

## **2018 EU-wide Stress Test**

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



#### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	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%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			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 <sup>2</sup>			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 <sup>2</sup>			0	0	0	0	0	0

 $<sup>^1</sup>$  Conversions not considered for CET1 computation  $^2$  Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-II	В	A-I	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)	Norr-defaulted	Deraulted	Non-delauted	Derduited	Norr-deradited	Derauteu	Non-deradited	Delauiteu					A
	Central banks and central governments	44,909	13	22,040	0	4,650	0	564	0	33,896	5 13	11	8	8 59.0
	Institutions	15,829		1,299	0	3,123	4	307	0	5,954		24		1 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	1 54.:
	Corporates - Of Which: Specialised Lending	7,715		825	613	3,755	24	782	0	8,178	1,273	576	559	9 43.
	Corporates - Of Which: SME	19,502		694	480	7,918	205	575	0	20,058		946		
	Retail	79,578	4,987	0	0	13,067	1,698	0	0	79,566	4,986	2,365	2,096	6 42.
	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	6 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	5 4.:
KBC Group NV	Retail - Secured on real estate property - Of Which: non-SME	58,066		0	0	9,059	1,429	0	0	58,066	4,414	1,914	1,771	
	Retail - Qualifying Revolving	833		0	0	56	2	0	0	833		2	0	7.6
	Retail - Other Retail	10,556		0	0	2,737	256	0	0	10,544		416		
	Retail - Other Retail - Of Which: SME	5,994		0	0	1,366	120	0	0	5,981		313		
	Retail - Other Retail - Of Which: non-SME	4,563	82	0	0	1,371	136	0	0	4,563	82	103	72	2 87.2
	Equity									(	0	0		J-
	Securitisation													
	Other non-credit obligation assets									(	0	0		J -
	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	47.39

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-IF	RB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performin exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	17,035	(	88	0	971	0	14	0	14,66	1 0	1	0	-
	Institutions	526	1	0	0	70	1	0	0	209	9 1	0	0	14.8
	Corporates	35,819	1,253	251	232	13,309	66	302	0	33,566	5 1,479	975	870	58.9
	Corporates - Of Which: Specialised Lending	3,535	334	0	0	1,523	17	0	0	3,350	5 332	138	132	39.6
	Corporates - Of Which: SME	13,724	677	18	80	5,200	40	20	0	13,663	754	546	476	63.1
	Retail	51,854	592	0	0	4,478	96	0	0	51,84	2 591	355	242	40.9
	Retail - Secured on real estate property	44,115	273	0	0	3,294	44	0	0	44,11	5 273	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
Belgium	Retail - Secured on real estate property - Of Which: non-SME	34,122	163	0	0	2,166	44	0	0	34,12	2 163	99	50	30.6
	Retail - Qualifying Revolving	833	1	0	0	56	2	0	0	83:	3 1	2	0	7.6
	Retail - Other Retail	6,906	317	0	0	1,128	50	0	0	6,89	4 317	228	189	59.89
	Retail - Other Retail - Of Which: SME	4,210	292	. 0	0	775	7	0	0	4,19	3 292	206	174	59.7
	Retail - Other Retail - Of Which: non-SME	2,696	25	0	0	354	44	0	0	2,69	5 25	22	15	60.2
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expos	ure amounts						
		A-IR	В	F-I	RB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	7,274	0	18,754	0	243		31	0	5,620		0	0	0.0%
	Institutions	395	1	830	0	149	1	113	0	269		3	0	17.9%
	Corporates	9,390	258	325	6	4,038	123	224	0	9,457		195	168	63.8%
	Corporates - Of Which: Specialised Lending	2,180	18		6	1,029	6	53	0	2,199		10	6	5 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	5 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	J -
Czech Republic	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	J -
	Retail - Other Retail	2,427	90	0	0	1,087	174	0	0	2,426	90	107	74	4 82.3%
	Retail - Other Retail - Of Which: SME	1,163	55	0	0	358	103	0	0	1,163		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	1 87.6%
	Equity									(	0	0	0	J -
	Securitisation													
	Other non-credit obligation assets									(	0	0	0	J-
	IRB TOTAL	31,182	529	19,908	6	8,566	298	368	0	29,469	535	390	313	58.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	₹8	F-I	RB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
	( ) === ===	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	U	0	1,408	0	0	0	290	0	1,06		0	0	0.09
	Institutions	16	0	4	0	2	0		0	1	/ 0	0	0	-
	Corporates	627		350	851	186	0	357	0	513		444		
	Corporates - Of Which: Specialised Lending	161	8	174	499	79	0	172	0	271		284		
	Corporates - Of Which: SME	0	0	152	352	0	0	171	0	14		160		
	Retail	7,556		0	0	2,748	1,331	0	0	7,550		1,605		
	Retail - Secured on real estate property	7,555	3,781	0	0	2,748	1,331	0	0	7,55	3,781	1,605	1,547	40.99
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	-	0	0	0	) -
Ireland	Retail - Secured on real estate property - Of Which: non-SME	7,555	3,781	0	0	2,748	1,331	0	0	7,55	3,781	1,605	1,547	40.99
	Retail - Qualifying Revolving	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	7.99
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0		2 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0	7.99
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	RB	F-II	RB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	799	0	1,642	0	88	0	187	0	1,46		0	0	4-
	Institutions	73	0	154	0	15	0	81	0	104		0	0	4-
	Corporates	224	3	1,966	75	54	0	1,558	0	2,110		65	60	76.2%
	Corporates - Of Which: Specialised Lending	19	2	535	18	12	0	491	0	542		18	16	78.9%
	Corporates - Of Which: SME	24	0	479	30	3	0	357	0	50:		27	25	81.4%
	Retail	3,953	77	0	0	759		0	0	3,95		101	70	91.6%
	Retail - Secured on real estate property	3,286	36	0	0	442	52	0	0	3,28	36	32	23	62.7%
	Retail - Secured on real estate property - Of Which: SME	100	2	0	0	82	11	0	0	10	2	7	2	90.7%
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	3,186	34	0	0	359	41	0	0	3,18	34	25	21	60.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	667	41	0	0	318		0	0	667		68	48	117.1%
	Retail - Other Retail - Of Which: SME	304	24	0	0	164		0	0	304		42	26	107.0%
	Retail - Other Retail - Of Which: non-SME	363	17	0	0	153	2	0	0	36:	17	26	22	132.0%
	Equity										0	0	0	4-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	5,050	80	3,762	75	917	65	1,826	0	7,637	155	166	130	83.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	<b>3</b> B	F-IR	tB	A-I	RB	F-IR	lB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	4,438	,	20		285	0	2		2,93				0.0%
	Institutions	2,186		33	- 0	479	0		0	2,93		0	) (	0.070
	Corporates	1,808		33		1,269	77	11	0	1,77		63		1 69.4%
	Corporates - Of Which: Specialised Lending	197		0	0	162		0	0	19		2	0.	2 86.7%
	Corporates - Of Which: SME	180		0	0	95		0	0	17		8	1 1	8 74.3%
	Retail	67		0	0	15	0	0	0	6		1	í	1 99.7%
	Retail - Secured on real estate property	3		0	0	1	0	0	0	)	3 0	0	) (	J -
	Retail - Secured on real estate property - Of Which: SME	1	(	0	0	0	0	0	0	)	1 0	0	) (	- ز
France	Retail - Secured on real estate property - Of Which: non-SME	2		0	0	1	0	0	0	)	2 0	0	) (	j -
	Retail - Qualifying Revolving	0	(	0	0	0	0	0	0	)	0	0	) (	) -
	Retail - Other Retail	64	1	0	0	14	0	0	0	6	4 1	1	1	1 99.7%
	Retail - Other Retail - Of Which: SME	64	1	0	0	14	0	0	0	6	4 1	1	1	1 100.0%
	Retail - Other Retail - Of Which: non-SME	0	(	0	0	0	0	0	0	)	0	0	) (	0 12.4%
	Equity										0	0	) (	) -
	Securitisation													
	Other non-credit obligation assets										0	0	) (	) -
	IRB TOTAL	8,499	89	71	0	2,047	27	15	0	5.030	89	63	62	2 69.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV									
							Restated					
							31/12/2017					
			Exposure	e values	Ri	sk exposure am	nounts			/		
		A-II	₹В	F-IRB	A-IRB		F-IRB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defau	ulted Non-c	-defaulted Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)											
	Central banks and central governments	3,069		0	0 1,060	0	0	0 3,04		2	. 0	4-
	Institutions	68		0	0 26	0	0	0 31		0	0	<i>j</i> -
	Corporates	3,168		68	0 2,206	54	40	0 3,18		46	39	58.5%
	Corporates - Of Which: Specialised Lending	545	11	0	0 367	0	0	0 52:		7	6	53.4%
	Corporates - Of Which: SME	1,647	55	0	0 1,110	53	0	0 1,63	5 55	38	33	59.5%
	Retail	1,701		0	0 854	26	0	0 1,70	1 256	106	85	33.2%
	Retail - Secured on real estate property	1,461	251	0	0 721	9	0	0 1,46	1 251	99	81	1 32.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	0	0	0	0	J-
Hungary	Retail - Secured on real estate property - Of Which: non-SME	1,461	251	0	0 721	9	0	0 1,46	1 251	99	81	1 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 24	5	7	4	72.4%
	Retail - Other Retail - Of Which: SME	2	0	0	0 1	0	0	0	2 0	0		100.0%
	Retail - Other Retail - Of Which: non-SME	238	5	0	0 133	18	0	0 231	3 5	7	4	72.4%
	Equity								0	0		-
	Securitisation											
	Other non-credit obligation assets								0	0		-
	IRB TOTAL	8,006	323	68	0 4,146	80	40	0 7,967	322	154	124	38.4%

