17,590	17,704
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,134	14,824	15,587	16,343	17,081	13,970	13,950	14,045
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,828	6,828	6,828	6,828	6,828	6,828	6,828	6,828
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	9,779	9,562	10,378	11,144	11,892	9,133	9,110	9,166
A.1.3	Accumulated other comprehensive income	-696	-1,076	-1,076	-1,076	-1,076	-1,024	-1,024	-1,024
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-693	-1,072	-1,072	-1,072	-1,072	-945	-945	-945
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-34	-34	-34	-34	-34	-110	-110	-110
A.1.3.3	Other OCI contributions	31	31	31	31	31	31	31	31
A.1.4	Other Reserves	0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters	1,214	1,260	1,260	1,260	1,260	1,031	1,031	1,031
A.1.8	(-) Intangible assets (including Goodwill)	-1,080	-1,080	-1,080	-1,080	-1,080	-1,080	-1,080	-1,080
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-672	-712	-694	-693	-693	-888	-874	-826
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-265	-56	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
A.1.15	(-) 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	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other	0	0	-30	-40	-49	-30	-40	-49
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-380						
A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
A.1.22	Transitional adjustments	27	97	0	0	0	0	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	27	97	0	0	0	0	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	131	142	0	0	0	0	0	0
A.1.22.4.2	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	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-117	-49						

2018 EU-wide Stress Test: Capital

KBC Group NV

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	18	18	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	16,552	16,242	16,987	17,743	18,481	15,370	15,350	15,445
	A.4	2,176	2,223	2,202	2,200	2,200	2,205	2,240	2,258
	A.4.1	2,386	2,386	2,386	2,386	2,386	2,386	2,386	2,386
	A.4.2	-184	-137	-184	-186	-186	-181	-146	-128
	A.4.3	-26	-26	0	0	0	0	0	0
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	91,971	91,836	92,110	92,011	92,056	95,504	100,033	103,293
	B.1	-438	-438	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	16.46%	16.14%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
	C.2	18.00%	17.69%	18.44%	19.28%	20.08%	16.09%	15.34%	14.95%
	C.3	20.36%	20.11%	20.83%	21.67%	22.47%	18.40%	17.58%	17.14%
Fully loaded CAPITAL	D.1	15,107	14,727	15,587	16,343	17,081	13,970	13,950	14,045
	D.2	16,507	16,127	16,987	17,743	18,481	15,370	15,350	15,445
	D.3	18,710	18,376	19,189	19,943	20,681	17,575	17,590	17,704
CAPITAL RATIOS (%) Fully loaded	E.1	16.35%	15.96%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
	E.2	17.86%	17.48%	18.44%	19.28%	20.08%	16.09%	15.34%	14.95%
	E.3	20.25%	19.91%	20.83%	21.67%	22.47%	18.40%	17.58%	17.14%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	1,400	1,400	1,400	1,400	1,400	1,400
	G.1	0	0	0	0	0	0	0	0
	H.1	272,398	268,471	268,471	268,471	268,471	268,471	268,471	268,471
	H.2	272,371	268,471	268,471	268,471	268,471	268,471	268,471	268,471
	H.3	6.08%	6.05%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
	H.4	6.06%	6.01%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.13%	0.13%	0.25%	0.35%	0.35%	0.25%	0.35%	0.35%
	P.3	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	2.38%	2.38%	3.63%	4.35%	4.35%	3.63%	4.35%	4.35%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

KBC Group NV

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	3,937	3,860	3,807	3,847	3,496	3,404	3,258
Interest income	6,153	6,146	6,458	6,997	7,241	8,154	8,747
Interest expense	-2,215	-2,286	-2,650	-3,151	-3,745	-4,750	-5,489
Dividend income	24	24	24	24	12	12	13
Net fee and commission income	2,022	2,022	2,022	2,022	1,650	1,650	1,650
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-49	264	264	264	48	127	127
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					-33		
Other operating income not listed above, net	797	145	138	131	-172	146	148
Total operating income, net	6,732	6,315	6,256	6,288	5,001	5,340	5,197
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	143	-462	-465	-481	-1,428	-1,552	-1,399
Other income and expenses not listed above, net	-3,493	-3,542	-3,605	-3,670	-4,107	-3,743	-3,636
Profit or (-) loss before tax from continuing operations	3,382	2,311	2,186	2,137	-534	45	162
Tax expenses or (-) income related to profit or loss from continuing operations	-906	-679	-655	-641	160	-13	-49
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	2,476	1,632	1,531	1,496	-374	31	113
Amount of dividends paid and minority interests after MDA-related adjustments	1,308	816	766	748	55	55	57
Attributable to owners of the parent net of estimated dividends	1,169	816	766	748	-429	-24	57
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

KBC Group NV

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-160
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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
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 (+/-)	1,000

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

KBC Group NV

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	46,143	0	21	21	-2	17	0
Central banks	137						
General governments	39,879				0		
Credit institutions	3,264				0		
Other financial corporations	2,142		4	4	-3	4	
Non-financial corporations	720		16	16		12	
Loans and advances (including at amortised cost and fair value)	199,250	469	8,842	8,795	214	3,839	3,832
Central banks	46,715						
General governments	5,868	0	5	5	0	2	2
Credit institutions	6,284	0	29	29	0	27	
Other financial corporations	5,952	0	36	36	0	27	7
Non-financial corporations	63,052	277	4,423	4,388	98	2,387	992
Households	71,379	191	4,349	4,338	116	1,396	2,831
DEBT INSTRUMENTS other than HFT	245,393	469	8,863	8,816	212	3,855	3,832
OFF-BALANCE SHEET EXPOSURES	46,302		431	430	-22	-111	221

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

KBC Group NV

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	5,833	4,523	1,421	1,398	3,531
Central banks					
General governments	1	1	0	0	
Credit institutions					
Other financial corporations	6	3	3	3	2
Non-financial corporations	2,064	1,762	869	866	561
Households	3,763	2,758	549	529	2,968
DEBT INSTRUMENTS other than HFT	5,833	4,523	1,421	1,398	3,531
Loan commitments given	80	6	-1	0	5

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30