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

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	₹В	F-	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	460		0	0	89	(	0	0	460	0	0	0	0.0%
	Institutions	3,243	0	151	0	806	(	29	0	606	0	0	0	-
	Corporates	847	79	104	49	541	(	93	0	813	128	56	55	43.4%
	Corporates - Of Which: Specialised Lending	98	39	68	31	43	(	64	0	150	70	14	14	20.1%
	Corporates - Of Which: SME	9	0	10	17	10	(	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	1	0	0	0	-
United Kingdom	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	-
	Retail - Other Retail	25	0	0	0	5	(	0	0	25	0	0	0	99.8%
	Retail - Other Retail - Of Which: SME	25	0	0	0	5		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	51.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	TRR TOTAL	4 589	83	255	49	1 446	4	122	0	1 918	131	57	56	42 7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-1	IRB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	Central banks and central governments		) (	0 0	(	0	0	0	0		0 0		0 (	j -
	Institutions	4	1 (	0	(	2	0	0	0		4 0		0 (	J -
	Corporates	24	1	1 0	(	30	0	0	0	2	4 1		0 (	0.0
	Corporates - Of Which: Specialised Lending	1	1 (	0	(	0	0	0	0		1 0		0 (	J -
	Corporates - Of Which: SME	4	1 (	0 0	(	0	0	0	0		4 0		0 (	j -
	Retail		. (	0 0	(	0	0	0	0		1 0		0 (	100.0
	Retail - Secured on real estate property	(	) (	0 0	(	0	0	0	0		0 0		0 (	j -
	Retail - Secured on real estate property - Of Which: SME	(	) (	0 0	(	0	0	0	0		0 0		0 (	j -
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	(	) (	0 0	(	0	0	0	0		0 0		0 (	j -
	Retail - Qualifying Revolving	(	) (	0 0	(	0	0	0	0		0 0		0 (	j -
	Retail - Other Retail		. (	0 0	(	0	0	0	0		1 0		0 (	100.0
	Retail - Other Retail - Of Which: SME	1	1 (	0	(	0	0	0	0		1 0		0 (	1 -
	Retail - Other Retail - Of Which: non-SME	(	) (	0	(	0	0	0	0		0 0		0 (	100.0
	Equity										0 0		0 (	1-
	Securitisation													1
	Other non-credit obligation assets										0 0		0 (	j -
	IRB TOTAL	30	) 1	. 0		32	0	0	0	29	9 1		0 0	1.19

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV											
								Restate						
								31/12/20	17					
			Exposure	values			Risk expo	osure amounts						
		A-II	₹В	F-I	RB	A-I	RB	F-IF	<b>8</b>	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	2,604	0	0	(	567	0	0	(	250	0	(	0	j -
	Institutions	1,195	0	1		188	0	0	(	57	7 0	(	0	) -
	Corporates	26	113	0		8	0	0	(	26	103	42	42	2 40.4%
	Corporates - Of Which: Specialised Lending	13	66	0		5	0	0	(	13	56		2	2 3.0%
	Corporates - Of Which: SME	0	0	0		0	0	0	(	0	0	(	0	) -
	Retail	8	0	0	0	2	0	0	(	8	0	(	0	99.5%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	(	1	. 0	(	0	J-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	(	0	0	(	0	J-
Spain	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	0	0	(	0	0	(	0	-
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	(	0	0	(	0	-
	Retail - Other Retail	8	0	0	(	1	0	0	(	) 8	0	(	0	99.5%
	Retail - Other Retail - Of Which: SME	8	0	0	(	1	0	0	(	) 8	0	(	0	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	(	0	0		0	54.4%
	Equity									0	0		0	j -
	Securitisation													
	Other non-credit obligation assets									0	0	(	0	j -
	IRB TOTAL	3,834	113	1	0	765	0	0		342	103	42	. 42	40.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-1	RB	F-IF	tB	Performing	Non performing	Stock of		Coverage Ratio Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	1,717	12	0	0	48	(	0	(	1,676	12	7	7	56.5%
	Institutions	166	0	38	0	89	(	7	(	112	. 0	0	0	0.0%
	Corporates	1,341	133	12	52	590	(	15	(	1,337	185	91	90	49.0%
	Corporates - Of Which: Specialised Lending	86	59	0	0	2	(	0	(	86	59	23	23	39.7%
	Corporates - Of Which: SME	9	9	0	0	3	(	0	(	9	9	7	7	79.1%
	Retail	29	0	0	0	5	(	0	(	29	0	0	0	7.9%
	Retail - Secured on real estate property	2	0	0	0	0	(	0	(	2	. 0	0	0	/-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	(	0	(	0	0	0	0	/-
United States	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0		0	(	2	. 0	0	0	/
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	(	0	0	0	0	/-
	Retail - Other Retail	27	0	0	0	5	0	0	(	27	0	0	0	7.9%
	Retail - Other Retail - Of Which: SME	27	0	0	0	5	(	0	(	27	0	0	0	/-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(	0	(	C	0	0	0	7.9%
	Equity									C	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	3,253	146	50	52	733	0	22	0	3,154	197	98	97	49.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	22.072	26	34	47	46.8%	22.040		24	27	44.0%	33,823	or		27	42.00/
	Institutions	33,873 5.939	36	21	1/	46.8% 54.4%	33,848 5.922	61	31	2/	44.0% 57.5%	33,823 5.904	86	41	3/	42.9%
	Corporates	58,391	4,379	32	2,165	54.4% 49.4%	57,627	5,142	2,594	2,334		5,904	5,993	2.815	2,534	59.6% 42.3%
	Corporates - Of Which: Specialised Lending	8,083		2,347 609		49.4%	7,965		2,594	2,334	45.4%	7,834		2,815		42.3%
		19,787	1,367 1,700	1,008	912	42.8% 53.6%	19,464		1.099	976	41.3%	19,113		1,175		39.8% 44.1%
	Corporates - Of Which: SME	79,028	5,524	2,627	2,280	53.6% 41.3%	78,460	6,092	2,793	2.427	48.3% 39.8%	77,827	2,374 6,725	2,999		44.1% 38.7%
	Retail - Secured on real estate property	67,769	4,947	2,189	1,930	39.0%	67,354	5,361		2,040	38.1%	66,892	5,824	2,461		37.4% 30.0%
VDC Croup NV	Retail - Secured on real estate property - Of Which: SME	10,069	167	69	41	24.5%	10,016	219		61	27.9%	9,964		112		
KBC Group NV	Retail - Secured on real estate property - Of Which: non-SME	57,701	4,780	2,120	1,889	39.5%	57,338	5,142	2,207	1,979		56,928		2,349	2,094	
	Retail - Qualifying Revolving	827		3	1	7.5%	819		4		9.4%	808		- 6	3	10.6%
	Retail - Other Retail	10,432	570	435		61.4%	10,287		491	385	53.9%	10,126	875	533	424	70, 17, 01
	Retail - Other Retail - Of Which: SME	5,916	441	321		60.1%	5,832	524	330	284	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	-
	Securitisation															
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	14,653	7	4	3	40.0%	14,646	15	7	6	40.0%	14,639	22	10	9	40.09
	Institutions	208	1	1	0	34.9%	208	2	1	1	42.8%	207	2	1	1	47.49
	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	38.2%	3,259	429	173	154	35.7%	3,194	494	188	166	
	Corporates - Of Which: SME	13,458	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		195	106	21.5%	43,682	707	267	165	23.4%	43,465		347	233	
	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%
Belgium	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	4-
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-	0	0	0	0	-	0	0	0	0	4-
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	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		9,072		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		57	34	26.7%
	Corporates - Of Which: SME	3,415	226	146	132	58.3%	3,365	276	159	142	51.3%	3,313		172		46.2%
	Retail	14,007	387	241	185	48.0%	13,878	515	296	238	46.3%	13,742		353		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	-
Czech Republic	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		184		54.4%
	Retail - Other Retail - Of Which: SME	1,129	89	73	57	64.3%	1,093	125	87	72	57.7%	1,058		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															
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	nrio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	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	
	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		163		44.6%	139					136		165		
	Retail	7,431		1,693		40.1%	7,319					7,168		1,738		
	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	-
Ireland	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	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)	1.462				40,0%	1,461			,	40.0%	1.459	-	1		40.0%
	Central banks and central governments Institutions	1,46,			1	40.0% 99.2%	1,461			- 1	96.2%	1,459			- 2	93.6%
	Corporates	2,108			0 63	99.2% 72.1%	2,100		71	1	96.2% 68.6%	2.092		74	67	93.6%
	Corporates - Of Which: Specialised Lending	2,100		10	17	74.5%	2,100		71	17	70.8%	536		74	10	67.7%
	Corporates - Of Which: SME	50:		27	7 75	78.3%	499	24	20	26	75.6%	498		21	26	73.2%
	Retail	3.93		97	7/	79.5%	3.918	113	102	70	69.9%	3,893		113	90	64.7%
	Retail - Secured on real estate property	3,276		3/	74	51.6%	3,262		33	76	43.5%	3,244		40	33	42.8%
	Retail - Secured on real estate property - Of Which: SME	100			2	72.4%	99		5	2	60.7%	98		5	2	52.6%
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	3.176		20	22	50.2%	3.163		28	74	42.4%	3.146		35	31	42.2%
Siovakia	Retail - Qualifying Revolving	5,2,0	0 0	-	1 0	30.270	3,103	0	0		-	0,110	,,,	0		- 12.12.70
	Retail - Other Retail	66	1 47	67	7 50	106.9%	656	52	69	53	100.4%	649	59	73	55	93.6%
	Retail - Other Retail - Of Which: SME	30:		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	-
	Securitisation															
	Other non-credit obligation assets		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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	2,93	4 1		1 (	40.0%	2,933	2	1	1	40.0%	2,931	4	1	1	40.0
	Institutions	25	7 0	) (	0 0	0 60.4%	256	0	0	0	60.4%	256	0	0	0	60.4
	Corporates	1,75	7 103	67	7 63	3 61.5%	1,737	123	73	69	56.1%	1,713	146	83	79	54.3° 43.7°
	Corporates - Of Which: Specialised Lending	18	7 5		3	3 58.6%	184	8	4	4	47.1%	181	12	5	5	43.79
	Corporates - Of Which: SME	17	4 12		9 8	8 63.5%	171	15	10	9	59.2%	168	18	11	10	56.69 74.99 9.79
	Retail	6	7 1		1 1	1 78.6%	67	2	1	1	73.2%	66	2	2	2	74.99
	Retail - Secured on real estate property		3 0		0	9.7%	3	0	0	0	9.7%	3	0	0	0	9.79
	Retail - Secured on real estate property - Of Which: SME		1 0		0	9.7%	1	0	0	0	9.7%	1	0	0	0	9.7%
France	Retail - Secured on real estate property - Of Which: non-SME		2 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	6	4 1		1 1	1 79.2%	64	2	1	1	74.1%	63	2	2	2	75.9% 75.9%
	Retail - Other Retail - Of Which: SME	6	4 1		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 (	53.6%	0	0	C	0	53.5%	0	0	0	0	53.5%
	Equity		0 0		0 (	0 -	0	0	0	0	•	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	(	0 (	0 -	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	5,01	4 105	68	64	61.4%	4,992	127	75	71	56.0%	4,967	152	86	82	54.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV													
									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	3,039	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		46	41	55.9%	3,171	78	47	42	54.3%	3,167		48	44	53.1%
	Corporates - Of Which: Specialised Lending	522		7	6	51.0%	521	12	7	6	49.5%	520		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	-
Hungary	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	-
	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	-
	Securitisation															
	Other non-credit obligation assets	(	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	rio						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)	460					460									
	Central banks and central governments		_	U	0	40.0%		-	0	0	40.0%	460		· ·		40.0%
	Institutions	604		1	. 1	51.1%	602		2	2	53.7%	600		- 4	4	4 58.8%
	Corporates	808		58	57	42.7%	799		61	60	42.5%	789		66	65	5 42.9%
	Corporates - Of Which: Specialised Lending	149	72	14	14	19.9%	147	74	15	15	19.8%	144	77	15	15	5 19.7%
	Corporates - Of Which: SME	18	18	11	. 11	59.2%	18	18	11	11	58.6%	17	19	11	11	1 58.1%
	Retail	39	4	1	. 1	16.8%	38	4	1	1	18.3%	38	5	1	1	1 21.7%
	Retail - Secured on real estate property	14	4	0	0	12.0%	13	4	0	0	12.0%	13	4	C	(	12.0%
	Retail - Secured on real estate property - Of Which: SME		. 0	0	0	11.5%	1	0	0	0	11.5%	1	0	0	0	11.5%
United Kingdom	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	C	0		0	0	0	0		0	0	C		
	Retail - Other Retail	25	0	0	0	70.6%	25	1	0	0	63.3%	25	1	1	1	1 68.6%
	Retail - Other Retail - Of Which: SME	25	. 0			70,7%	25	1	0	0	63.3%	25	1	1	1	1 68.6%
	Retail - Other Retail - Of Which: non-SME		0	0	0	45.9%	0	0	0	0	45.9%	0	0		(	0 47.5%
	Equity		0	0	0		0	0	0	0		0	0	0		j -
	Securitisation		1	_	_		<del>-</del>	_	_	-		_				
	Other non-credit obligation assets		0	0	0		0	0	0	0		0	0			j -
	IRB TOTAL	1,911	139	60	58	42.1%	1,900	150	65	63	42.1%	1,886	163	72	70	43.0%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0	(	) (	0.0%	0	0	0	0	0.0%	0	0	0	(	15.2%
	Institutions	4	0	(	0	46.2%	4	0	0	0	46.2%	4	0	0	(	46.2%
	Corporates	23	1	(	) (	19.2%	23	2	1	1	26.6%	22	3	1	:	1 30.4%
	Corporates - Of Which: Specialised Lending	1	0	(	) (	34.3%	1	. 0	0	0	32.1%	1	0	0	(	30.5%
	Corporates - Of Which: SME	4	0	(	) (	42.6%	4	0	0	0	35.7%	4	0	0	(	31.8%
	Retail	1	0	(	) (	50.8%	1	. 0	0	0	38.6%	1	0	0	(	33.8%
	Retail - Secured on real estate property		0	(	) (	30.1%	0	0	0	0	29.1%	0	0	0	(	28.4%
	Retail - Secured on real estate property - Of Which: SME		0	(	) (	9.8%	0	0	0	0	9.8%	0	0	0	(	9.8%
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME		0	(	) (	34.9%	0	0	0	0	34.0%	0	0	0	(	33.3%
•	Retail - Qualifying Revolving		0	(	) (	-	0	0	0	0	-	0	0	0	(	j -
	Retail - Other Retail	1	0	(	) (	56.6%	1	. 0	0	0	41.2%	1	0	0	(	35.3%
	Retail - Other Retail - Of Which: SME	1	0	(	0	15.3%	1	. 0	0	0	15.3%	1	0	0	(	15.3%
	Retail - Other Retail - Of Which: non-SME		0	(	) (	92.3%	0	0	0	0	91.2%	0	0	0	(	91.9%
	Equity		0	(	) (	-	0	0	0	0	-	0	0	0	(	J -
	Securitisation															
	Other non-credit obligation assets	(	0	(	) (	-	0	0	0	0	-	0	0	0	(	) -
	IRB TOTAL	28	1		0	19.9%	28	2	1	1	27.0%	27	3	1	1	30.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV													
									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	24	9 1	(	0	40.0%	249	1	C	(	40.0%	248	2	1	. 1	40.0%
	Institutions	5	7 0	(	0	51.2%	57	0	0	(	51.2%	57	0	C	(	51.2%
	Corporates	2	5 103	42	42	40.4%	26	104	42	42	40.4%	26	104	42	42	40.4%
	Corporates - Of Which: Specialised Lending	1	56	2	. 2	3.0%	13	56	2		3.0%	13	57	2	. 2	3.0%
	Corporates - Of Which: SME		0	(	0	10.2%	(	0	0	(	10.6%	0	0	C	(	10.8%
	Retail		3 0	(	0	53.8%	8	0	C	(	58.3%	8	0	C	0	67.7%
	Retail - Secured on real estate property		. 0	(	0	14.1%	1	0	0	(	14.1%	1	0	C	0	14.1%
	Retail - Secured on real estate property - Of Which: SME		0		0	14.1%		0	0	(	14.1%	0	0	0		14.1%
Spain	Retail - Secured on real estate property - Of Which: non-SME		0		0	14.1%		0	0	(	14.1%	0	0	0		14.1%
	Retail - Qualifying Revolving		0		0	-		0	0	(	-	0	0	0		-
	Retail - Other Retail		3 0		0	54.2%	8	0	0	(	58.7%	7	0	C	0	68.2%
	Retail - Other Retail - Of Which: SME		3 0	(	0	54.1%	8	0	C		58.7%	7	0	C		68.2%
	Retail - Other Retail - Of Which: non-SME		0	(	0	63.8%	(	0	C		61.1%	0	0	C		61.0%
	Equity		0	(		-	(	0		(	-	0	0			) -
	Securitisation															
	Other non-credit obligation assets		0	(	0	-	(	0	0	(	ı -	0	0	0		-
	IRB TOTAL	34:	104	42	42	40.4%	340	105	43	42	40.4%	339	106	43	43	40.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	(mln EUR, %)															
	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	50.4%	111	1	0	0	48.7%	111	1	1	. 0	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	6.1%	29	0	0	0	6.3%	29	1	0	0	6.3%
	Retail - Secured on real estate property	2	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	9.4%	0	0	0	0	9.4%	0	0	0	0	9.4%
United States	Retail - Secured on real estate property - Of Which: non-SME	2	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	
	Retail - Other Retail	27	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	5.9%	27	0	0	0	6.1%	26	0	0	0	6.2%
	Retail - Other Retail - Of Which: non-SME	(	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	-
	Securitisation															
	Other non-credit obligation assets	(	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%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



KBC Group NV

									lverse Scenari							
								AC	iverse Scenari	,						
				31/12/201	.8				31/12/2019					31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	33,866	43	24	20	45.7%	33,832	77	38	33	43.2%	33,797	112	52	47	42.2%
	Institutions	5,912	74	64	40	53.9%	5,861	125	106	77	61.7%	5,801	184	151	121	65.5%
	Corporates	58,196	4,573	2,672	2,295	50.2%	56,503	6,266	3,311	2,679	42.8%	54,634	8,135	3,840		38.7%
	Corporates - Of Which: Specialised Lending	8,033	1,417	660	615	43.4%	7,777	1,673	763	674	40.3%	7,492	1,959	841		38.1%
	Corporates - Of Which: SME	19,724	1,763	1,155	947	53.7%	19,020	2,467	1,439	1,093	44.3%	18,234	3,254	1,670		39.0%
	Retail	78,908	5,644	3,036	2,388	42.3%	77,671	6,881	3,744	2,764	40.2%	76,400	8,152	4,413	3,298	40.5%
	Retail - Secured on real estate property	67,704	5,012	2,436	2,013	40.2%	67,061	5,655	2,808	2,267	40.1%	66,327	6,389	3,299	2,653	41.5%
	Retail - Secured on real estate property - Of Which: SME	10,067	168	98	58	34.6%	10,010	225	147	94	41.8%	9,955	280	192	131	46.7%
KBC Group NV	Retail - Secured on real estate property - Of Which: non-SME	57,637	4,843	2,338	1,954	40.4%	57,051	5,430	2,661	2,173	40.0%	56,372	6,109	3,107	2,522	41.3%
	Retail - Qualifying Revolving	825	9	7	1	11.2%	778		17	6	11.4%	736		24	15	15.6%
	Retail - Other Retail	10,378	624	592	374	60.0%	9,832		919		42.0%	9,337		1,090	630	37.8%
	Retail - Other Retail - Of Which: SME	5,885	472	447	279	59.0%	5,564	792	695	345	43.6%	5,276	1,080	801	417	38.6%
	Retail - Other Retail - Of Which: non-SME	4,493	152	145	96	62.8%	4,267	378	224	146	38.6%	4,061	584	289	212	36.4%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	Of which: from non performing exposures  47 121 3,152 745 3,298 2,653 133 2,522 156 630 417 212 0	
	IRB TOTAL	176,882	10,334	5,796	4,742	45.9%	173,867	13,349	7,199	5,553	41.6%	170,633	16,583	8,456	6,617	39.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	14,652	9	5	4	40.0%	14.642	19	9	8	40.0%	14,631	29	13	12	40.0
	Institutions	207	2	2	1	53.1%	204	5	5	3	60.9%	201	9	7	5	63.0
	Corporates	33,168	1,876	1,215	963	51.3%	31,970	3,074	1,654	1,189	38.7%	30,621	4,423	1,978	1,461	33.09
	Corporates - Of Which: Specialised Lending	3,314	374	159	146	39.1%	3,185	504	210	172	34.1%	3,029	660	245	205	31.19
	Corporates - Of Which: SME	13,451	966	692	528	54.7%	12,874	1,543	934	642	41.6%	12,210	2,207	1,129	783	35.59
	Retail	51,558	876	670	360	41.1%	50,906	1,527	1,119	534	35.0%	50,303	2,130	1,398	716	33.69
	Retail - Secured on real estate property	43,899	490	319	164	33.5%	43,682	707	527	295	41.7%	43,465	924	736	426	46.19
	Retail - Secured on real estate property - Of Which: SME	9,941	163		56	34.3%	9,889	214	131	90	42.0%	9,838	265	173	124	46.79
Belgium	Retail - Secured on real estate property - Of Which: non-SME	33,958	327	231	108	33.1%	33,793	493	396	205	41.6%	33,626	659	562	302	45.89
	Retail - Qualifying Revolving	825	9	7	1	11.2%	778	56	17	6	11.4%	736	98	24	15	15.69
	Retail - Other Retail	6,833	377	344	195	51.8%	6,446	764	574	233	30.5%	6,102		639	274	24.89
	Retail - Other Retail - Of Which: SME	4,162	328	307	178	54.2%	3,928	562	501	201	35.7%	3,719	771	551	221	28.79
	Retail - Other Retail - Of Which: non-SME	2,671	49	38	17	35.3%	2,519	202	73	32	16.0%	2,384	337	88	54	15.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	99,585	2,763	1,893	1,328	48.0%	97,722	4,626	2,786	1,734	37.5%	95,756	6,592	3,397	2,194	33.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	5,614	7	3	3	40.0%	5,605	16	7	6	40.0%	5,595	25	10	10	40.04
	Institutions	266	3	12	1	32.2%	264	5	12	2	33.9%	263	7	12		34.69
	Corporates	9,245	475	243	207	43.5%	9,028	693	320	266	38.3%	8,819	901	396	329	36.59
	Corporates - Of Which: Specialised Lending	2,143	79	25	18	22.5%	2,081	141	50	33	23.5%	2,020	201	74	50	24.79
	Corporates - Of Which: SME	3,376	265	157	139	52.4%	3,292	348	177	155	44.6%	3,215	426	195	17	40.29
	Retail	13,984	410	279	202	49.3%	13,805	589	368	281	47.6%	13,623	771	458	365	47.39
	Retail - Secured on real estate property	11,633	244	129	92	37.7%	11,555	322	163	123	38.1%	11,473	404	199	158	39.19
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0		-
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	11,633	244	129	92	37.7%	11,555	322	163	123	38.1%	11,473	404	199	158	39.19
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	C	-	0	0	0	(	-
	Retail - Other Retail	2,351	165	150	110	66.3%	2,249	267	205	158	59.1%	2,150		259	207	56.59
	Retail - Other Retail - Of Which: SME	1,119	98	84	64	64.8%	1,064	154	113	90	58.5%	1,012		140	110	56.39
	Retail - Other Retail - Of Which: non-SME	1,232	67	66	46	68.5%	1,186	113	92	68	59.8%	1,138	161	120	9:	56.6%
	Equity	C	0	0	0	-	0	0	0	C	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	C	-	0	0	0	(	-
	IRB TOTAL	29,110	894	538	412	46.1%	28,701	1,303	708	554	42.5%	28,300	1,704	877	707	41.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	iverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	1.065	2	1	1	40.0%	1.063	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		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	183	173	47.2%	121	378	188	178	47.0%
	Retail	7,392	3,946	1,765	1,583	40.1%	7,142	4,196	1,821	1,638		6,809		1,981		
	Retail - Secured on real estate property	7,390	3,946	1,765	1,583	40.1%	7,140	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	-	C	0	0	(	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	7,390	3,946	1,765	1,583	40.1%	7,140	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		-
	Retail - Other Retail	2	0	0	0	100.0%	1	0	0	0	100.0%	1	. 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	(	100.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	(	100.0%
	Equity	0	0	0	0	-	0	0	0	0	-		0	0	(	
	Securitisation															
	Other non-credit obligation assets	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	o						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	1,461		1	1	40.0%	1,458		2	2	40.0%	1,455		4	4	40.0%
	Institutions	103	1	1	1	99.3%	102		122		96.4%	101	. 3	3	3	94.6%
	Corporates	2,064		112	79	60.5%	2,014		132	97	53.8%	1,965		150	115	50.2%
	Corporates - Of Which: Specialised Lending	529		31	21	62.4%	516		37	26	55.4%	503		43	30	51.5%
	Corporates - Of Which: SME	491		39	29	67.6%	479		43	33	60.3%	468		47	37	56.0%
	Retail	3,899		124	86	65.9%	3,762		207	146	54.5%	3,629		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%
Slovakia	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	-
	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	C	0	0	0	-	0	0	0	0			0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	2.934	1	1	0	40.0%	2,933	2	1	1	40.0%	2.93	1 4	1	1	40.0%
	Institutions	256		0	0	69.5%	256		1		69.5%	250		1	1	69,5%
	Corporates	1,745	114	78	71	62.5%	1,706	153	93	85	55.8%	1.66	7 192	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%	163	2 24	14	13	55.5%
	Retail	67	1	1	1	62.4%	65	3	2	2	54.2%	6	4 5	3	3	64.1%
	Retail - Secured on real estate property	3	0	0	0	16.5%	3	0	0	0	22.0%		3 0	0	0	24.6%
	Retail - Secured on real estate property - Of Which: SME		. 0	0	0	16.5%	1	0	0	0	21.1%		1 0	0	0	23.9%
France	Retail - Secured on real estate property - Of Which: non-SME	2	2 0	0	0	16.5%	2	0	0		22.4%		2 0	0	0	24.9%
	Retail - Qualifying Revolving	(	0	0	0	-	0	0	0		-		0	0	0	-
	Retail - Other Retail	64	1	1	1	62.9%	62	3	2		54.6%	6:	1 4	3	3	64.5%
	Retail - Other Retail - Of Which: SME	64	1	1	1	62.9%	62	3	2	2	54.6%	6	1 4	3	3	64.6%
	Retail - Other Retail - Of Which: non-SME	(	0	0	0	51.4%	0	0	0	C	49.9%		) 0	0	0	50.1%
	Equity	(	0	0	0	•	0	0	0		-	-	0	0		
	Securitisation															
	Other non-credit obligation assets	(	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV													
		rabe ereap						A	dverse Scenari	o						
				31/12/20:	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	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		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		150	55.9%	1,679	278	217	155	55.9%	1,667	289			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	-
Hungary	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%	231	11	12	8	72.2%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	460		0	0	40.0%	460	_	0	0	40.0%	46		0	0	40.0%
	Institutions	599		5	4	58.2%	591		10	10	65.4%	583		16	16	67.9%
	Corporates	803		70	68	49.4%	785		77	75	48.0%	76		88	86	48.8%
	Corporates - Of Which: Specialised Lending	147	74	17	17	22.8%	141	80	18	18	22.7%	13	5 86	20	19	22.6%
	Corporates - Of Which: SME	18	18	14	14	75.6%	16	20	15	14	73.8%	1	5 21	16	16	74.5%
	Retail	38	4	1	1	16.5%	37	5	2	1	21.8%	31	5 7	3	2	34.0%
	Retail - Secured on real estate property	14	4	1	0	12.6%	13	4	1	1	13.1%	1	3 4	1	1	13.7%
	Retail - Secured on real estate property - Of Which: SME		. 0	0	0	23.0%	1	0	0	0	23.0%		1 0	0	0	23.0%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	13	4	1	0	12.6%	12	4	1	0	13.1%	11	2 4	1	1	13.7%
	Retail - Qualifying Revolving	(	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%	2:	3 3	2	2	64.6%
	Retail - Other Retail - Of Which: SME	25	1	1	0	39.4%	24	2	1	1	41.8%	2	3 3	2	2	64.7%
	Retail - Other Retail - Of Which: non-SME		0	0	0	35.9%	0	0	0	0	38.0%		0	0	0	49.6%
	Equity		0	0	0	-	0	0	0	0	-		0	0	0	-
	Securitisation															
	Other non-credit obligation assets		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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	40.0%	(	0	0	0	39.7%	0	0	0	0	39.6%
	Institutions		4 C	0	0	53.2%	4	1 0	0	0	53.2%	4	0	0	0	53.2%
	Corporates	2	3 2	1	0	28.4%	22	2 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 C	0	0	49.0%	4	1 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	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	10.5%	0	0	0	0	9.0%
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	56.3%	(	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	-
	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	78.7%	(	0	0	0	79.4%	0	0	0	0	86.1%
	Equity		0 0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	(	0	0	0	-	0	0	0	0	
	IRB TOTAL	2	3 2	1	1	29.3%	26	3	1	1	36.2%	25	5	2	2	39.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV													
								A	dverse Scenar							
				31/12/20	18				31/12/201	9				31/12/20	120	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	24	9 1	0	0	40.0%	249	9 1	1	0	40.0%	24	3 2	1	. 1	1 40.0%
	Institutions	5	5 1	0	0	58.9%	56	5 1	1	1	56.1%	5	5 2	1	. 1	1 54.9%
	Corporates	2	5 104	48	48	46.1%	25	5 105	48	48	46.0%	24	4 106	49	49	9 46.0%
	Corporates - Of Which: Specialised Lending	1	3 57	2	2	3.0%	12	2 57	2	2	3.1%	1.	2 57	2	2	2 3.2%
	Corporates - Of Which: SME		0	0	0	11.7%		0	0	0	12.2%		0	0	0	12.4%
	Retail		3 0	0	0	33.2%	8	3 0	0	0	46.2%		3 0	0	0	57.1%
	Retail - Secured on real estate property		1 0	0	0	23.8%	1	1 0	0	0	23.8%		1 0	0	0	23.8%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	23.8%	0	0	0	0	23.8%		0	0	0	23.8%
Spain	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	23.8%	0	0	0	0	23.8%		0	0	) (	23.8%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-		0	0	) (	J -
	Retail - Other Retail		3 0	0	0	33.3%	7	7 0	0	0	46.5%		7 0	0	) (	57.4%
	Retail - Other Retail - Of Which: SME		3 0	0	0	33.2%	7	7 0	0	0	46.4%		7 0	0	) (	57.4%
	Retail - Other Retail - Of Which: non-SME		0	0	0	64.2%	0	0	0	0	58.1%		0	0	) (	57.7%
	Equity		0	0	0	-		0	0	0	-		0	0	0	J -
	Securitisation															
	Other non-credit obligation assets		0	0	0	-		0	0	0	-		0	0	0	J -
	IRB TOTAL	34	105	49	48	46.1%	337	7 108	50	50	46.0%	335	110	51	51	46.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	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		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	0 51.3%
	Corporates - Of Which: Specialised Lending	82	64	26	25	39.4%	76	69	27	26	37.6%	71	75	27	27	7 35.9%
	Corporates - Of Which: SME	9	9	9	9	99.1%	9	9	9	g	98.3%	9	9	9	9	9 97.6%
	Retail	29	0	0	0	7.1%	28	1	0	0	7.4%	28	2	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%
United States	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	(	J -
	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		j -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	J -
	IRB TOTAL	3,139	212	116	111	52.3%	3,112	238	128	121	50.8%	3,080	271	145	139	51.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(at TIP N)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	1,244	0	5	0	950	0	0	0	0.0%
	Regional governments or local authorities	193	1	41	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		321	39.2%
	of which: SME	832		805	58	843	56	50	38	
	Retail	1,914	241	1,350	244	1,904	434		125	28.8%
KBC Group NV	of which: SME	860	32	593	18	922	65	19	9	14.3%
noo oroup	Secured by mortgages on immovable property of which: SME	892 257	8	374 128	8	893 257	8	13	4	43.1% 0.0%
		257	0	128	0	25/	0	2	0	0.0%
	Items associated with particularly high risk 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 Equity	3/	U	9,949	2	242	0	0	0	0.0%
	Securitisation			9,949	3	242	0	U	U	0.076
	Other exposures			7.686	0	2.012	0	16	0	0.0%
	Standardised Total	64.688	552	21,643	626		1,261	525	450	35.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	2	0		0	0	0	0.0%
	Regional governments or local authorities		1	1	1		1	0	0	0.0%
	Public sector entities	11	0	2	1	11	1	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%
Belgium	of which: SME	53	0	30	0	53	0	0	0	0.0%
beigiuiii	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%
	Chandardined Total	21 090		14 622		1 7/10		16		0.09/-

Standardised To

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

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	ıre amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Non po expe		
	Central governments or central banks	1	0	0	0	1	0	0	0			
	Regional governments or local authorities	0	0	0	0	0	0	0	0			
	Public sector entities	0	0	0	0	0	0	0	0			
	Multilateral Development Banks	0	0	0	0	0	0	0	0			
	International Organisations	0	0	0	0	0	0	0	0			
	Institutions	43	0	11	0	43	0	0	0			
	Corporates	237	0	237	0	247	5	14	0			
	of which: SME	128	0	128	0	137	5	8	0			
	Retail	4	0	3	0	4	0	0	0			
Czach Danublia	of which: SME	0	0	0	0	0	0	0	0			
Czech Republic	Secured by mortgages on immovable property	21	0	21	0	21	0	0	0			
	of which: SME	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0			
	Covered bonds	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			
	Collective investments undertakings (CIU)	9	0	9	0	0	0	0	0			
	Equity					179	0	0	0			
	Securitisation											
	Other exposures					88	0	0	0			
	Standardised Total	2,085	0	2,174	0	582	5	14	0			



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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	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	6	0	0	0.0%
Ireland	of which: SME	10	0	6	0	10	0	0	0	0.0%
ITEIATIU	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	0.0%
	Standardised Total	242	2	686	1	59	6	0	0	1.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	0 35 0 0 0 0 27 270 226 707 425 425 425 0 0	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	60	0		0	60	0	0	0	0.0%
	Regional governments or local authorities	176	0		0	176	0	0	0	100.0%
	Public sector entities	0	0		0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0		0	0	0	0	0	0.0%
	International Organisations	0	0	U	0	0	0	0	0	0.0%
	Institutions	53	0		0	53	0	0	0	0.0%
	Corporates	270	2		2	271	4	3	2	58.6%
	of which: SME	226	2		2	227	4	3	2	58.6%
	Retail	942	10		10	944	26	25	16	61.4%
Slovakia	of which: SME	567	0		0	568	0	7	0	100.0%
Siuvakia	Secured by mortgages on immovable property	98	0		0	98	0	1	0	0.0%
	of which: SME	34	0		0	34	0	0	0	0.0%
	Items associated with particularly high risk	0	0	U	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	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%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
Trance	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%



		KBC Group	NV							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	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	6	2	3	3	7	3	3	47.4%
Hungary	of which: SME	0	2	0	2	0	3	0	0	0.0%
i luligal y	Secured by mortgages on immovable property	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%
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	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%
United Kingdom	of which: SME	1	0	0	0	1	0	0	0	0.0%
Officea Kingaom	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									
	Other exposures					2	0	0	0	0.0%
	Standardicad Total	712	3	19	1	8	5	3	9	36 1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure values   Non-defaulted   Defaulted   Non-defaulted   Non-defaulted		Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	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		0	8	0	37	0	0	0	0.0%
	Corporates			798			804	331	318	39.5%
	of which: SME			437			45	38	35	78.0%
	Retail			563			391	115	104	26.7%
Bulgaria	of which: SME		30	131	16		62	13	9	15.0%
Duigaria	Secured by mortgages on immovable property		7	295		770	7	11	3	43.8%
	of which: SME	223	0	94		223	0	2	0	0.0%
	Items associated with particularly high risk	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%
	Standardicad Total	3 935	522	1 865	602	3 660	1 202	458	425	35 4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		KBC Group	NV							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								CXPOSUICS	
	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% 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% 0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Spain	of which: SME	0	0	0	0	0	0	0	0	0.0%
эран	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% 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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
						31/12/2017					
		Exposure	values	Risk exposu	re amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	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%	
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%	
Utilited States	Secured by mortgages on immovable property	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%	
	Standardised Total	122	0	67	0	104	0	0	0	0.0%	

<sup>&</sup>lt;sup>1</sup> 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														
								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	947	3	1	1	40.0%	944	6	2	2	40.0%	940	10	4	4	40.09
	Regional governments or local authorities	193	1	0	0	49.1%	193	1	1	1	47.2%	192		1	1	45.99
	Public sector entities	11	0	0	0	40.0%	11	0	0	0	40.0%	11	0		0	40.09
	Multilateral Development Banks	50	0	0	0	40.0%	50	0	0	0	40.0%	50	0		0	40.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	. 0	0		0	0.09
	Institutions	328	1	0	0	6.1%	327	2	0	0	11.8%	326	3	1	0	13.59
	Corporates	2,025	858	363	336	39.2%	1,985	897	381	355	39.6%	1,944	938	398	374	39.99
	of which: SME	825	74	57	46	61.8%	807	92	69	58	62.6%	789	110	81	70	63.59
	Retail	1,881	457	170	148	32.4%	1,858	480	181	160	33.2%	1,833	505	193	171	
KDC Crown NV	of which: SME	912	75	24	15	19.5%	903	85	29	20	23.6%	891	96	35	25	26.5
KBC Group NV	Secured by mortgages on immovable property	886	16	10	5	29.3%	879	23	10	5	23.9%	872	30	11	6	21.29
	of which: SME	256	1	3	0	6.4%	254	3	3	0	6.4%		5	3	0	6.79
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	. 0	0		0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0		0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	10.0%	0	0	0	0	31.0%		0		0	36.79
	Equity	242	0	0	0	0.0%	242	0	0	0	0.0%	242	0		0	0.09
	Securitisation															
	Other exposures	2,012		16	0	0.0%	2,012	0	16		0.0%			16	0	0.09
	Standardised Total	8,575	1335	561	490	36.7%	8,500	1409	591	523	37.1%	8,423	1487	623	557	37.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	)						
				31/12/201	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks		3 0		0	40.0%	8	0		0	40.0%	8	0	0		40.0
	Regional governments or local authorities		5 1	(	0	40.0%	5	1	(	0	40.0%	5	1	0	0	40.0
	Public sector entities	1	1 0	) (	0	40.0%	11	0	(	0	40.0%	11	0	0	C	40.0
	Multilateral Development Banks		) (		0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0
	International Organisations		) (		0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0
	Institutions	4.	2 0	(	0	0.0%	42	0	(	0	0.0%	42	0	0		0.0
	Corporates	49:	3	1	. 0	15.4%	489	7	1	. 1	16.5%	484	12	2	2	17.3
	of which: SME		7 (	(	0	14.6%	7	0	(	0	16.3%	7	0	0		17.3
	Retail	6!	5 0	) (	0	5.9%	64	1	(	0	8.3%	64	1	0		10.0
Belgium	of which: SME	50	3 0	(	0	5.9%	52	1	(	0	8.3%	52	1	0		10.0
Deigiuiii	Secured by mortgages on immovable property		) (		0	6.3%	0	0	(	0	16.2%	0	0	0	0	19.5
	of which: SME		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
	Covered bonds		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
	Collective investments undertakings (CIU)		0		0	0.0%	0	0	(	0	0.0%	0	0	0	0	0.0
	Equity	33	7 0	(	0	0.0%	37	0	(	0	0.0%	37	0	0		0.0
	Securitisation															
	Other exposures	1,070		16	0	0.0%	1,076	0	16	0	0.0%	1,076		16	C	0.0
	Standardised Total	1.738	3 4	17	1	17.7%	1,733	9	17	1	16.9%	1,727	15	18	3	17.19

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	)				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		. 0	0	0	40.0%	1	0	(	0	40.0%	1	0	(	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	C		0	0.0%
	Public sector entities		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%
	International Organisations	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Institutions	43	0	0	0	0.0%	43	0		0	0.0%	43	C		0	0.0%
	Corporates	238	14	17	4	32.0%	232	19	21	1 9	44.3%	227	25	24	11	46.4%
	of which: SME	132	10	11	4	37.1%	129	13	13	3 6	46.1%	126	16	14	7	47.4%
	Retail	4	0	0	0	40.8%	4	0		0	41.1%	4	C		0	41.3%
Cooch Dominhlia	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
Czech Republic	Secured by mortgages on immovable property	21	. 0	0	0	12.3%	21	0		) 0	25.5%	21	C		0	31.1%
	of which: SME	(	0	0	0	0.0%	0	0		) 0	0.0%	0	C		0	0.0%
	Items associated with particularly high risk	(	0	0	0	0.0%	0	0		0	0.0%	0	C		0	0.0%
	Covered bonds	(	0	0	0	0.0%	0	0	(	0	0.0%	0	C		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%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
	Equity	179	0	0	0	0.0%	179	0		0	0.0%	179	C		0	0.0%
	Securitisation															
	Other exposures	88	0	0	0	0.0%	88	0		0	0.0%	88	C		0	0.0%
	Standardised Total	574	14	17	4	31.8%	567	20	21	9	43.8%	562	25	24	12	45.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

								В	aseline Scenario	,						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	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	5.7%	8	0	0	0	7.6%
	Corporates		0 0	0	0	10.4%	0	0	0	0	31.1%	0	0	0	0	36.7%
	of which: SME		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	4	9 7	9	7	100.0%	49	7	10	7	100.0%	48	8	10	8	100.0%
Ireland	of which: SME	1	0 0	0	0	100.0%	10	0	0	0	100.0%	10	0	0	0	100.0%
ITEIdHU	Secured by mortgages on immovable property		0 0	0	0	72.5%	0	0	0	0	71.4%	0	0	0	0	69.9%
	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	10.0%	0	0	0	0	31.0%	0	0	0	0	36.7%
	Equity		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	59	9 7	9	7	99.0%	58	7	10	7	98.8%	57	8	10	8	98.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	60	J	0	0	40.0%	60		0	0	40.0%	60		0	0	40.0%
	Regional governments or local authorities	175	0	0	0	65.4%	175	0	0	0	56.1%	175	1	0	0	51.5%
	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% 30.3%
	Institutions	53	0	0	0	0.0%	53		0	0	22.7%	53		0	0	30.3%
	Corporates	270	5	3	3	52.8%	269		4	3	49.0%	268		4	3	46.4%
	of which: SME	226	5	3	3	53.6%	225		4	3	50.2%	224		4	3	47.6%
	Retail	936	34	36	27	79.1%	929		43	34	82.8%	920		52	42	82.3%
Slovakia	of which: SME	562	5	8	2	41.1%	558		13	7	68.8%	552	15	18	11	73.0% 35.7%
Siuvakia	Secured by mortgages on immovable property	98	0	1	0	12.7%	98		1	0	29.9%	97	1	1	1	35.7%
	of which: SME	34	0	0	0	11.5%	34	0	0	0	27.0%	34	0	0	0	33.3% 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	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Securitisation															
	Other exposures	495	0	0	0	0.0%	495	0	0	0	0.0%	495	0	0	0	0.0%
	Standardised Total	2,095	40	40	30	74.8%	2,086	49	49	38	77.1%	2,075	60	58	46	76.2%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	•				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	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%
	Public sector entities	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%
	International Organisations	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	12.0%	0	0	0	0	16.0%
	Corporates	0	0	0	0	9.8%		0	0	0	10.5%		0	0	0	10.8%
	of which: SME	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	6.1%	0	0	0	0	6.1%
France	of which: SME	0	0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	0	0	0	0	9.7%		0	0	0	9.7%	0	0	0	0	9.7%
	of which: SME	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%
	Covered bonds	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%
	Collective investments undertakings (CIU)	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%
	Securitisation															
	Other exposures		0	0	0	0.0%	(	0 0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	9.5%		0	0	0	10.1%	0	0	0	0	10.4%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		KBC Gro														
								В	aseline Scenari	D						
				31/12/201					31/12/2019	)				31/12/202	o į	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 (	0 0	0	40.0%	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%
	Public sector entities		0 (	0 (	0	0.0%	0	0	(	0	0.0%		0	0	. 0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 2.46.4%
	Multilateral Development Banks		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%
	Institutions		2 (	0	0	6.1%	2	2 0	(	0	7.3%		0	0	. 0	7.8%
	Corporates	5	9	3	2	46.2%	59	4		2	46.3%	59	4	2	. 2	46.4%
	of which: SME		2 (	0	0	97.8%	2	0	(	0	97.5%		0	0	. 0	97.3%
	Retail		3	7 6	6	85.1%	3	7		5 6	85.0%		7	6	. 6	84.9%
Hungary	of which: SME		0 :	3	2	77.6%	0	3		2 2	77.6%		3	2	. 2	77.6%
Hungary	Secured by mortgages on immovable property		0 (	0	0	0.0%	0	0	(	0	0.0%	. 0	0	0	. 0	0.0% 0.0% 0.0%
	of which: SME		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%
	Covered bonds		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%
	Collective investments undertakings (CIU)		0 (	0 (	0	0.0%	0	0	(	0	0.0%		0	0	0	0.0%
	Equity		3 (	0 (	0	0.0%	3	0	(	0	0.0%	. 3	0	0	0	0.0%
	Securitisation															
	Other exposures	1		0 (	0	0.0%	10	0	(	0	0.0%		0	0	0	0.0% 71.1%
	Standardised Total	7	B 10	) l	7	71.4%	78	10	1 8	3 7	71.2%	78	10	8	7	71.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	;				31/12/2019	1				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks		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%
	Public sector entities		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%
	International Organisations		0 (	0	0	0.0%	0	0		0	0.0%	0	0		0	0.0%
	Institutions		2 (	0	0	1.9%	2	2 0		0	30.6%	2	0		0	0.0% 0 37.8% 0 9.8%
	Corporates		0 (	0	0	6.7%	0	0		0	8.9%	0	0		. 0	9.8%
	of which: SME		0 (	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Retail		2 4	1 3	2	43.5%	2	4	3	2	43.3%	2	4	3	3 2	43.2%
United Kingdom	of which: SME		1 (	0	0	5.9%	1	. 0		0	6.1%	1	0		0	6.2%
United Kingdom	Secured by mortgages on immovable property		2		0	30.3%	2	1		0	30.4%	2	1	0	0	30.4%
	of which: SME		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%
	Covered bonds		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%
	Collective investments undertakings (CIU)		0 (	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%
	Securitisation														1	
	Other exposures		2 (	0	0	0.0%	2	2 0	(	0	0.0%	2	0		0	0.0%
	Standardised Total		8 5	3	2	41.1%	8	5	3	2	41.0%	8	5	3	1 7	40.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	•						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	876	3	1	1	40.0%	872	6	2	2	40.0%	869	10	4	4	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% 40.0%
	Public sector entities		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%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 46.2%
	Institutions	37		0	0	46.2%	37	0	0	0	46.2%	37	0	0	0	
	Corporates	830					802	858		341	39.7%	775	886			40.1%
	of which: SME	452		42		68.0%	438	71	51	48	67.8%	424	86			68.7%
	Retail	821		117		26.4%	807	420	120	110	26.3%	792	434	122	114	26.2%
Bulgaria	of which: SME	287		13	10	14.8%	282	71	14	10	14.8%	277	76	14	11	14.8%
Dulyana	Secured by mortgages on immovable property	763		8	4	26.5%	756	20	8	4	20.9%	750	26	9	5	18.0% 4.3% 0.0%
	of which: SME	222	1	2	0	6.1%	221	3	2	0	4.8%	219	4	2	0	4.3%
	Items associated with particularly high risk		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%
	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% 0.0%
	Collective investments undertakings (CIU)	(	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%
	Securitisation															
	Other exposures	270		0	0	0.0%	270	0	0	0	0.0%	270	0	0	0	0.0% 35.3%
	Standardised Total	3,610	1252	465	438	35.0%	3,558	1304	483	458	35.1%	3,506	1356	500	478	35.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		KBC Gro	up NV													
								В	aseline Scenario	0						
				31/12/2018	;				31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 (	) (	0	0.0%	0	0		) 0	0.0%	0	0		C	0.0%
	Regional governments or local authorities		0 (	) 0	0	0.0%	0	0		) 0	0.0%	0	0		ı c	0.0%
	Public sector entities		0 (		0	0.0%	0	0		0	0.0%	0	0	i		0.0%
	Multilateral Development Banks		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%
	Institutions		0 (	0	0	0.0%	0	0		0	6.0%	0	0		0	0.0% 0 0.0% 0 8.4%
	Corporates		0 (	0	0	10.2%	0	0		0	10.6%	0	0		0	10.8%
	of which: SME		0 (	0	0	0.0%	0	0		0	0.0%	0	0		0	0.0%
	Retail		0 (	0	0	28.8%	0	0		) 0	28.7%	0	0		. 0	28.7%
Spain	of which: SME		0 (	0	0	0.0%	0	0	(	0	0.0%	0	0		0	0.0%
эран	Secured by mortgages on immovable property		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%
	Items associated with particularly high risk		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%
	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%
	Collective investments undertakings (CIU)		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%
	Securitisation															
	Other exposures		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%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	(	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%
	Public sector entities	(	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%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	26	5 0	C	0	0.0%	26	0	0	0	25.8%	26	0	0	0	34.4%
	Corporates		. 0	C	0	9.7%	1	0	0	0	10.4%	1	0	0	0	10.7%
	of which: SME	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	(	0	C	0	5.9%	0	0	0	0	6.1%	0	0	0	0	6.2%
United States	of which: SME	(	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property		0	0	0	9.4%	0	0	0	0	9.4%	0	0	0	0	9.4%
	of which: SME	(	0	C	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(	0	C	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	0	C	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	C	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%
	Equity	13	0	0	0	0.0%	13	0		0	0.0%	13	0	0	0	0.0%
	Securitisation															
	Other exposures	65	0	0	0	0.0%	65	0	0	0	0.0%	65		0	0	0.0%
	Standardised Total	104	0	0	0	0.5%	104	0		0	24.6%	104	0	0	0	32.3%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	946	4	2	1	40.0%	941	9	4	3	40.0%	936	14	5		40,0%
	Regional governments or local authorities	193	1	1	0	47.6%	192	1	1	1	45.4%	192	2	1	. 1	1 44.1%
	Public sector entities	11	0	0	0	40.0%	11	0	0	0	40.0%	11	. (	0		40.0%
	Multilateral Development Banks	50	0	0	0	40.0%	50	0	0	0	40.0%	50	) (	0		40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	) (	0	C	0.0%
	Institutions	326	3	1	0	9.5%	323	6	2	1	15.4%	319	10	3		17.2%
	Corporates	1,991	891	443	395	44.4%	1,912	970	480	436						7 45.5% 3 66.0%
	of which: SME	806	93	79	58	62.5%	770	128	102	82	63.9%	735	164	127	108	66.0%
	Retail	1,826	512	271	183	35.6%	1,696	642	374	247	38.5%	1,587	75:	471	319	9 42.5%
KBC Group NV	of which: SME	887	100	48	25	24.8%	824	163	84	58	35.4%	770	217	122	96	
KBC Group NV	Secured by mortgages on immovable property	879	23	23	7	30.4%	863	39	30	13	32.9%	848	53	35	19	35.7%
	of which: SME	255	2	9	0	11.4%	251	6	9	1	11.9%	247	7 10	9	1	1 14.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	C	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	C	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	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	11.5%	0	0	0	0	33.4%		) (	0	C	40.6%
	Equity	242	0	0	0	0.0%	242	0	0	0	0.0%	242	2 (	0	C	0.0%
	Securitisation															
	Other exposures	2,012	0	16	0	0.0%	2,012	0	16	0	0.0%	2,012	2 (	16	C	0.0%
	Standardised Total	8,476	1433	757	587	41.0%	8,243	1666	906	701	42.0%	8,033	1877	1,048	823	43.9%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	8	0	0	0	40.0%	8	0	0	0	40.0%	8	0	0	C	40.0%
	Regional governments or local authorities	5	1	0	0	40.0%	5	1	. 0	0	40.0%	5	1	0	0	40.0%
	Public sector entities	11	0	0	0	40.0%	11	0	0	0	40.0%	11	0	0	C	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	C	0.0%
	Institutions	42	0	0	0	0.0%	41		. 0	0	0.0%	41		0	0	0.0%
	Corporates	493	3	2	1	17.6%	481	15	3	3	18.1%	469	28	6	6	20.2%
	of which: SME	7	0	0	0	16.6%	7	0	0	0	17.9%	7	0	0	0	20.2%
	Retail	65	0	0	0	9.1%	61		1	0	10.5%	58	7	2	1	15.2%
Belgium	of which: SME	53	0	0	0	9.1%	50	3	0	0	10.5%	47	5	1	1	15.2%
Deigiani	Secured by mortgages on immovable property	0	0	0	0	6.6%	0	0	0	0	18.9%	0	0	0	0	23.0%
	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	37	0	0	0	0.0%	37	0	0	0	0.0%	37	0	0	0	0.0%
	Securitisation															
	Other exposures	1,076		16	0	0.0%	1,076		16	0	0.0%	1,076		16		0.0%
	Standardised Total	1,737	4	18	1	18.3%	1,721	20	21	3	16.5%	1,705	36	24	7	18.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/2018	3				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	1	0	0	0	40.0%	1	0	0	0	40.0%	1	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	42	0	0	0	0.0%	42		. 0	0	0.0%	42		0	0	0.0%
	Corporates	230		23	6	27.8%	221		30	13	41.2%	213		34	17	44.9%
	of which: SME	127	14	14	5	31.8%	122	19	18	8	42.2%	118	23	20	11	45.4%
	Retail	4	0	0	0	46.9%	4	0	0	0	47.3%	4	0	0	0	50.8%
Czech Republic	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
czecii Kepublic	Secured by mortgages on immovable property	21	0	0	0	19.0%	21	0	0	0	28.4%	21	0	0	0	33.5%
	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	179	0	0	0	0.0%	179	0	0	0	0.0%	179	0	0	0	0.0%
	Securitisation															
	Other exposures	88	0	0	0	0.0%	88		0	0	0.0%	88		0	0	0.0%
	Standardised Total	565	22	24	6	27.4%	555	32	30	13	40.3%	547	40	34	17	43.7%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	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% 8.3%
	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	40.6%
	of which: SME	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%		13	21	13	100.0%
Ireland	of which: SME	10	0	0	0	100.0%	9	1	1	1	100.0%	9	1	1	1	100.0%
Il Clailu	Secured by mortgages on immovable property	0	0	0	0	72.3%	0	0	0	0	70.1%	0	0	0	0	67.4% 0.0%
	of which: SME	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%
	Covered bonds	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															
	Other exposures	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposuresi
	Central governments or central banks	60		0	0	40.0%	60		0	0	40.0%	60		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%
	Multilateral Development Banks	(	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%
	Institutions	53			0	0.0%	52		1	0	24.7%	52		1	1	33.6%
	Corporates	264		9	5	44.7%	258		11	7	41.5%			14	9	40.2%
	of which: SME	222		9	4	45.7%	216		10	6	42.3%	211		12	8	40.9%
	Retail	913		53	30	65.7%	849		106	84	69.3%	793		163	139	78.5%
Slovakia	of which: SME	547		20	9	44.4%	507		53	39	63.5%	472		87	73	76.6%
Siuvakia	Secured by mortgages on immovable property	97		. 2	0	17.4%	94		5	1	33.7%	91		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%
	Covered bonds	(	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%
	Collective investments undertakings (CIU)		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															
	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%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks		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%
	Public sector entities		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%
	International Organisations	(	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	12.0%	0	0	0	0	16.0%
	Corporates	(	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%
	Retail		0	0	0	6.8%	0	0	0	0	7.0%	0	0	0	0	7.1%
France	of which: SME	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	(	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%
	Items associated with particularly high risk	(	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%
	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%
	Collective investments undertakings (CIU)	(	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%
	Securitisation															
	Other exposures	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total		0	0	0	10.6%	0	0	0	0	11.4%	0	0	0	0	11.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		KBC Gro					0.00									
									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	0	
	(min EUR, %6)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0		0	C	40.0%	0		0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0		0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2		0	0	6.4%	2		0	0	8.2%		0	0	0	8.8%
	Corporates	59	3	2	. 2	46.2%	59	4	3	2	46.4%		4	3	2	46.6%
	of which: SME	2	0	0	. 0	97.8%	2	0	1	0	97.0%		0	1	0	96.0%
	Retail	3	7	6	, 6	85.1%	3	7	6	6	85.0%	3	7	6	6	84.8%
Hungany	of which: SME	0	3	2	. 2	77.6%	0	3	2	2	77.6%		3	2	2	77.6%
Hungary	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	C	0	0	0.0%		0	0	0	96.0% 84.8% 77.6% 0.0%
	of which: SME	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	C	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	. 0	0.0%	0	C	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%
	Collective investments undertakings (CIU)	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%	3	0	0	0	0.0%
	Securitisation				4											
	Other exposures	10	0	0	. 0	0.0%	10		0	0	0.0%			0	0	0.0%
	Standardised Total	78	10	8	. 7	71.4%	78	10	8	7	71.1%	77	10	8	7	70.6%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		) 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions		2 0	0	0	0.6%	2	. 0	0	0	35.0%	2	0	0	0	47.19
	Corporates		0	0	0	8.5%	0	0	0	0	10.9%	0	0	0	0	11.79
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Retail		! 4	3	3 2	43.3%	2	5	3	2	42.7%	2	5	3	2	42.29
United Kingdom	of which: SME		. 0	0	0	6.8%	0	0	0	0	7.0%		0	0	0	7.19
Officea Kingaom	Secured by mortgages on immovable property		1	1	1 1	98.1%	2	1	1	1	97.7%		1	1	1	97.49
	of which: SME		0	0	0	0.0%		0	0	0	0.0%		0	0	0	0.09
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	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%
	Collective investments undertakings (CIU)		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%
	Securitisation															
	Other exposures		2 0	0	0	0.0%	2	. 0	0	0	0.0%		0	0	0	0.09
	Standardised Total		. 5	4	1 3	52.5%	8	6	4	3	52.1%	8	6	4	3	51.8%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	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	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%
	Public sector entities	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%
	International Organisations	0	(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	37	(	0	0	53.2%	36	1	1	1	53.2%	36	2	1	1	53.2%
	Corporates	810	850	407	382		761	899	432	411	45.7%			460	442	46.7%
	of which: SME	443		55		72.6%	418		73	67	73.0%	392	118	94	89	75.3%
	Retail	791				29.7%	731				29.3%	683		277	159	29.3%
Bulgaria	of which: SME	278		25		16.8%	258		28		16.2%	241		30	19	16.5%
Duiyaria	Secured by mortgages on immovable property	757	20	20	5	25.7%	744		23	10	29.5%			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%
	Covered bonds	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%
	Collective investments undertakings (CIU)	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%
	Securitisation															
	Other exposures	270	(	0	0	0.0%	270		0	0	0.0%	270		0	0	0.0%
	Standardised Total	3,552	1309	623	519	39.6%	3,425	1436	699	570	39.6%	3,312	1550	769	621	40.1%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



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				31/12/20:	18		<u> </u>		Adverse Scen 31/12/201					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of	Of which:	Non performing		Non performing exposure1	Charles	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which:	
	Central governments or central banks		1		1	0.0%			0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities			) 0	) 0	0.0%		Ů	0	0	0.0%	n	0	,	1 0	0.0%
	Public sector entities			1 0	) 0	0.0%		,	ň	0	0.0%	ň	0	ň	, ,	0.0%
	Multilateral Development Banks				0	0.0%		0	0	0	0.0%	0	0	Ö	0	0.0%
	International Organisations		) (	) (	) 0	0.0%		0	0	0	0.0%	0	0	0	. 0	0.0%
	Institutions		) (	) 0	) 0	0.0%		0	0	ō	7.9%	0	ō	0	, 0	10.3%
	Corporates		) (	) 0	) 0	11.7%		0	0	0	12.2%	0	0	0	0	12.4%
	of which: SME	(	) (	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		) (	0	0	33.0%		0	0	0	32.8%	0	0	0	0	32.6%
Cuata	of which: SME		) (	0	) 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
Spain	Secured by mortgages on immovable property		) (	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%
	Items associated with particularly high risk		) (	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%
	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%
	Collective investments undertakings (CIU)		) (	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%
	Securitisation															
	Other exposures		) (	0	0	0.0%		0	0	0	0.0%	0	0	0	. 0	0.0%
	Standardised Total		0	0	0	32.9%	0	0	0	0	32.6%	0	0	0	0	32,4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks		) (	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	C	0.0
	Public sector entities		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Multilateral Development Banks		) (	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
	Institutions	26	i (	0	0	0.0%	25	0	0	0	25.9%	25	1	0	C	34.8
	Corporates	1	. (	0	0	11.2%	1	. 0	0	0	12.1%	1	0	0	C	12.5
	of which: SME		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Retail		) (	0	0	6.8%	0	0	0	0	7.0%	0	0	0	C	7.1
United States	of which: SME	(	) (	0	0	0.0%	(	0	0	0	0.0%	0	0	0		0.0
United States	Secured by mortgages on immovable property	(	) (	0	0	17.1%	(	0	0	0	19.9%	0	0	0		20.9
	of which: SME		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Items associated with particularly high risk		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Covered bonds		) (	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Claims on institutions and corporates with a ST credit assessment	(	) (	0	0	0.0%	(	0	0	0	0.0%	0	0	0	C	0.0
	Collective investments undertakings (CIU)	(	) (	0	0	0.0%	(	0	0	0	0.0%	0	0	0		0.0
	Equity	13	3 (	0	0	0.0%	13	3 0	0	0	0.0%	13	0	0		0.0
	Securitisation															
	Other exposures	65		0	0	0.0%	65	0	0	0	0.0%	65	0	0		0.0
	Standardised Total	104		0	0	0.3%	104	. 0	0	0	25.3%	104	1	0	0	33.79

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



### **2018 EU-wide Stress Test: Securitisations**

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		1,323	1,323						
	Total		1,323	1,323						
	STA		0	0	0	0	0	0	0	0
REA	IRB		329	329	423	468	511	596	851	1,096
	Total		329	329	423	468	511	596	851	1,096
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



# **2018 EU-wide Stress Test: Risk exposure amounts** KBC Group NV

	Actual	Restated	:	aseline scenario		Į.	Adverse scenario	
(mln EUR)	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

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	А	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 DTLs	-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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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 exceding 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
OWN FUNDS	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 A.1.22.3.2	From the increased IFRS 9 ECL provisions net of EL  From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.3.2			97	0	0	- 0	0	0	0
		Other transitional adjustments to CET1 Capital  Of which: due to DTAs that rely on future profitability and do not arise from temporary	27	-	0	0	- 0	0	0	0
	A.1.22.4.1 A.1.22.4.2	differences	131	142	0	0	- 0	0	0	0
	A.1.22.4.2 A.1.22.4.3	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	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,418	1,418	1,400	1,400	1,400	1,400	1,400	1,400
	A.2.1	Additional Tier 1 Capital instruments	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	18	18	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,552	16,242	16,987	17,743	18,481	15,370	15,350	15,445
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,176	2,223	2,202	2,200	2,200	2,205	2,240	2,258
	A.4.1	Tier 2 Capital instruments	2,386	2,386	2,386	2,386	2,386	2,386	2,386	2,386
	A.4.2	Other Tier 2 Capital components and deductions	-184	-137	-184	-186	-186	-181	-146	-128
	A.4.3	Tier 2 transitional adjustments	-26	-26	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	91,971	91,836	92,110	92,011	92,056	95,504	100,033	103,293
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	-438	-438	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	16.46%	16.14%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	18.00%	17.69%	18.44%	19.28%	20.08%	16.09%	15.34%	14.95%
	C.3	Total Capital ratio	20.36%	20.11%	20.83%	21.67%	22.47%	18.40%	17.58%	17.14%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,107	14,727	15,587	16,343	17,081	13,970	13,950	14,045
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	16,507	16,127	16,987	17,743	18,481	15,370	15,350	15,445
	D.3	TOTAL CAPITAL (fully loaded)	18,710	18,376	19,189	19,943	20,681	17,575	17,590	17,704
	E.1	Common Equity Tier 1 Capital ratio	16.35%	15.96%	16.92%	17.76%	18.56%	14.63%	13.95%	13.60%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	17.86%	17.48%	18.44%	19.28%	20.08%	16.09%	15.34%	14.95%
	E.3	Total Capital ratio	20.25%	19.91%	20.83%	21.67%	22.47%	18.40%	17.58%	17.14%
	F	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	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			1,400	1,400	1,400	1,400	1,400	1,400
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	272,398	268,471	268,471	268,471	268,471	268,471	268,471	268,471
	H.2	Total leverage ratio exposures (fully loaded)	272,371	268,471	268,471	268,471	268,471	268,471	268,471	268,471
	H.3	Leverage ratio (transitional)	6.08%	6.05%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
	H.4	Leverage ratio (fully loaded)	6.06%	6.01%	6.33%	6.61%	6.88%	5.72%	5.72%	5.75%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.13%	0.13%	0.25%	0.35%	0.35%	0.25%	0.35%	0.35%
	P.3	0-SII buffer	1.00%	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	2.38%	2.38%	3.63%	4.35%	4.35%	3.63%	4.35%	4.35%
(1) Conversions not considered for CET1 com										

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	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
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

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 exposures<sup>1</sup>

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing exposures	
(min EUR)	(role FUD)	but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>		
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	

<sup>&</sup>lt;sup>1</sup> 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

<sup>&</sup>lt;sup>2</sup> 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)

<sup>&</sup>lt;sup>3</sup> 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 exposures<sup>1</sup>

	Actual						
	31/12/2017						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairs changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures		
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		

<sup>1</sup> 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